

To: Members
Dunwoody City Council

From: Linda Nabers
Finance Director
Richard Platto
Assistant Finance Director

Re: Increase in Public Official and Law Enforcement Liability Limit with Georgia Interlocal Risk Management Association (GIRMA)

Date: June 13, 2022

Action

Authorize the mayor, city manager, or designee to execute all documents necessary and proper to increase the City's insurance coverage for Public Official and Law Enforcement Liability Limit for the Liability and Casualty Insurance with GIRMA.

Summary

After internal legal review of our current coverage, it has been recommended that we increase our liability limits to \$3,000,000 per incident. The financial impact to the City will be an estimated annual increase in cost of \$68,890.

Details

The City's Liability insurance was bid out last year moving from Traveler's Insurance to GIRMA. This contract has an auto renewal each year. The City Attorney reviewed the coverage and terms and is recommending an increase in our current coverage in Public Official and Law Enforcement Liability Limit (currently at \$1,000,000 per incident) to \$3,000,000 per incident. Both areas currently have an aggregate limit of \$5,000,000 and this change moves the aggregate limit to \$15,000,000.

The current policy runs from May 1 of each year to April 30 each year.

Recommendation

Authorize the mayor, city manager, or designee to execute all documents necessary and proper to increase the City's current coverage to \$3,000,000 per incident for Public Official and Law Enforcement Liability Limit.

Georgia Interlocal Risk Management Agency

GMA Property & Liability Self-Insurance Program

RENEWAL TERMS FOR 2022-2023

CITY OF DUNWOODY

DU5

4800 Ashford Dunwoody Road
Dunwoody, GA 30338

Coverage Period:

May-01-2022 to May-01-2023

Presented by:



201 Pryor Street
Atlanta, GA 30303

Quote Date:

4/5/2022

Administered by:

Lockton Companies

3280 Peachtree Road NE #250
Atlanta, GA 30305

Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2022-2023

CITY OF DUNWOODY

General Liability and Law Enforcement Liability	Limit of Liability
Each Occurrence	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Products / Completed Operations	\$1,000,000
Failure to Supply Utilities	\$1,000,000
Fire Legal Liability	\$1,000,000
Law Enforcement Liability	\$1,000,000
General Aggregate	Unlimited
Products / Completed Ops Aggregate	\$5,000,000
Failure to Supply Utilities Aggregate	\$5,000,000
Medical Payments	Excluded
Form	Occurrence
General Liability Deductible	\$0
Law Enforcement Liability Deductible	\$10,000
Employee Benefits Liability	\$1,000,000
Employee Benefits Aggregate	\$5,000,000
Form	Occurrence
Deductible	\$0

Coverage Features:

- No Premium Audits
- Defense Costs Outside the Limit
- Special Events Liability
- Athletic Participants Liability
- Fireworks Display Liability
- Cemetery Professional Liability
- Limited Pollution Liability
- Non-Owned Aircraft & Watercraft
- Liquor Liability
- Limited Drone Coverage (\$50,000)
- Garage Liability
- Personal Injury Liability
- Authorized Moonlighting by Police Officers
- Jail Cell Operations
- Police Animal Liability
- Assault and Battery
- Inmate Medical Coverage
- Sexual Abuse Coverage
- Worldwide Territory

Disclaimer:

These terms are not to be construed as an exact or complete analysis of the coverage agreement, nor as a legal evidence of coverage. The provisions of the actual coverage document will prevail.

Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2022-2023

CITY OF DUNWOODY

Public Officials / Errors & Omissions Liability	Limit of Liability
Each Wrongful Act or Occurrence	\$1,000,000
Aggregate Limit	\$5,000,000
Form	Occurrence
Deductible	\$10,000

Coverage Features:

- No Premium Audits
- Defense Costs Outside the Limits
- Pay on Behalf Basis
- Personal Injury – to include:
 - Mental Anguish
 - Shock
 - Humiliation
- Employment Practices Liability – including coverage for:
 - Libel
 - Slander
 - Defamation
 - Sexual Harassment
 - Sexual Abuse
- Americans with Disabilities Act (ADA)
- Zoning Claims Seeking Monetary Demands
- Civil Rights Violations
- Services Performed Under a Mutual Aid Agreement

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Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2022-2023

CITY OF DUNWOODY

Automobile Liability	Limit of Liability
Combined Single Occurrence Limit	\$1,000,000
Uninsured Motorists Liability	\$75,000
Hired & Non-Owned Liability	\$1,000,000
Medical Payments	Excluded
Deductible	\$2,500
Uninsured Motorist Deductible	\$500

Automobile Physical Damage	Limit of Liability
Limit	Actual Cash Value
Hired Physical Damage	Included
Vehicles Covered	Per Schedule
Comprehensive Deductible	\$2,500
Collision Deductible	\$2,500
Hired Physical Damage Deductible	\$2,500

Coverage Features:

- Automatic Coverage for Vehicles up to \$100,000 in value
- Automatic Liability Coverage for new vehicles
- Deductible Per Occurrence

Crime / Fidelity	Limit of Liability
Blanket Employee Dishonesty	\$500,000
Forgery or Alteration	\$500,000
Computer Crime	\$500,000
Money and Securities	\$500,000
Social Engineering Fraud	\$25,000
Deductible	\$1,000
Social Engineering Deductible Only	\$2,500

Coverage Features:

- Faithful Performance Included
- Includes all local and state required bonds

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Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2022-2023

CITY OF DUNWOODY

Property	Limit of Liability
Total Insured Values	\$45,538,007
Blanket Building & Contents	\$45,413,600
Mobile Equipment	\$124,407
Computers ("EDP")	Included
Flood Limit – Including Zones A and V	\$10,000,000
Earthquake Limit	\$10,000,000
Coinsurance Provision	None
Locations Covered	Per Schedule
Valuation – Building & Contents	Replacement Cost
Valuation – Mobile Equipment	Actual Cash Value
Deductible – Buildings & Contents All Perils <i>(Tier 1 Only-All Perils except Named Windstorm)</i>	\$2,500
Deductible – Mobile Equipment All Perils <i>(Tier 1 Only-All Perils except Named Windstorm)</i>	\$1,000
Deductible – Named Windstorm for Tier 1 Only* <i>* Applies separately to (1) Each separate building. (2) The value of personal property located in each separate building. (3) Each item of Mobile Equipment. (4) Actual value of Business Interruption and Extra Expense loss for the 12 months immediately following the date of the direct physical loss.</i>	1% per unit
Automatic Coverage Extensions:	
Business Interruption	\$500,000
Extra Expense	\$500,000
Computers ("EDP")	\$500,000
Builders Risk	\$500,000
Property in Transit	\$500,000
Valuable Papers	\$500,000
Equipment Breakdown	Limit of Liability
Limit Per Occurrence	\$45,413,600
Ordinance or Law Limit	\$45,413,600
Hazardous Substance	\$250,000
Deductible	\$2,500
Automatic Coverage Extensions	
Ammonia Contamination	\$1,000,000
Expediting Expenses	\$10,000,000
Service Interruption	\$45,413,600
Spoilage / Consequential Damage	\$10,000,000
Water Damage	\$1,000,000

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Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2022-2023

CITY OF DUNWOODY

Cyber	Limit of Liability
Security & Privacy Liability	\$250,000
Regulatory Action Sublimit of Liability	\$250,000
Event Management	\$250,000
Cyber Extortion	\$250,000
Deductible	\$10,000

Police Animal Mortality Coverage	Limit of Liability
Scheduled Limit	\$20,000
Deductible	Nil

Risk Management Services

<u>Type of Service</u>	<u>Annual Contribution</u>
Loss Control & Safety Training	
On Site Visitation	Included
Awareness Training	Included
Awareness Through Safety Bulletins	Included
Automobile Drivers Training	Included
Access to Safety Videos	Included
Safety Grant	
Based on a Contribution Volume and up to \$10,000	Included
*Subject to Approval & Requirements	
Employment Practices Help Line	
Legal Advice	Included
Property Appraisals	
Building Valuations	Included
Contents and Historical Valuations	Included
Crisis Management	
Provides \$50,000 for expenses incurred in response to a Crisis Event including Workplace Violence	Included

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Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2022-2023

CITY OF DUNWOODY

Contribution Summary

<u>Line of Coverage</u>	<u>Annual Contribution</u>
General Liability	\$62,614
Law Enforcement Liability – Before Credit	\$140,684
<i>Law Enforcement Initiative Credit Amount</i>	<i>\$28,137</i>
Law Enforcement Liability – After Credit	\$112,547
Public Officials Liability	\$54,626
Automobile Liability	\$130,323
Automobile Physical Damage	\$53,952
Property – Buildings & Contents	\$75,854
Mobile Equipment	\$193
Police Animal Mortality	\$2,000
Crime / Fidelity	\$2,024
Boiler & Machinery	\$5,495
Uninsured Motorist	\$2,767
Sub Total	\$502,395
Less Renewal Credit	\$0
Total	\$502,395

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CITY OF DUNWOODY

General Liability and Law Enforcement Liability	Limit of Liability
Each Occurrence	\$3,000,000
Personal & Advertising Injury	\$3,000,000
Products / Completed Operations	\$3,000,000
Failure to Supply Utilities	\$3,000,000
Fire Legal Liability	\$3,000,000
Law Enforcement Liability	\$3,000,000
General Aggregate	Unlimited
Products / Completed Ops Aggregate	\$15,000,000
Failure to Supply Utilities Aggregate	\$15,000,000
Medical Payments	Excluded
Form	Occurrence
General Liability Deductible	\$0
Law Enforcement Liability Deductible	\$10,000
Employee Benefits Liability	\$3,000,000
Employee Benefits Aggregate	\$15,000,000
Form	Occurrence
Deductible	\$0

Coverage Features:

- No Premium Audits
- Defense Costs Outside the Limit
- Special Events Liability
- Athletic Participants Liability
- Fireworks Display Liability
- Cemetery Professional Liability
- Limited Pollution Liability
- Non-Owned Aircraft & Watercraft
- Liquor Liability
- Limited Drone Coverage (\$50,000)
- Garage Liability
- Personal Injury Liability
- Authorized Moonlighting by Police Officers
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CITY OF DUNWOODY

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Form	Occurrence
Deductible	\$10,000

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CITY OF DUNWOODY

Automobile Liability	Limit of Liability
Combined Single Occurrence Limit	\$1,000,000
Uninsured Motorists Liability	\$75,000
Hired & Non-Owned Liability	\$1,000,000
Medical Payments	Excluded
Deductible	\$2,500
Uninsured Motorist Deductible	\$500

Automobile Physical Damage	Limit of Liability
Limit	Actual Cash Value
Hired Physical Damage	Included
Vehicles Covered	Per Schedule
Comprehensive Deductible	\$2,500
Collision Deductible	\$2,500
Hired Physical Damage Deductible	\$2,500

Coverage Features:

- Automatic Coverage for Vehicles up to \$100,000 in value
- Automatic Liability Coverage for new vehicles
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Crime / Fidelity	Limit of Liability
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Forgery or Alteration	\$500,000
Computer Crime	\$500,000
Money and Securities	\$500,000
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Earthquake Limit	\$10,000,000
Coinsurance Provision	None
Locations Covered	Per Schedule
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Valuation – Mobile Equipment	Actual Cash Value
Deductible – Buildings & Contents All Perils <i>(Tier 1 Only-All Perils except Named Windstorm)</i>	\$2,500
Deductible – Mobile Equipment All Perils <i>(Tier 1 Only-All Perils except Named Windstorm)</i>	\$1,000
Deductible – Named Windstorm for Tier 1 Only* <i>* Applies separately to (1) Each separate building. (2) The value of personal property located in each separate building. (3) Each item of Mobile Equipment. (4) Actual value of Business Interruption and Extra Expense loss for the 12 months immediately following the date of the direct physical loss.</i>	1% per unit
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Extra Expense	\$500,000
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Limit Per Occurrence	\$45,413,600
Ordinance or Law Limit	\$45,413,600
Hazardous Substance	\$250,000
Deductible	\$2,500
Automatic Coverage Extensions	
Ammonia Contamination	\$1,000,000
Expediting Expenses	\$10,000,000
Service Interruption	\$45,413,600
Spoilage / Consequential Damage	\$10,000,000
Water Damage	\$1,000,000

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CITY OF DUNWOODY

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Cyber Extortion	\$250,000
Deductible	\$10,000

Police Animal Mortality Coverage	Limit of Liability
Scheduled Limit	\$20,000
Deductible	Nil

Risk Management Services

<u>Type of Service</u>	<u>Annual Contribution</u>
Loss Control & Safety Training	
On Site Visitation	Included
Awareness Training	Included
Awareness Through Safety Bulletins	Included
Automobile Drivers Training	Included
Access to Safety Videos	Included
Safety Grant	
Based on a Contribution Volume and up to \$10,000	Included
*Subject to Approval & Requirements	
Employment Practices Help Line	
Legal Advice	Included
Property Appraisals	
Building Valuations	Included
Contents and Historical Valuations	Included
Crisis Management	
Provides \$50,000 for expenses incurred in response to a Crisis Event including Workplace Violence	Included

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RENEWAL TERMS FOR 2022-2023

CITY OF DUNWOODY

Contribution Summary

<u>Line of Coverage</u>	<u>Annual Contribution</u>
General Liability	\$76,857
Law Enforcement Liability – Before Credit	\$186,321
<i>Law Enforcement Initiative Credit Amount</i>	<i>\$37,264</i>
Law Enforcement Liability – After Credit	\$149,057
Public Officials Liability	\$62,817
Automobile Liability	\$134,711
Automobile Physical Damage	\$56,177
Property – Buildings & Contents	\$78,982
Mobile Equipment	\$201
Police Animal Mortality	\$2,000
Crime / Fidelity	\$2,107
Boiler & Machinery	\$5,495
Uninsured Motorist	\$2,881
Sub Total	\$571,285
Less Renewal Credit	\$0
Total	\$571,285

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