



Protecting Georgia's Counties.



ACCG Insurance Programs

ACCG - Group Self-Insurance
Workers' Compensation Fund
(ACCG-GSIWCF)

**ACCG - Interlocal Risk
Management Agency
(ACCG-IRMA)**

ACCG - Group Health Benefits
Program, Inc.
(ACCG-GHBP)

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ACCG-IRMA
Property & Liability Proposal
for:
Fitzgerald-Ben Hill County
Regional Solid Waste
Management Authority
Effective:
9/24/2025 - 7/1/2026

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Protecting Georgia's Counties.



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September 2, 2025

Fitzgerald-Ben Hill County Regional Solid Waste Management Authority

Attention Hampton Raulerson:

We are pleased to provide a proposal for the Fitzgerald-Ben Hill County Regional Solid Waste Management Authority property and liability insurance program. The proposal includes the following sections: an overview of the ACCG-IRMA program, information on the current membership, a synopsis of the proposed coverages and limits and the proposal.

In this proposal packet we have included the documents that must be reviewed, signed and returned should Fitzgerald-Ben Hill County Regional Solid Waste Management Authority decide to become the newest member of the ACCG-IRMA program. These documents are the Intergovernmental Contract, Resolution, and the Statement of Issues. The By-laws of the ACCG-IRMA are attached for your review only.

In addition to long-term cost savings through dividends, the ACCG-IRMA provides members with a stable source of broad insurance coverage, comprehensive loss control services and dedicated, professional claims services. Because the ACCG-IRMA operates solely for its members, it can provide specialized property and liability insurance coverage and services in a cost-efficient and highly effective manner.

ACCG-IRMA Helps Members Reduce Claims:

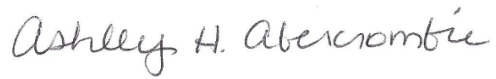
- **Risk Control Services:** [LGRMS](#) helps members understand the causes of claims and maintain a safer workplace.
- **HR Legal Service:** Employment law specialists at Jarrard & Davis help members handle difficult employment situations in order to avoid preventable lawsuits.
- **Crisis Management Coverage:** A crisis management firm provides guidance in certain emergency situations, including workplace violence.

Flood and Earthquake Coverage

Limited Flood and Earthquake protection is provided as shown in the Coverages and Limits section of this proposal. Higher limits may be purchased. Note that any property located in Special Flood Hazard Areas (SFHAs) must be properly identified as being in Zone A or V on the Statement of Values or Flood coverage will be excluded for that location. Locations in SFHAs have deductibles of \$500,000 per building/structure and \$500,000 contents before the ACCG-IRMA's Flood coverage will apply. Upon your written request, ACCG can assist you with coverage through the National Flood Insurance Program to satisfy the ACCG-IRMA deductible requirements for eligible locations in SFHAs. Should you have questions about any of your affected locations, call 1 (800) 858-2224 or (404) 522-5022.

On behalf of the ACCG-IRMA Board of Trustees, the member county governments and the ACCG staff, we appreciate the opportunity to provide Fitzgerald-Ben Hill County Regional Solid Waste Management Authority a proposal for membership in the ACCG-IRMA program and look forward to discussing this program with you further.

Sincerely,

Handwritten signature of Ashley H. Abercrombie in cursive script.

Ashley H. Abercrombie, CPCU, ARM
Director of Property & Casualty Programs

About ACCG

ACCG is a non-profit organization formed in 1914 to enhance the role, stature and responsiveness of county government in Georgia. One of the ACCG's services is providing quality, cost-effective risk management and insurance programs to meet the specific needs of Georgia county governments. The ACCG administers the following insurance programs:

- Group Self-Insurance Workers' Compensation Fund
- Interlocal Risk Management Agency (Property & Liability, Firefighters' Cancer)
- Group Health Benefits Program

About ACCG-IRMA

The ACCG - Interlocal Risk Management Agency (ACCG-IRMA) is a self-insurance pool for Georgia county governments, whereby the members join together to provide a source of coverage for their property, liability, and other risks. Instead of relying on traditional insurance, members contribute to a joint fund to cover risks. In return, they receive financial protection and specialized risk management services tailored to Georgia counties and county authorities.

- Established in 1987 under O.C.G.A. 36-85-1 et. seq,
- ACCG-IRMA began with 14 charter members and now has 186 members, with \$180 million in assets.
- Most of the 500+ intergovernmental pools in existence today were originally formed during the hard insurance market in the 1980s.

Financially Sound and Stable Source of Coverage

Despite ongoing difficulties in obtaining commercial coverage for public entities, the consistent growth of intergovernmental pools clearly establishes that pools are a successful long-term, stable alternative to traditional insurance carriers.

In a hard insurance market with changing coverage terms and increased pricing in the commercial insurance industry, one need not worry about whether the ACCG-IRMA will be interested in covering the risk management and insurance needs of Georgia county governments in the future. The ACCG-IRMA was created for this very reason.

As evidenced by its financials, ACCG-IRMA continues to be a financially sound program due to the professionals who service the program and the cooperation and dedication of the membership. The ACCG-IRMA also purchases reinsurance to provide additional financial protection to the pool.

The ACCG-IRMA, with over 100 years of experience assisting Georgia's county governments, is owned and operated by its members, who understand the unique needs of county governance. The program offers a tailored coverage package, including property and liability protection, designed specifically for Georgia county governments.

- Quality, cost-effective risk management and insurance programs
- ACCG-IRMA is a non-profit organization created specifically for Georgia county governments
- A successful, long-term alternative to traditional insurance carriers
- Financially sound, stable source of property and liability coverages

Specialized, Professional Services

The ACCG-IRMA provides the highest level of comprehensive risk management and insurance services available to Georgia county governments.

Administrative/Brokerage Services ACCG has in-house expertise for underwriting the exposures of all current and prospective members as well as providing daily service to the membership. Marsh & McLennan Agency provides stand-alone policies outside of ACCG-IRMA for members as needed.

Risk Control/Safety Services Local Government Risk Management Services (LGRMS), jointly created by the ACCG and the Georgia Municipal Association (GMA), provides specialized loss control and safety engineering services to the membership at no additional cost. The staff has an average of 15 years' experience in risk control for Georgia public entities and is strategically located throughout the State of Georgia. Services include on-site and regional training, written communications on timely topics, and analysis of and assistance with problem areas. LGRMS' website, lgrms.com, provides members special access to a video library, sample policies and procedures, and other valuable information that helps reduce risk and improve safety for citizens, employees, volunteers and public officials.

Claims Administration Services Effective claims administration is key to a successful program. The ACCG's highly experienced dedicated claims professionals assist in an objective determination of the member's liability and effectively manage expenses based upon that determination. Our claims unit has the unparalleled level of knowledge and expertise that comes from having settled over 175,000 Georgia county government claims. Our Georgia-based professionals manage claims using industry best practices, have extensive knowledge of Georgia law and manageable caseloads, and utilize state-of-the-art claims administration systems so they can handle the members' claims in the most effective, cost-efficient manner.

Cyber Risk eRisk Hub® Members also have free access to a private web-based portal called the eRisk Hub®, which contains a wealth of information and technical resources to assist in the prevention of network, cyber and privacy losses. The website includes a risk assessment designed to help counties identify areas for improvement in data security. It also provides support in the timely reporting and recovery of losses if an incident occurs. If a member experiences and reports a data breach or other privacy/cyber liability incident to the ACCG Claims Unit, we will contact the breach coach, a privacy attorney, to help manage the situation.

Crisis Management Coverage ACCG-IRMA will pay up to \$100,000 per event and annual aggregate, subject to a \$2,500 deductible, for the services of a crisis management firm in certain emergency situations or for workplace violence counseling expenses due to workplace violence events. The first hour of crisis management service per event is free and that is enough time for many crises. Contact the ACCG Claims Unit to take advantage of this service if needed.

Property Appraisals Each ACCG-IRMA member is provided with a professional property appraisal at least once every five years. The appraisals are a valuable tool for county governments to have an accurate accounting and inventory of owned properties. The process often identifies buildings owned by the county which may not have been reported to ACCG-IRMA and buildings scheduled or reported for insurance which have been sold or demolished. Upon completion of the appraisal, the member will be provided an electronic copy of the appraisal, which contains a photograph and valuation data on every building valued at \$100,000 or more.

- Member-owned and controlled
- Managed by Georgia county government officials
- Tailored coverage package to meet the needs of Georgia county governments
- Experienced claims professionals dedicated to ACCG-IRMA members
- Unparalleled level of service, knowledge and expertise in managing Georgia county government claims
- Comprehensive safety services dedicated to Georgia local governments
- A professional appraisal service ready to assist in ascertaining adequate replacement cost values for your property
- Online services for your convenience
- Toll-free numbers for all services

Specialized, Professional Services (continued)

HR Legal Service ACCG-IRMA provides HR legal service designed to help counties handle difficult employment situations. When a problem arises, an appointed county liaison should check with their organization's HR resource and/or legal counsel to determine whether additional guidance is needed. If so, the liaison may contact employment law specialists at Jarrard & Davis through the ACCG's website to seek further input at no additional cost to the member.

The service is available for disciplinary action, including termination, or employee allegations of harassment or retaliation, or questions regarding any of the following:

- Family and Medical Leave Act (FMLA)
- Americans with Disabilities Act (ADA)
- Reductions in force/ reorganizations
- Title VII of the Civil Rights Act of 1964 (i.e., employment discrimination)
- Age Discrimination in Employment Act (ADEA)
- Fair Labor Standards Act (FLSA)

Success

The ACCG-IRMA has been successful because of its commitment to provide a financially sound and stable source of risk management and insurance services specifically for Georgia county governments. The program continues to save the members money up front in premium costs and on the back-end in deductible payments and dividends. The ACCG-IRMA can provide broad coverage and professional services while keeping contribution requirements at a break-even level because of these features:

- Non-profit
- Improved cash flow
- Tax-exempt status
- No premium tax
- No commissions
- Low overhead costs

Insurance companies primarily make money from underwriting income and investment income held in reserve to pay claims. Pooling allows members and their taxpayers to enjoy the benefit of that income in the program as surplus accrues to the benefit of the members. So far, the ACCG-IRMA has returned \$45 million in the form of dividends to its membership!

In conclusion, pool members benefit from having more control over their program costs and from receiving high quality loss control and claims management services that tend to make them better risks in the future. The ACCG-IRMA appreciates the continued commitment and support of its members and service providers which have made this program so successful.



- HR Legal Service included
- Surplus accrues to the benefit of the members
- ACCG-IRMA has returned \$45 million in dividends to the membership!
- We can help make you a better risk in the future
- Success due to continued commitment and support of our members and service providers

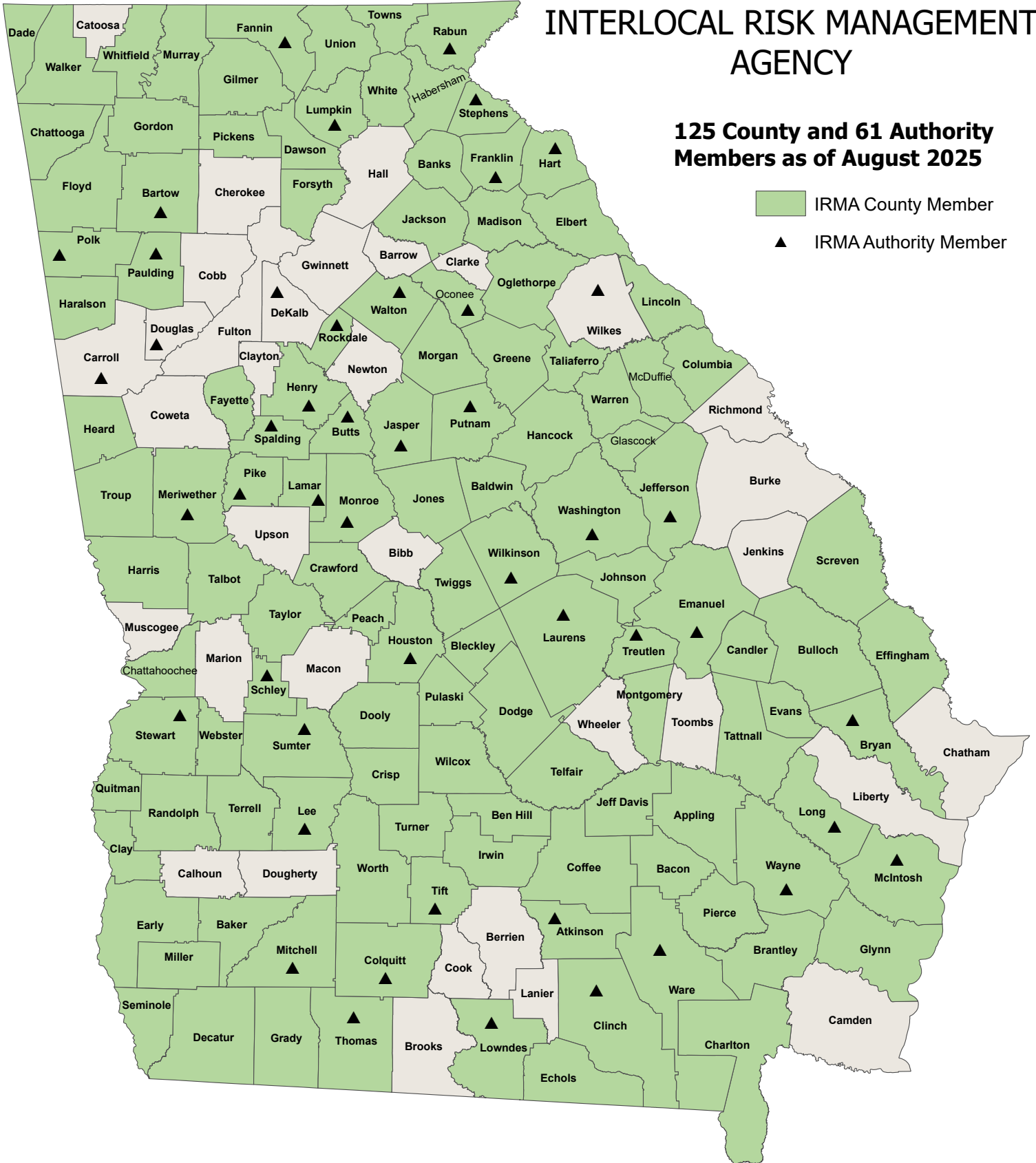
ACCG

Insurance Programs

INTERLOCAL RISK MANAGEMENT AGENCY

125 County and 61 Authority Members as of August 2025

-  IRMA County Member
-  IRMA Authority Member



INTERLOCAL RISK MANAGEMENT AGENCY AUTHORITIES

Atkinson County Solid Waste Authority
Bartow-Cartersville Joint Development Authority
Bartram Trail Regional Library System (Wilkes)
Bryan County Public Facilities Authority
Butts County Water & Sewer Authority
Carroll County Water Authority
City of Dublin & Laurens County Development Authority
Clinch County Development Authority
Coastal Plain Regional Library (Tift)
Conyers-Rockdale Library System
DeKalb County Private Hospital Authority
Development Authority of Bartow County
Development Authority of Bryan County
Development Authority of DeKalb County
Development Authority of Jefferson County
Development Authority of Long County
Development Authority of Monroe County
Development Authority of Rabun County
Development Authority of Walton County
Douglasville-Douglas County Water & Sewer Authority
Emanuel County Development Authority
Fall Line Regional Development Authority (Wilkinson)
Fannin County Water Authority
Flint River Regional Library (Spalding)
Franklin County Industrial Building Authority
Hart County Water & Sewer Utility Authority
Henry County Library System
Hospital Authority of Colquitt County
Houston County Development Authority
Jasper County Water & Sewer Authority
Jefferson County Library System
JDA of Jasper, Morgan, Newton & Walton County (Walton)
Lamar County Regional Solid Waste
Lee County Utilities Authority
Lower Chattahoochee Regional Transit Authority (Sumter)
Lumpkin County Water & Sewerage Authority
McIntosh County Industrial Development Authority
Meriwether County Water & Sewerage Authority
Middle Flint Regional 911 Authority (Schley)
Moultrie Colquitt County Parks Recreation Authority
Oconee County Industrial Development Authority
Paulding County Airport Authority
Paulding County Industrial Building Authority
Pike County Parks & Recreation Authority
Pine Mountain Regional Library System (Meriwether)
Polk County Water, Sewer, & Solid Waste Authority
Satilla Regional Water & Sewer Authority (Ware)
Sinclair Water Authority (Putnam)
South Georgia Regional Library System (Lowndes)
Southwest Georgia Regional Commission (Mitchell)
Stephens County Development Authority
Stewart County Water & Sewer Authority
Thomas County Public Library
Treutlen County Development Authority
Tri-County Joint E-911 Authority (Clinch)
Upper Oconee Basin Water Authority (Oconee)
Valdosta-Lowndes County Airport Authority
Valdosta-Lowndes County Conference Center & Tourism Authority
Washington County Airport Authority
Washington County Development Authority
Wayne County Industrial Development Authority

INTERLOCAL RISK MANAGEMENT AGENCY AUTHORITIES

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Washington County Airport Authority
Washington County Development Authority

Staff

ACCG — accg.org /email: accginsurance@accg.org

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Claim Services

ACCG Claims Administration Services – accg.org

191 Peachtree St NE, Suite 700

Atlanta, GA 30303

678-591-4079 / 877-421-6298 / 888-221-4079 (Fax)

Melanie Graham, Director of Claims Administration Services	678.225.4250	mgraham@accg.org
Bryan Wells, Property & Liability Claims Supervisor	678.225.4269	bwells@accg.org
Mary Reid, Insurance Services Supervisor	678.225.4263	mreid@accg.org

Loss Control

Local Government Risk Management Services, Inc. – lgrms.com

3500 Parkway Lane, Suite 110

Norcross, GA 30092

678-686-6279 / 800-650-3120 / 770-246-3149 (Fax)

Dan Beck, CSP

Director of Safety & Loss Control

dbeck@lgrms.com

Association County Commissioners of Georgia
Interlocal Risk Management Agency

Balance Sheet
March 31, 2025

ADMITTED ASSETS

Bonds, amortized cost	\$84,074,573
Stocks, market value	35,193,354
Investment in County Re Limited	3,594,804
Investment in CRL Property Plus Separate Account	15,044,569
Cash and short-term investments	30,909,756
Total cash and invested assets	168,817,056
Contribution receivable	5,942
Pending trade receivable	2,237,722
Deductible receivable	571,770
Reinsurance recoverables on paid claims	775,701
Accrued interest and dividends receivable	778,773
Deposit with Reinsurer	2,637,227
Other Assets	32,234
Total admitted assets	\$175,856,425

RESERVES, LIABILITIES AND MEMBERS' FUND BALANCE

RESERVES AND LIABILITIES

Open claims reserves*(Exhibit B)	\$52,082,777
Incurred but not reported claims reserves*(IBNR)	42,617,825
Unallocated loss adjustment expense*(ULAE)	5,464,932
Unearned contributions	15,330,400
Pending trade payables	3,235,500
Accrued expenses and payables	1,370,462
Total reserves and liabilities	120,101,897

MEMBERS' FUND BALANCE

Statutory surplus	450,000
Net unrealized gain	30,598,793
Undesignated members's fund balance	24,705,735
Total members' fund balance	55,754,528
Total reserves, liabilities and members' fund balance	\$175,856,425

Coverages & Limits

This overview is not a part of your Coverage Agreement and does not provide or explain all provisions of the Coverage Agreement. Please review the Coverage Agreement for complete information on all coverages, terms, conditions and exclusions.

Third-Party Liability Coverage Overview

COVERAGES

Primary General Liability (Occurrence Form) *	Yes
• Per Occurrence & Aggregate Limits	\$1,000,000; No Aggregate
• Deductible	\$5,000
Law Enforcement Liability (Occurrence Form) *	No Coverage
• Per Wrongful Act & Aggregate Limits	No Coverage
• Deductible	No Coverage
Automobile Liability (Occurrence Form) *	No Coverage
• Per Occurrence & Agg. Limits**	No Coverage; No Aggregate
• Deductible	N/A
• Uninsured Motorists	Excluded
Public Officials E&O Liability (Part A) and Employee Benefits Liability (Part B) *	Yes
• Per Wrongful Act & Aggregate Limits	\$1,000,000; \$2,000,000
• Deductible	\$5,000
• Coverage Form	(A) Occurrence (B) Claims Made

EXTENSIONS (Including but not limited to)

Blanket Contractual Liability	Yes
Broadened Personal Injury Definition	Yes
Broadened Named Insured Definition	Yes
Care, Custody & Control	Yes
Defense in Addition to Limits	Yes
Incidental Malpractice	Yes
Independent Contractors	Yes
Limited Pesticide/Herbicide Applicator Coverage	Yes
Limited Pollution from Hostile Fire, Firefighting Activities, etc.	Yes
Terrorism Coverage	Yes
Sexual Misconduct	Yes
Single Occurrence Deductible for Multiple-Line Program	Yes

EXCLUSIONS (Including but not limited to)

Aircraft/Airport Operations; Unmanned Aircraft (Unless Endorsed)	Yes
Asbestosis	Yes
Communicable Disease	Yes
Condemnation/Inverse Condemnation	Yes
Fungus	Yes
Hospital/Clinic Malpractice	Yes
Nuclear Incidents	Yes
Perfluoroalkyl and Polyfluoroalkyl Substances	Yes
Pollution, Contamination and Seepage	Yes
Professional Malpractice (other than Incidental Malpractice)	Yes
War and Risks	Yes
Workers' Compensation/Employers' Liability/Occupational Disease	Yes

* Higher limits are available upon request. The limits for Part A and Part B apply in total over Part B and not separately to each part.

** Automobile Liability is subject 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 and provided by Sovereign Immunity Protection Endorsement attached to the ACCG-IRMA Coverage Agreement.

- Covers entity, authorized volunteers, employee, public officials, and commissioners, boards and committees and their members appointed by the county governing authority while acting behalf of the county.
- All liability on occurrence basis, except for Employee Benefits Liability
- Defense in addition to the limits
- Includes malpractice for emergency medical services
- Coverage for employment-related claims included
- Excess liability limits available; Dams 25 feet in height and/or 50 acre feet storage capacity must be underwritten separately.

Property and Crime Coverage Overview

PROPERTY

Real & Personal Property Limit	Per Schedule on file
• Include Increased Cost of Construction	Yes - \$2,500,000
• Include Builders Risk Coverage for New Construction	Yes - \$5,000,000 max
All Risks (subject to the standard exclusions)	Yes
Replacement Cost Coverage (as scheduled; except Auto/Mobile Equipment)	Yes
• Requirement to Rebuild on Same Site	No
• Limitation on combined loss per Location	125% of scheduled value
Deductible	\$5,000*

CRIME

Blanket Employee Dishonesty Bond	Excluded per Employee **
Statutory Bonds	Excluded
Funds Transfer Fraud	** Excluded
Forgery & Alteration	Excluded
Money & Securities (Loss Inside/Outside)	Excluded
Social Engineering Fraud – Annual Aggregate	Excluded
Deductible	N/A

EXTENSIONS (Including but not limited to)

Accounts Receivable	\$1,000,000
Automobile Physical Damage	Per Schedule on File
Business Income and Extra Expense Combined	\$5,000,000
Contingent Business Income and Extra Expense	\$250,000
Coinsurance Requirements	No
Debris Removal	Lesser of \$2,500,000/25% loss
Earthquake (Annual Aggregate) *	\$5,000,000
Evacuation Expense	\$250,000
Flood (Annual Aggregate)* (Except \$1,000,000 per occurrence and aggregate for scheduled properties in Special Flood Hazard Area)	\$5,000,000
Landscaping (subject to \$15,000 any one shrub or tree)	\$100,000
Miscellaneous Unnamed Property	\$100,000
Mold Resulting from a Defined Peril	\$1,000,000
Newly Acquired Property and Automobile and Mobile Equipment	\$5,000,000
Outdoor Property (Defined Perils)	Yes
Personal Effects (Property of Employees and Others)	\$50,000
Terrorism	Yes
Transit	\$100,000
Unmanned Aircraft Systems	\$100,000
Upgrade to Green	Yes
Valuable Papers & Records	\$1,000,000

EXCLUSIONS (Including but not limited to)

Aircraft and/or Watercraft (>26ft.)	Yes
Communicable Disease	Yes
Crops or Timber	Yes
Nuclear, Biological & Chemical Incidents	Yes
War Risks	Yes
Wear, Tear, Deterioration	Yes

- Replacement cost/stated value coverage
- Newly acquired vehicles and property valued under \$500,000 automatically covered mid-term without notice to ACCG-IRMA; not auditable
- Crime and blanket bond coverages, including statutory

* Additional limits per occurrence and aggregate available upon request. For scheduled properties in Special Flood Hazard Areas, the deductible is the maximum limit available in the National Flood Insurance Program or if unavailable, \$500,000 for building or structure and \$500,000 contents.

** In no event will IRMA pay more than \$500,000 per Occurrence for Blanket Employee Dishonesty and Faithful Performance and Statutory Bonds combined. Higher limits are available for all Crime coverages upon written request and payment of additional contribution.

Equipment Breakdown Coverage Overview

COVERED OBJECTS	PER VALUES SUBMITTED
Air Conditioning Systems	Yes
Boilers & Pressure Vessels	Yes
Combustion Engines	Yes
Compressors	Yes
Electrical Motors	Yes
Electrical Wiring	Yes
Electronic Computer or Electronic Data Processing Equipment, Media or Data	Yes
Fans/Blowers	Yes
Generators	Yes
Hot Water Heating System Piping	Yes
Pumps	Yes
Refrigeration Systems	Yes
Static Content Vessels	Yes
Switchgear	Yes
Transformers	Yes
Turbines	Yes
Vacuum Vessels	Yes
COVERAGES INCLUDED (Including but not limited to)	
Business Income/Extra Expense	Yes
Explosion	Yes
Refrigeration Interruption	Yes
Replacement Cost Valuation	Yes
Spoilage & Contamination	Yes
SUBLIMITS	
Spoilage	\$500,000
Service Interruption	\$1,000,000
Expediting Expenses	\$500,000
Business Income and Extra Expense	\$10,000,000
Hazardous Substances	\$1,000,000
Ammonia Contamination	\$500,000
Electronic Data and Media	\$1,000,000
CFC Refrigerants	\$250,000
Computer Equipment	\$50,000,000
Deductible	\$5,000

- Jurisdictional inspections included
- Efficiency upgrade enhancement
- Infrared services available at discounted cost
- Privacy & Security incident response services coverage

Privacy and Security Liability and Expense

COVERAGES INCLUDED (Including but not limited to)	
Coverage Tier:	No Coverage
Liability – Per Occurrence & Aggregate (subject to \$10,000,000 IRMA Annual Aggregate for all Members)	No Coverage
Sublimits (including but not limited to):	
Data Breach Expenses	Excluded
Cyber Extortion Coverage – Annual Aggregate	No Coverage
Deductible	N/A

Proposal Summary

Effective Dates 9/24/2025 to 7/1/2026

Proposal Options for: Fitzgerald-Ben Hill County Regional Solid Waste Management Authority

COVERAGE	OPTION 1 DEDUCTIBLES	
Auto Liability/Physical Damage (AL/APD)	N/A	
Crime	N/A	
General Liability (GL)	\$5,000	
Law Enforcement Liability (LEL)	No Coverage	
Property & Equip. Breakdown (PROP)	\$5,000	
Public Officials Liability (POL)	\$5,000	
Privacy & Security (Cyber)	N/A	
CONTRIBUTIONS	OPTION 1	
Annualized Contribution:	\$7,178	
Prior Acts Coverage (if any) One-Time Charge		
Net Contribution Due:	\$4,986	

*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

With No Coverage on Auto Liability

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.