

Troup County Board of Commissioners
2024-25 Trident Property Casualty Insurance

COVERAGE	EXPIRING PREMIUM	PROPOSED PREMIUM	CARRIER	EXPIRING LIMITS	PROPOSED LIMITS		EXPIRING DEDUCTIBLE	PROPOSED DEDUCTIBLE
GENERAL LIABILITY	\$78,786	\$106,693	Argonaut Great Central Ins. Co.	\$1,000,000/\$2,000,000	\$1,000,000/\$2,000,000	Each Event Limit/General Total Limit	\$10,000	\$10,000
Products & Completed Work	Included	Included	Argonaut Great Central Ins. Co.	\$2,000,000	\$2,000,000	Total Limit	\$10,000	\$10,000
Personal Injury	Included	Included	Argonaut Great Central Ins. Co.	\$1,000,000	\$1,000,000	Each Person Limit	\$10,000	\$10,000
Advertisement Injury	Included	Included	Argonaut Great Central Ins. Co.	\$1,000,000	\$1,000,000	Each Person Limit	\$10,000	\$10,000
Premises Damage	Included	Included	Argonaut Great Central Ins. Co.	\$100,000	\$100,000		\$10,000	\$10,000
Medical Payments			Argonaut Great Central Ins. Co.	None	None		\$10,000	\$10,000
Sexual Abuse & Molestation	Included	Included	Argonaut Great Central Ins. Co.	\$500,000 / \$500,000	\$500,000 / \$500,000	Each Wrongful Act/Total Limit	\$10,000	\$10,000
Professional Healthcare - EMTs	Included	Included	Argonaut Great Central Ins. Co.	Included	Included		\$10,000	\$10,000
Drug Screening Services E&O Coverage	\$12,305	\$13,166	IronShore Insurance Co.	\$1,000,000/\$3,000,000	\$1,000,000/\$3,000,000	Claims Made Retro Date: 7/1/2020	\$5,000	\$5,000
Tax (\$502.20) and Fee (\$250)	\$752.20	\$786.64	IronShore Insurance Co.	\$250,000 / \$250,000	\$250,000 / \$250,000	HIPPA Violation Sub-limit	\$5,000	\$5,000
EMPLOYEE BENEFITS LIABILITY (Claims-Made)	Included	Included	Argonaut Great Central Ins. Co.	\$1,000,000/\$2,000,000	\$1,000,000/\$2,000,000	Each Wrongful Act/Total Limit	\$1,000	\$1,000
Terrorism	\$1,182							
AUTOMOBILE LIABILITY	\$156,859	\$239,764	Argonaut Great Central Ins. Co.	\$1,000,000	\$1,000,000	265 Units	\$25,000	\$25,000
Uninsured/ Underinsured Motorist	Included	Included	Argonaut Great Central Ins. Co.	\$100,000	\$100,000		\$25,000	\$25,000
Medical Payments	Included	Included	Argonaut Great Central Ins. Co.	\$5,000	\$5,000		\$25,000	\$25,000
AUTOMOBILE PHYSICAL DAMAGE	\$97,182	\$124,698						
Comprehensive/Collision	Included	Included	Argonaut Great Central Ins. Co.	ACV	ACV	265 Units	\$5,000	\$5,000
Hired Car Physical Damage	Included	Included	Argonaut Great Central Ins. Co.	ACV	ACV		\$5,000	\$5,000
Total Insured Vehicle Values								
CRIME								
Employee Theft	\$3,763	\$3,763	Hanover Insurance Co.	\$1,000,000	\$1,000,000	Per Loss	\$10,000	\$10,000
Faithful Performance	Included	Included	Hanover Insurance Co.	Included	Included	Per Employee	\$10,000	\$10,000
Forgery or Alteration	Included	Included	Hanover Insurance Co.	\$1,000,000	\$1,000,000	Per Employee	\$10,000	\$10,000
Separately Bonded Employees Coverage	Included	Included	Hanover Insurance Co.	Included	Included	Per Employee	\$10,000	\$10,000
PROPERTY								
Blanket Building	\$207,256	\$404,289	Arch Specialty Ins. Co.	\$150,000,000	\$150,000,000	Per Occurrence Loss Limit	\$25,000	\$25,000
Total Insured Limit for Rating	Included	Included	Arch Specialty Ins. Co.	\$162,561,654	\$225,001,795	Blanket, Replacement Cost, Agreed Amount	\$25,000	\$25,000
Wind & Hail Deductible	Included	Included	Arch Specialty Ins. Co.	Included	Included	Applies per building, contents, PIO	\$25,000	1% / \$250,000
Roof Surfacing & Cosmetic Damage to Roof	Included	Included	Arch Specialty Ins. Co.	Included	ACV Coverage Limitation		\$25,000	Included Above
Boiler & Machinery	\$5,467	\$7,957	Hartford Steam Boiler Ins. Co.	\$100,000,000	\$100,000,000	See proposal for sub-limits	\$25,000	\$25,000
Business Income / Extra Expense	Included	Included	Arch Specialty Ins. Co.	\$500,000	\$500,000		\$25,000	\$25,000
Flood	Included	Included	Arch Specialty Ins. Co.	\$1,000,000	\$1,000,000	See proposal for covered flood zones	\$25,000	\$25,000
Earthquake	Included	Included	Arch Specialty Ins. Co.	\$1,000,000	\$1,000,000		\$25,000	\$25,000
Terrorism	Rejected	Rejected						
INLAND MARINE								
Contractors Equipment	\$17,999	\$17,626	Arch Specialty Ins. Co.	\$7,271,524	\$7,354,971		\$2,500	\$2,500
EDP Equipment & Media Blanket Limit	Included	Included	Arch Specialty Ins. Co.	\$2,500,000	\$2,500,000	\$2,500 maximum per item	\$2,500	\$2,500
Fire EMS Scheduled and Unscheduled Equipment	Included	Included	Arch Specialty Ins. Co.	\$1,374,289	\$518,627	\$10,000 maximum per item	\$1,000	\$1,000
Police Equipment	Included	Included	Arch Specialty Ins. Co.	\$1,945,675	\$2,191,920	\$20,000 maximum per item	\$1,000	\$1,000
Unscheduled Equipment	Included	Included	Arch Specialty Ins. Co.	\$50,000	\$50,000	\$2,500 maximum per item	\$1,000	\$1,000
Miscellaneous Scheduled Property & Watercraft	Included	Included	Arch Specialty Ins. Co.	\$239,676	\$407,006	Includes boats	\$1,000	\$1,000
Ballot Boxes	Included	Included	Arch Specialty Ins. Co.	\$11,000	\$11,000	\$1,000 maximum per item	\$500	\$500
Non-Owned Contractors Equipment	Excluded	Excluded	Arch Specialty Ins. Co.	\$100,000	\$100,000	Per item / Per Occurrence Limit	\$2,500	\$2,500
Animal Floater	Included	Included	Arch Specialty Ins. Co.	\$30,000	\$30,000		\$500	\$500
Other - Sirens and Poles (17)	Included	Included	Arch Specialty Ins. Co.	\$226,262	\$226,262	\$25,000 maximum per item	\$2,500	\$2,500
Terrorism	Rejected	Rejected		\$39,891	\$39,891	Fire Hydrants-\$930 maximum per item	\$500	\$500
LAW ENFORCEMENT LIABILITY	\$149,461	\$112,301	Greenwich Insurance Company	\$1,000,000/\$1,000,000	\$1,000,000/\$1,000,000	Each Wrongful Act Limit/Total Limit	\$25,000	\$250,000
Jail Sub-limit	Included	Included	Greenwich Insurance Company	Included Above	\$500,000/\$500,000		\$25,000	\$250,000
Line of Duty Death	Included	Included	Greenwich Insurance Company	\$50,000/\$100,000	\$50,000/\$100,000		\$25,000	
National Sheriff's Association Membership	N/A	\$245						
**Defense costs inside the limit								
PUBLIC ENTITY MANAGEMENT LIABILITY*	\$31,291	\$39,852	Argonaut Insurance Co.	\$1,000,000/\$2,000,000	\$1,000,000/\$2,000,000	Each Wrongful Act Limit/Total Limit	\$25,000	\$25,000
Non-Monetary Defense Only	Included	Included	Argonaut Insurance Co.	\$10,000/\$50,000	\$10,000/\$50,000	Each Wrongful Act Limit/Total Limit	\$25,000	\$25,000
EMPLOYEE PRACTICES LIABILITY *	\$117,720	\$187,978	Argonaut Insurance Co.	\$1,000,000/\$2,000,000	\$1,000,000/\$2,000,000	Each Wrongful Act Limit/Total Limit	\$50,000	\$50,000
Non-Monetary Defense Only	Included	Included	Argonaut Insurance Co.	\$50,000/\$50,000	\$50,000/\$50,000	Each Wrongful Act Limit/Total Limit	\$50,000	\$50,000
EEOC	Included	Included	Argonaut Insurance Co.	\$10,000/\$50,000	\$10,000/\$50,000	Each Wrongful Act Limit/Total Limit	\$50,000	\$50,000
Front & Back Wages	Included	Included	Argonaut Insurance Co.	\$50,000	\$50,000	Each Wrongful Act Limit/Total Limit	\$10,000	\$10,000
Retro Date: 1/20/1991								
EXCESS LIABILITY (CGL ONLY)	\$5,380	\$7,462	Argonaut Insurance Co.	\$1,000,000/\$1000,000	\$1,000,000/\$1000,000	Excess over General Liability only	None	None
Terrorism	Rejected	Rejected						
			\$381,096					
TOTAL PREMIUM	\$885,484	\$1,266,581	43.04%					

CYBER LIABILITY	\$32,757	\$30,934						
Security & Privacy Liability	Included	Included	TokioMarine HCC	\$1,000,000	\$1,000,000	Sublimit of Liability/Aggregate	\$25,000	\$25,000
Cyber Extortion	Included	Included	TokioMarine HCC	\$1,000,000	\$1,000,000	Sublimit of Liability/Aggregate	\$25,000	\$25,000
Cyber Crime/Social Engineering	Included	Included	TokioMarine HCC	\$250,000	\$250,000	Sublimit of Liability/Aggregate	\$25,000	\$25,000
						See Proposal for specific limits & deductibles		
AIRPORT LIABILITY	\$14,310	\$14,310	ACE Property & Casualty					
Products Completed Operations	Included	Included	ACE Property & Casualty	\$1,000,000	\$1,000,000	Annual Aggregate Limit	None	None
Personal Injury & Advertising Injury	Included	Included	ACE Property & Casualty	\$5,000,000	\$5,000,000	Annual Aggregate Limit	None	None
Fire Legal	Included	Included	ACE Property & Casualty	\$250,000	\$250,000	Limit Any One Fire	None	None
Medical Expense Limit	Included	Included	ACE Property & Casualty	\$5,000	\$5,000	Limit Any One Person	None	None
Hangarkeepers Limit	Included	Included	ACE Property & Casualty	\$5,000,000	\$5,000,000	Not "in flight" Limit Any One Occurrence	\$2,500	\$2,500
Hangarkeepers Limit	Included	Included	ACE Property & Casualty	\$5,000,000	\$5,000,000	Not "in flight" Limit Any One Aircraft	\$2,500	\$2,500
Terrorism								
War								
TOTAL PREMIUM ALL LINES	\$932,551	\$1,311,825	40.67%					

IMPORTANT: This summary sheet is for informational purposes only and does not supersede the proposal or policy. Expiring information should be confirmed with your policies.