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## 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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## Table of Contents

Cover Letter

2026 Coverage Changes

Advantages of ACCG-IRMA

Membership Profile

Financials

Resource List

Coverage and Limits

Renewal Summary

Risk Control Information



# Protecting Georgia's Counties.



**ACCG-IRMA**  
**Property & Liability Proposal**  
**for:**  
**Fitzgerald-Ben Hill County**  
**Regional Solid Waste**  
**Management Authority**  
**Effective:**  
**7/1/2026 - 7/1/2027**

ACCG  
191 Peachtree Street, Suite 700  
Atlanta, GA 30303  
(404)522-5022  
1(800) 858-2224  
[www.accg.org](http://www.accg.org)

Protecting Georgia's Counties.



191 Peachtree Street NE  
Suite 700  
Atlanta, GA 30303  
p 800.858.2224 f 404.522.1897  
[accg.org](http://accg.org)

May 14, 2026

The Honorable John Mooney, Chairman  
Fitzgerald-Ben Hill County Regional Solid Waste Management Authority  
212 E Central Ave  
Fitzgerald, GA 31750

Attention: Chairman Mooney

Enclosed is the ACCG – Interlocal Risk Management Agency (ACCG-IRMA) property & liability renewal for the coverage period 7/1/2026 to 7/1/2027. This includes an overview of the pool's benefits, its coverage and services, a list of fellow Members, and a service contact list. The Contribution Worksheet and invoice are separately attached.

**The Member-owned, non-profit ACCG-IRMA was created in 1987 by Georgia counties and has successfully provided a stable, cost-effective source of specialized property and liability coverages and services.** In the 1980s, commercial insurers abandoned public entities due to costly claims. The situation is similar today, primarily due to increases in auto, law enforcement liability, and property claims. ACCG-IRMA is feeling a similar impact, but is committed to its purpose of protecting Georgia counties and county-related authorities.

To cover expected costs, Members' 2026 overall rate will increase 4%. **Equity is paramount, so each Member's renewal contribution is based upon its exposures, such as property, vehicles, payroll, officer counts, etc.; deductibles; geography; safety efforts; and claims experience.**

Due to the timing between collecting contributions and settling claims, insurance companies and pools conservatively invest in fixed income instruments and stocks to earn interest, dividends, and appreciation. Insurance entity regulators allow insurers and pools to invest only in instruments that are highly rated and easily marketable and require them to maintain specific levels of capital and liquid funds to ensure solvency. **ACCG-IRMA's financial strength has helped Members weather recent challenges and has afforded Members the opportunity to receive \$45 million in dividends since the program began.**

ACCG's dedicated claims staff continues to work diligently to protect and replace Members' assets when a claim occurs. This caliber of service is of great value to Members and to ACCG-IRMA.

**ACCG Risk Control** also helps protect Members through the prevention and mitigation of claims. Every Member is **strongly urged** to create and maintain a safety culture and utilize the program's comprehensive risk control services to prevent and reduce future claims. **This will help lower the future cost of coverage!**

Members are also encouraged to have strong cybersecurity controls to protect their computer systems and data. Those with better controls will have higher limits for no additional contribution. See the enclosure on cyber limits for more information on limits and the available cybersecurity resources.

**Protecting Georgia's Counties.**

**ACCG-IRMA Helps Members Reduce Claims By:**

- **Risk Control Services:** ACCG Risk Control helps Members understand the causes of claims and works with them to maintain a safer environment.
- **Safety Discounts:** A 5% safety discount is applied when Members meet specified requirements created to encourage loss control. If earned, it is noted on the Contribution Worksheet and invoice.
- **HR Legal Service:** Employment law specialists at Jarrard & Davis provide guidance regarding difficult employment situations in order to avoid preventable lawsuits.
- **Crisis Management Coverage:** A crisis management firm helps Members more effectively respond in certain emergency situations, including workplace violence.
- **Privacy & Security Liability & Expense:** Coverage, loss control, a data breach coach, and incident response services are provided for the actual/reasonably suspected release of private/confidential data. Higher limits may be available based on Member's security controls.

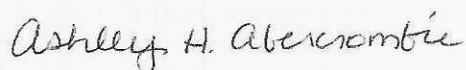
**Contribution Worksheet - Options:** It is imperative that you return the Contribution Worksheet by July 1<sup>st</sup> via email ([accginsurance@accg.org](mailto:accginsurance@accg.org)). If a deductible option is provided and/or higher limits of liability insurance are desired, please check the chosen option(s). If a claim occurs after the new coverage period begins and before we receive notice of a change in deductibles and/or limits, last year's deductibles and/or limits will apply.

**Payment is due upon receipt; kindly mail payment to the NEW BANK ADDRESS noted on the invoice OR pay by ACH using the NEW INSTRUCTIONS by July 1. A finance charge of 7% annual, pro-rated daily interest will be necessary on any contributions 30 days past due.**

**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. For information purposes only, digital flood maps are available at [www.georgiadfirm.com](http://www.georgiadfirm.com).

On behalf of the ACCG-IRMA Board of Trustees and the other Members, we appreciate your continued support of the ACCG Insurance Programs. Please reach out to us should you have any questions about your renewal.

Sincerely,



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

cc: Ms. Pamela Turner, County Clerk/Human Resource

## **ACCG-IRMA COVERAGE AGREEMENT CHANGES**

The following changes to the ACCG-IRMA Coverage Agreement effective July 1, 2026, have been approved by the ACCG-IRMA Board of Trustees, and are subject to review and final approval from the Georgia Office of Commissioner of Insurance and Safety Fire:

### **SECTION I – PROPERTY COVERAGE**

- Subsection D – Loss Adjustment and Settlement; 3. Valuation: K.8 Actual Cash Value, added “Roof Surfacing if originally installed or last fully replaced twenty (20) years or more prior to the date of loss.
- Added definition for “Roof Surfacing.”

### **LIABILITY SECTIONS II, III, IV, and V**

- Changed Money Damages/Damages in all sections to exclude punitive damages.
- Added additional punitive damages exclusion.

### **SECTION II – GENERAL LIABILITY COVERAGE**

- Added \$1,000,000 maximum sublimit for ATV, Golf Cart, low-speed vehicle, multi-purpose vehicle, personal transportation vehicle, or any similar vehicle.

### **SECTION IV – AUTOMOBILE LIABILITY COVERAGE**

- Revised Hired and Non-Owned Automobiles definitions to cover “only while used in connection with the Named Member’s business.”

### **SECTION VI – CRIME COVERAGE**

- Revised Crime Declarations to change “bonds” to “Statutory Bonds.”
- Added clarification that statutory bond coverage is provided until public official’s term expires or secures other statutory bond coverage.

### **SECTION VII – PRIVACY OR SECURITY LIABILITY AND EXPENSE COVERAGE**

- Changed Red Tier Aggregate and Per Claim limits from \$1,000,000 to \$500,000.
- Added punitive damages exclusion.

### **ADDITIONAL CHANGES**

- Uninsured Motorists Endorsement – Changed to Reduced By At-Fault Liability Limits.
- Changed name of Contractual Transit Services Exclusion to Contractual Services Exclusion.
- New: (Not for all Members) Limitation on Roof Surfacing Coverage End. with \$250,000 sublimit.
- New: (Not for all Members) Cosmetic Damage to Roof Surfacing Exclusion Endorsement.

*This overview is not part of the ACCG-IRMA 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.*

## PRIVACY OR SECURITY LIABILITY AND EXPENSE

Members' limits are based on answers to the 2026 ACCG-IRMA Renewal Application on cybersecurity controls noted below:

### **Free Resources for Training, Sample Policies, and Risk Review:**

- ACCG-IRMA's eRiskHub®: [www.eriskhub.com](http://www.eriskhub.com)
- UGA Carl Vinson Institute of Government CyberArch Risk Review: <https://cyberarch.uga.edu>

ACCG-IRMA High-Priority Cybersecurity Controls	Category
Multi-Factor Authentication for remote access	Mandatory
Multi-Factor Authentication for third parties	Mandatory
Multi-Factor Authentication for administrator and privileged access	Critical
Cybersecurity Disaster/Incident Response Plan	Critical
Email Security/Phishing Training	Critical
Endpoint Threat Detection and Response (EDR/EDTR)	Critical
Multi-Factor Authentication for backups	Critical
Isolation of Backups	Critical
Manage Domain Administrator privileges for service accounts	Priority
Random Passwords for Administrators	Priority

Coverage Tier	Privacy or Security Liability & Expense Coverage Requirements
Red	Missing any mandatory control and/or missing 3 or more Critical controls
Yellow	Mandatory controls in place and/or missing 1 or 2 Critical controls
Green	Mandatory controls in place and/or missing 0 Critical controls
Platinum	Meets Green Tier plus additional underwriting requirements

Limits	Red	Yellow	Green	Platinum
Aggregate Limit of Liability	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Per Claim Limit of Liability	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
<i>Sublimits:</i>				
Privacy & Security Liability	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Privacy & Security Expense	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Regulatory Fines & Penalties	\$250,000	\$500,000	\$1,000,000	\$2,000,000
PCI-DSS Assessments	\$250,000	\$500,000	\$1,000,000	\$2,000,000
Electronic Equipment and Electronic Data	\$250,000	\$250,000	\$500,000	\$1,000,000
Network Interruption Costs	\$250,000	\$250,000	\$500,000	\$1,000,000
Cyber Extortion	\$50,000	\$50,000	\$50,000	\$50,000
Cyber Crime	\$50,000	\$50,000	\$50,000	\$50,000

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# Advantages of Joining IRMA

## 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 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 187 members, with \$197 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.

Since 1987, ACCG-IRMA has assisted Georgia's county governments and 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

# Advantages of Joining IRMA

## 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 Services** ACCG Risk Control provides specialized loss control and safety engineering services for the membership at no additional cost. Services include on-site and regional training, written communications on timely topics, analysis of and assistance with problem areas, and access to a Learning Management System. ACCG Risk Control provides members with special access to sample policies and procedures as well as other valuable information that will help 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 190,000 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 is 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 and expertise in managing Georgia county government claims
- Comprehensive risk control services dedicated to Georgia local governments
- A professional appraisal service to obtain replacement cost values for your property
- Online services for your convenience
- Toll-free numbers for all services

# Advantages of Joining IRMA

## 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 for 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 achieved long-term success by providing Georgia counties with a stable, financially sound source of risk management and insurance services tailored specifically to local government operations. As a member-owned, non-profit program, ACCG-IRMA is designed to operate for the benefit of its members rather than to generate profits for shareholders. This structure allows the program to focus on long-term financial stability, broad coverage, responsive service, and cost-effective contributions.

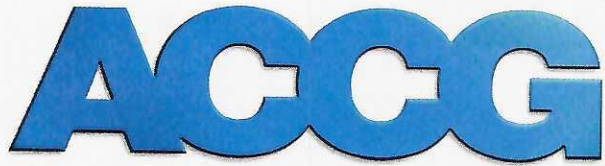
Members benefit from several operational and financial advantages, including:

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

Unlike traditional insurance carriers, ACCG-IRMA retains underwriting and investment gains within the program for the benefit of its membership. As surplus has accumulated, those funds have been returned directly to members through dividends and program stability. To date, ACCG-IRMA has returned more than \$45 million in dividends to participating counties!

In conclusion, pool members benefit from having more control over their program costs and from receiving high quality risk 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

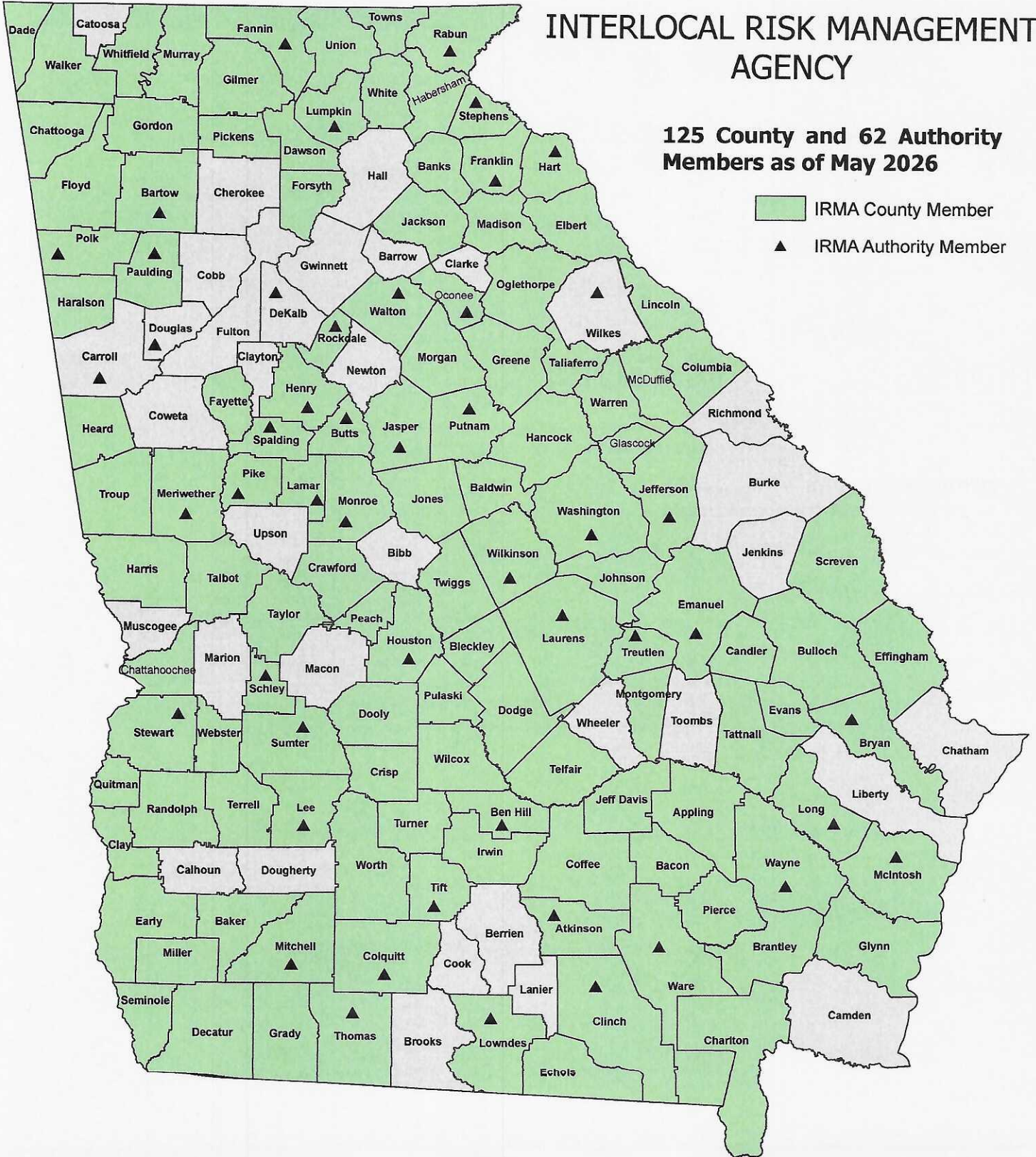


Insurance Programs

# INTERLOCAL RISK MANAGEMENT AGENCY

125 County and 62 Authority Members as of May 2026

-  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  
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  
East Georgia Regional Airport (Emanuel)  
Emanuel County Development Authority  
Fall Line Regional Development Authority (Wilkinson)  
Fannin County Water Authority  
Fitzgerald-Ben Hill County Regional Solid Waste 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

Association County Commissioners of Georgia  
Interlocal Risk Management Agency

Balance Sheet  
March 31, 2026

**ADMITTED ASSETS**

Bonds, amortized cost	\$87,319,157
Stocks, market value	39,342,222
Investment in County Re Limited	3,594,804
Investment in CRL Property Plus Separate Account	15,044,569
Cash and short-term investments	47,966,981
Total cash and invested assets	193,267,733
Contribution receivable	\$76,475
Pending trade receivable	2,581,892
Deductible receivable	807,785
Reinsurance recoverables on paid claims	(728,326)
Accrued interest and dividends receivable	909,175
Total admitted assets	\$196,914,734

**RESERVES, LIABILITIES AND MEMBERS' FUND BALANCE**

**RESERVES AND LIABILITIES**

Open claims reserves*(Exhibit B)	\$68,242,456
Incurred but not reported claims reserves*(IBNR)	35,714,215
Unallocated loss adjustment expense*(ULAE)	8,852,701
Unearned contributions	14,156,914
Pending trade payables	3,247,603
Accrued expenses and payables	1,339,810
Total reserves and liabilities	131,553,700

**MEMBERS' FUND BALANCE**

Statutory surplus	450,000
Net unrealized gain	31,776,908
Undesignated members's fund balance	33,134,126
Total members' fund balance	65,361,034
Total reserves, liabilities and members' fund balance	\$196,914,734

View ACCG-IRMA's latest audited financial report:  
[ACCG-IRMA's Audited Financial Statements as of June 30, 2025](#)

## Staff

**ACCG — [accg.org](http://accg.org) /email: [accginsurance@accg.org](mailto:accginsurance@accg.org)**

191 Peachtree St NE, Suite 700

Atlanta, GA 30303

404-522-5022 / 800-858-2224 / 404-522-1897 (Fax)

Ashley Abercrombie, Director of Property & Casualty Programs	404.589.7828	<a href="mailto:aabercrombie@accg.org">aabercrombie@accg.org</a>
Dena Stewart, Property & Casualty Programs Manager	404.589.7864	<a href="mailto:dstewart@accg.org">dstewart@accg.org</a>
Ben Pittarelli, Director of Health Program & Insurance Marketing	404.589.7840	<a href="mailto:bpittarelli@accg.org">bpittarelli@accg.org</a>
Joe Dan Thompson, Marketing & Field Services Representative	404.589.7862	<a href="mailto:jthompson@accg.org">jthompson@accg.org</a>

## Underwriting & Member Services

Matt Autry, Underwriting & Member Services Manager	678.225.4264	<a href="mailto:mautry@accg.org">mautry@accg.org</a>
Glenda Williams, Senior Member Services Associate	678.225.4253	<a href="mailto:gdwilliams@accg.org">gdwilliams@accg.org</a>
Lisa Wood, Senior Member Services Associate	404.589.7874	<a href="mailto:lwood@accg.org">lwood@accg.org</a>
Carey-Lynn McIlvaine, Senior Member Services Associate	404.614.2551	<a href="mailto:cmcilvaine@accg.org">cmcilvaine@accg.org</a>

## Claim Services

**ACCG Claims Administration Services – [accg.org](http://accg.org)**

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

Melanie Graham, Director of Claims Administration Services	678.225.4250	<a href="mailto:mgraham@accg.org">mgraham@accg.org</a>
Bryan Wells, Property & Liability Claims Supervisor	678.225.4269	<a href="mailto:bwells@accg.org">bwells@accg.org</a>
Mary Reid, Claims Operations Manager	678.225.4263	<a href="mailto:mreid@accg.org">mreid@accg.org</a>

## Risk Control

**ACCG Risk Control – [accg.org](http://accg.org) /email: [riskcontrol@accg.org](mailto:riskcontrol@accg.org)**

Scott Cagle, Risk Control Director	404.450.3489	<a href="mailto:scagle@accg.org">scagle@accg.org</a>
Natalie Sellers, Sr. Law Enforcement Risk Control Consultant	404.904.0074	<a href="mailto:nsellers@accg.org">nsellers@accg.org</a>
Shawn Wilson, Sr. Law Enforcement Risk Control Consultant	470.446.6270	<a href="mailto:swilson@accg.org">swilson@accg.org</a>
Gage Chambers, Risk Control Consultant	404.859.1747	<a href="mailto:gchambers@accg.org">gchambers@accg.org</a>
Megan Estes, Training & Engagement Manager	404.589.7866 ext 233	<a href="mailto:mestes@accg.org">mestes@accg.org</a>

# 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) *	Yes
• 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

- 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.

\* 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.

# Coverages & Limits

## 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
All Risks (subject to the standard exclusions)	max
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	Statutory Minimum **
Funds Transfer Fraud	Excluded
Forgery & Alteration	Excluded
Money & Securities (Loss Inside/Outside)	Excluded
Social Engineering Fraud – Annual Aggregate	\$25,000
Deductible	\$0 on Statutory Bonds; otherwise, 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
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
Cosmetic Damage to Roof Surfacing Exclusion	No
Limitations on Roof Surfacing (\$250,000)	No
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.

# Coverages & Limits

## Equipment Breakdown Coverage Overview

### COVERED OBJECTS (Including but not limited to)

	PER VALUES SUBMITTED
Air Conditioning Systems / Boilers & Pressure Vessels	Yes
Combustion Engines / Generators / Electrical Motors	Yes
Compressors	Yes
Electronic Computer or Electronic Data Processing Equipment, Media or Data	Yes
Fans/Blowers	Yes
Hot Water Heating System Piping	Yes
Pumps	Yes
Refrigeration Systems	Yes

### EXTENSIONS (Including but not limited to)

Business Income/Extra Expense	Yes
Refrigeration Interruption	Yes
Replacement Cost Valuation	Yes
Spoilage & Contamination	Yes

### SUBLIMITS (Including but not limited to)

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
Electronic Data and Media	\$1,000,000
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

### EXTENSIONS (Including but not limited to)

Breach Counsel	Yes
Forensic Investigation Costs	Yes
Cyber Terrorism	Yes

### SUBLIMITS (Including but not limited to)

Data Breach Expenses	Excluded
Cyber Extortion Coverage – Annual Aggregate	No Coverage
Deductible	N/A

## ACCG-IRMA Renewal Proposal Summary 7/1/2026 to 7/1/2027

**Member:** Fitzgerald-Ben Hill County Regional Solid Waste Management Authority

COVERAGE	EXPIRING DEDUCTIBLES	RENEWAL DEDUCTIBLES
Auto Liability/Physical Damage (AL/APD)	N/A	Same as Expiring
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	
RENEWAL PROPOSAL		
<b>Renewal Contribution:</b>		<b>\$7,197</b>
<b>Net Contribution Due:</b>		<b>\$7,197</b>

\*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 No Coverage 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.)

<u>Option</u>	<u>Additional Annual Cost</u>
Increase Limits to \$2,000,000	\$2,500
Increase Limits to \$3,000,000	\$5,000
Increase Limits to \$4,000,000	\$7,500
Increase Limits to \$5,000,000	\$10,000

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 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. For questions, please call ACCG Underwriting & Member Services at 1.800.858.2224 or email [accginsurance@accg.org](mailto:accginsurance@accg.org).

**Final rates and pricing are subject to review and final approval from the Georgia Office of Commissioner of Insurance and Safety Fire.**

# ACCG

## Risk Control

### ONLINE SAFETY TRAINING



ACCG Risk Control is pleased to offer a comprehensive online safety training catalog through our new Learning Management System (LMS), hosted by SafetySkills. This platform gives members convenient, on-demand access to high-quality safety and risk management training.

Training is accessible anytime, anywhere, making it easy to deliver consistent education across departments. These training courses are unlimited and free to IRMA and GSIWCF members.

Members may request LMS Administrator access to manage enrollments, track progress, and monitor completion by emailing [riskcontrol@accg.org](mailto:riskcontrol@accg.org).

We've highlighted a selection of our 700+ courses, organized into suggested training tracks by department or job function.

#### Administrative Services

- Office Ergonomics
- Office Safety Series
- Security Threat Awareness: Digital Security Considerations
- Slips, Trips, Falls

#### Cross-Functional Safety Training

- Human Resources Liability: Title VII
- Defensive Driver Series
- General Fire Safety
- Drug & Alcohol-Free Workplace
- Security Threat Awareness
- Active Shooter Response

#### Facilities & Maintenance

- Electrical Safety: Hazards, Controls & Best Practices
- Accident Prevention Signs and Tags
- Ladder Safety
- Hand & Pinchpoint Safety
- Hand & Powertool Safety
- Chemical Safety

#### First Responders

- Build Your Personal Resiliency Strategy as a First Responder
- Bloodborne Pathogens
- Lifting and Transferring Patients

#### Parks & Recreation, Animal Control, and Outdoor Workers

- Severe Weather and Outdoor Work
- Heat Stress in the Workplace
- Lawn Mower & Lawncare Safety
- Traffic Control Flagger
- Animal Safety: Snakes, Insects, Dogs, Mammals 4-Part Series

#### Warehouse Operations

- Rigging Safety: Tools and Equipment
- Forklift Operator Training

## ACCG RISK CONTROL LAW ENFORCEMENT IN-PERSON TRAINING PROGRAMS

### Law Enforcement Risk Specialist (LERS) Liability Training

The Law Enforcement Risk Specialist (LERS) training and certification prepares a designated risk specialist within each agency to recognize and address potential liability or officer-injury events, while supporting leadership before, during, and after incidents.

The LERS serves the head of the agency as either a primary or collateral duty, acting as the point of contact and coordinating with the ACCG Law Enforcement Risk Consultant.

### Supervisor Liability Training

Strong supervision and smart risk management are the foundation of a successful law enforcement agency. This course shows how the intersection of supervisory responsibility and risk management strategies can significantly reduce liability, prevent misconduct, and protect both officers and departments.

The course also provides an overview of qualified immunity and summary judgment, helping supervisors understand how these legal protections work and why consistent supervision and constitutional compliance remain essential.

### Below 100

Below 100 is a national law enforcement training initiative aimed at reducing annual line-of-duty deaths to fewer than 100, a level not seen since 1943.

Focusing on reducing preventable deaths, Below 100 influences law enforcement culture by providing innovative training and awareness through presentations, social media, and webinars on identifying the leading causes and current trends.

### National Safety Council Defensive Driver Training

Defensive Driver Training is a relevant, leading-edge course to motivate and educate employees to be safe, responsible drivers. You can trust the National Safety Council (NSC) to best train drivers to avoid collisions, crashes, injuries, or worse.

This course is recommended for those frequently operating motor vehicles as part of their regular work duties, and as a corrective action class for anyone who has had an at-fault accident.

### LEADERS

LEADERS training provides hands-on driver instruction focused on improving verbal commentary skills for hazard identification, decision-making, and real-time observation. The course enhances situational awareness, communication, and focus under various driving conditions to help reduce vehicle-related incidents.

### Due Regard

Law Enforcement Officers are significantly more likely than the average citizen to be involved in a vehicle collision, making safe driving decisions critical every time you get behind the wheel.

The biggest threats to officer safety on the road are often not speed or traffic—they are overconfidence and poor decision-making under pressure. This course confronts those risks head-on by focusing on the real factors that lead to vehicle damage, injury, and loss of life, while equipping officers with practical strategies to stay focused, make sound decisions, and drive safely in high-stress situations.



# ACCG-IRMA

This is the Statement of Values that is on file with ACCG-IRMA, for the 7/1/2026 to 7/1/2027 Coverage Period.

## Statement of Values for: Fitzgerald-Ben Hill County Regional Solid Waste Management Authority

**0535**

Loc. No.	Address	ISO Occ. Code	Description FloodZone Valuation	Sprinkler Alarm	Bldg Value	Contents Value	A/R Value	VPR Value	Fine Art Value	EDP Value	EDP Media	EE Value	BI Value	Prop Open Value	TOTAL
0001A	544 Campbrooklyn Rd Fitzgerald, GA 31750	1305 1070	Manufacture d Building ACV		\$65,552	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$65,552
0001B	544 Campbrooklyn Rd Fitzgerald, GA 31750	1305 1070	Metal Pole Shed ACV		\$217,266	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$217,266
0002A	604 Joshlyn Rd Fitzgerald, GA 31750	1405 1070	Block Building ACV		\$24,533	\$5,337	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$29,870
<b>Total</b>					<b>\$307,351</b>	<b>\$5,337</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$312,688</b>

ALL VALUES AND LOCATION INFORMATION ARE CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF. THE VALUES SHOWN ARE AT 100% REPLACEMENT COST, UNLESS OTHERWISE NOTED, AS OF 7/1/2026. I ACKNOWLEDGE IT IS THE RESPONSIBILITY OF THE MEMBER TO UPDATE THE PROPERTY SCHEDULE ON FILE WITH ACCG-IRMA IN ORIGAMI WITH ANY CHANGES DURING THE COVERAGE PERIOD.

MEMBER'S  
SIGNATURE: \_\_\_\_\_  
TITLE: \_\_\_\_\_  
DATE: \_\_\_\_\_

5/14/2026

## ACCG-IRMA Renewal Contribution Worksheet 7/1/2026 to 7/1/2027

**Member:** Fitzgerald-Ben Hill County Regional Solid Waste Management Authority

COVERAGE	EXPIRING DEDUCTIBLES	RENEWAL DEDUCTIBLES
Auto Liability/Physical Damage (AL/APD)	N/A	Same as Expiring
Crime	N/A	Same as Expiring
General Liability (GL)	\$5,000	Same as Expiring
Law Enforcement Liability (LEL)	No Coverage	Same as Expiring
Property & Equip. Breakdown (PROP)	\$5,000	Same as Expiring
Public Officials Liability (POL)	\$5,000	Same as Expiring
Privacy & Security (Cyber)	N/A	Same as Expiring
<b>CONTRIBUTIONS</b>		<b>RENEWAL PROPOSAL</b>
<b>Renewal Contribution:</b>		<b>\$7,197</b>
<b>Net Contribution Due:</b>		<b>\$7,197</b>

\*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 Flood Hazard Areas, 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 No Coverage 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	\$2,500
Increase Limits to \$3,000,000	\$5,000
Increase Limits to \$4,000,000	\$7,500
Increase Limits to \$5,000,000	\$10,000

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 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. For questions, please call ACCG Underwriting & Member Services at 1.800.858.2224 or email [accginsurance@accg.org](mailto:accginsurance@accg.org).

# ACCG - IRMA

July 1, 2026 to July 1, 2027

**Vehicle Schedule for: Fitzgerald-Ben Hill County Regional Solid Waste  
Management Authority**

**0535**

VIN	Year	Make	Model	Class	Department	Value	Type of Coverage
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Total 0

No Scheduled Items on File



**Underwriting & Member Services Billing Contacts:**  
Email: [accginsurance@accg.org](mailto:accginsurance@accg.org)

Members starting with A-J	Members starting with L-W
Carey-Lynn McIlvaine p. 404.614.2551	Glenda Williams p. 678.225.4253

## **ACCG-Interlocal Risk Management Agency Billing Notice**

Dear ACCG-IRMA Member:

Thank you for your continued participation in the ACCG-IRMA program. The ACCG-IRMA is non-profit and member-owned. Prompt payment of your contribution is necessary to keep the cost of coverage down for all members. Please note these important billing guidelines and payment instructions:

- Payment is due in full by **July 1<sup>st</sup>**.
- A late finance charge of **7%** annual, daily pro-rated interest will be assessed on all contributions over 30 days past due.

**Please contact the Underwriting & Member Services team with any questions.**

### **How to Pay ACCG-IRMA:**

**NOTICE: NEW ADDRESS & PAYMENT OPTIONS FOR ACCG-IRMA (Mail or ACH Payments)**

**By Mail:**

ACCG-IRMA  
P.O. Box 117931  
Atlanta, GA 30368-7931

**By ACH (Electronic):**

Must include invoice number and/or email remittance to: [irmaach@accg.org](mailto:irmaach@accg.org)  
**Routing Number:** 021052053  
**Account Number:** 33094611 Truist Bank

INTERLOCAL RISK MANAGEMENT AGENCY  
**INVOICE**



**NOTICE: NEW ADDRESS & PAYMENT OPTIONS FOR ACCG-IRMA (Mail or ACH Payments)**

**By Mail:**  
ACCG-IRMA  
PO Box 117931  
Atlanta, GA 30368-7931

**By ACH (Electronic):**  
Must include invoice number and/or email  
remittance to: [irmaach@accg.org](mailto:irmaach@accg.org)  
**Routing Number:** 021052053  
**Account Number:** 33094611 Truist Bank

Fitzgerald-Ben Hill County Regional Solid Waste Management Authority  
212 E Central Ave  
Fitzgerald, GA 31750

MEMBER NO.: 0535  
INVOICE NO.: 26-07-0535IRMA  
DUE DATE: 7/1/2026

INSURANCE DESCRIPTION <b>PROPERTY &amp; LIABILITY</b>	DEPARTMENT <b>ACCG INSURANCE PROGRAMS</b>
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COVERAGE PERIOD		DESCRIPTION	AMOUNT DUE
EFFECTIVE	EXPIRATION		
7/1/2026	7/1/2027	<b>ACCG-IRMA Renewal Contribution</b> Limit of <b>\$1,000,000</b> Liability: With No Coverage on Auto Liability	<b>\$7,197</b>

<b>CONTRIBUTIONS ARE DUE IN FULL BY DUE DATE 7/1/2026.</b>  <b>SAME AS EXPIRING DEDUCTIBLES:</b> N/A AL/APD; N/A Crime; \$5,000 GL; No Coverage LEL; \$5,000 PROP; \$5,000 POL; N/A Cyber	<b>\$7,197</b>
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**PLEASE RETURN ONE COPY WITH YOUR REMITTANCE**

The ACCG-IRMA is non-profit and member-owned. Prompt payment of your contribution is necessary to keep the cost of coverage down for all members. A finance charge of 7% annual, pro-rated daily interest will be assessed on any contributions over 30 days past due. Should you have any questions about this invoice, please email [accginsurance@accg.org](mailto:accginsurance@accg.org).

**WE APPRECIATE YOUR PARTICIPATION IN  
THE ACCG – INTERLOCAL RISK MANAGEMENT AGENCY.**

# ACCG - IRMA

July 1, 2026 to July 1, 2027

Mobile Equipment Schedule for: Fitzgerald-Ben Hill County Regional Solid Waste  
Management Authority

0535

Serial No.	Year	Make	Description	Dept	Value
1PY5055 DTCB004 187	2012	John Deere	5055D Tractor		\$ 39,000
9XG0163 4	2002	Caterpillar	615C Scraper		\$ 250,000
ELF03027	2020	Caterpillar	D6 K2 LGP Dozer		\$ 200,000
			Total		\$ 489,000

Complete page 2 and return to [accginsurance@accg.org](mailto:accginsurance@accg.org) by 7/1/2026

**EXPOSURES AND VALUES NOTICE**

It is important to maintain an accurate Schedule of Values on your entity's property in Origami at 100% replacement cost unless otherwise noted to secure sufficient coverage in the event of a claim. Coverage for each location is limited to a maximum of 125% of the scheduled value in Origami at the time of loss. It is the member's ultimate responsibility prior to renewal to review the appraisal report and subsequent property schedules and make any changes needed in the data or values in Origami. Members should also routinely update the property schedule online for additions, changes, or deletions. Not doing so could impact the amount of coverage provided. Vehicle, equipment, and unmanned aircraft schedule changes also must be updated online. All coverage schedule additions, changes, or deletions should be made online through your Origami Risk Member Dashboard here: <https://live.origamirisk.com/Origami/Account/Login?account=ACCG>

**OPTIONAL UNINSURED MOTORISTS COVERAGE – Reduced By At-Fault Liability Limits**

**NEW: EFFECTIVE July 1, 2026**, the Optional Uninsured Motorists Coverage is Reduced By At-Fault Liability Limits. The amount of Uninsured Motorists coverage is reduced by all sums paid by or on behalf of anyone who is legally responsible.

Uninsured Motorists coverage provides a source of recovery for the negligent and tortious acts of an owner or operator of an uninsured motor vehicle. County governments are not legally responsible for the liability caused by uninsured motorists. Any bodily injury suffered by a county employee during and in the course of employment is covered by Workers' Compensation; otherwise, their injuries should be covered by their health insurance. Physical damage to county-owned vehicles should be covered under the Physical Damage section of the ACCG-IRMA Coverage Agreement.

Your current **Uninsured Motorists – Reduced By At-Fault Liability Limits** limit selection on file is Excluded. Should you wish to change this coverage selection to a different limit please call ACCG Underwriting & Member Services at 1.800.858.2224.

**IMPORTANT: This Contribution Worksheet must be completed, signed, dated and returned to:**

email: [accginsurance@accg.org](mailto:accginsurance@accg.org)  
no later than 7/1/2026

**Please check to bind the Renewal Proposal with the same as expiring deductibles:**

**Renewal Deductibles:** N/A AL/APD; N/A Crime; \$5,000 GL; No Coverage LEL; \$5,000 PROP; \$5,000 POL; N/A Cyber

**Please check ONE of the following limit options:**

**Same Limit of Liability as Expiring Coverage:** \$1,000,000 with No Coverage on Automobile Liability

**Different Limit of Liability Option (Insert Desired Limit):** \$ \_\_\_\_\_

**SIGN  
HERE**

Accepting For: Fitzgerald-Ben Hill County Regional Solid Waste Management Authority

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

*Please do not let the lack of payment delay your return of this worksheet. Until we are otherwise notified, your expiring limits and deductibles will apply in the event of a claim.*

**\*\*FULL PAYMENT IS DUE BY JULY 1st\*\***