

ACCG-IRMA

Renewal Proposal Summary

7/1/2025 to 7/1/2026

Member: Lowndes County

COVERAGE	EXPIRING DEDUCTIBLES	RENEWAL DEDUCTIBLES
Auto Liability/Physical Damage (AL/APD)	\$15,000	Same as Expiring
Crime	\$15,000	
General Liability (GL)	\$15,000	
Law Enforcement Liability (LEL)	\$15,000	
Property & Equip. Breakdown (PROP)	\$15,000	
Public Officials Liability (POL)	\$15,000	
Privacy & Security (Cyber)	\$25,000	
RENEWAL PROPOSAL		
Renewal Contribution:		\$1,239,246
Less Safety Credit:		(\$61,962)
Net Contribution Due:		\$1,177,284

*The deductible will apply to all losses and all lines of coverage subject to a maximum of one deductible for all claims arising from a single loss. For scheduled properties in Special Hazard Zones for Flood, the deductible is the maximum limit available under the National Flood Insurance Program or if unavailable, \$500,000 for building or structure and \$500,000 contents. Highest applicable deductible will apply.

ADDITIONAL LIMITS OF LIABILITY COVERAGE	
Your Limit for Liability Coverage (Included in Contribution Above):	\$1,000,000
Note that these are the limits you chose last year.	
	With \$500,000/\$700,000/\$50,000 on Auto Liability
Your liability limits may be increased in increments of \$1,000,000. We have provided the cost of any additional limits below.	
(If Automobile Liability is specifically itemized in Your Limit of Liability Coverage above, that limit will remain the same even if you increase the other liability limits.)	
Option	Additional Annual Cost
Increase Limits to \$2,000,000	\$36,896
Increase Limits to \$3,000,000	\$53,970
Increase Limits to \$4,000,000	\$66,201
Increase Limits to \$5,000,000	\$76,325
The Sovereign Immunity Protection Endorsement attached to the ACCG-IRMA Coverage Agreement caps Automobile Liability, where allowed by law, to limits of \$500,000 bodily injury per person / \$700,000 bodily injury per accident / \$50,000 property damage as stated under O.C.G.A. § 36-92-2.	
For those members buying a General Liability limit of \$4,000,000 or more, liability arising out of dams which are either 25 ft. or more in height or have an impounding capacity of 50 acre ft. or more will be limited to \$3,000,000 per occurrence unless underwriting requirements are met and the ACCG-IRMA Coverage Agreement is endorsed. Should you have questions about coverage on a particular dam, please call ACCG, the ACCG-IRMA Administrator, at 1.800.858.2224.	