GSBA RMS
Risk Management Services

Renewal Terms for Bibb County Schools

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Presented by:
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(800) 226-1856

GSBA RMS
Risk Management Services

May 17, 2024

Bibb County Schools
484 Mulberry Street
Macon, GA 31201

Re: ***GSBA Risk Management Services Renewal***

Policy Period: 7/1/2024 to 7/1/2025

Thank you for your continued membership in the GSBA Sponsored Funds. This renewal packet contains the following pieces of information:

- ✓ A summary of your limits and any deductibles where applicable;
- ✓ Breakdown of your renewal contribution by line of coverage;
- ✓ An overview of the coverage and services provided by the Funds;
- ✓ A map showing your fellow Members;
- ✓ A service contact list; and
- ✓ An Authorization to Renew.

On behalf of The Board of Trustees, thank you for your participation and we look forward to meeting the insurance and risk control needs of your District for years to come.

If you have questions, please call your GSBA Member Advocate or me.

Sincerely yours,

Cliff Cole
Director of Risk Management
GSBA Risk Management Services

GSBA RMS
Risk Management Services

Advantages of GSBA-RMF and WCF



- Financially Sound and Stable Source of Coverage through two Funds that are Owned & Controlled by the participating Georgia K-12 public schools;
- Personalized Services via five full time Member Advocates and a full time Safety Coordinator;
- Reinsurance Brokerage Services from Marsh to protect the Fund's assets from any catastrophic claim;
- Dedicated Claims Management Services through Charles Taylor, formerly known as Underwriters Safety & Claims (US&C);
- A commitment by GSBA RMS on behalf of the Funds to provide financially sound and stable sources of risk management services;
- Access to a wide array of training tools free of charge through Vector Solutions (formerly Safe Schools) simply by participating;
- Monthly safety webinars combined with the Exchange Newsletter which is published three times per year; and
- Three Member Meetings, including our Annual Meeting, are open to all participating Members and are filled with various education and risk management topics.

- Finally, a new announcement of a partnership with SCHOOLDOG !
  - ✓ SCHOOLDOG and GSBA-RMS are teaming up as partners in the fall of 2024, and your district will reap the benefits because of your membership in either the GSBA Workers Compensation Fund or the GSBA Risk Management Fund.
  - ✓ Cliff Cole, Director of Risk Management Services for GSBA-RMS, recently expressed his excitement at the possibilities:

    "GSBA Risk Management Services (RMS) is excited to partner with SchoolDog," said Cliff Cole. "We are offering our members this unique tool to nurture and maintain a safety culture within their schools. Most of all, we are just excited to offer our members a one-of-a-kind tool that we believe will empower them with injury prevention and limiting their claims. GSBA-RMS is always looking to enhance the services provided to our members, and this is a natural fit for our program."

  - ✓ WHAT BENEFITS WILL GSBA-RMS FUND MEMBERS RECEIVE?
    - ➢ Workers Compensation Fund Member Benefits:
      - As a part of our partnership, GSBA-RMS has secured NO-COST ACCESS to the SCHOOLDOG School Safety Platform for all 73 of its current Workers Compensation Fund district members...for two years.
      - If you are a member of the GSBA-RMS Workers Compensation Fund, your district will not pay a dime for unlimited subscription access to the SCHOOLDOG Platform this fall and through FY26.
      - Of course, it goes without saying that use of SCHOOLDOG is totally voluntary, but it is just one more tool in your arsenal that you will receive as a member-only, no-cost benefit of GSBA-RMS's industry-leading support of public-school districts in Georgia!
    - ➢ Risk Management Fund Member Benefits:
      - If you ARE NOT a member of the Workers Compensation Fund but ARE a member of GSBA's Risk Management Fund, you too will get a significant member-only benefit.
      - As a benefit of your loyalty and membership in the RMF Fund (for non-WCF members), SCHOOLDOG has agreed as a condition of the partnership that all school district members of the RMS Fund shall receive a discounted annual subscription rate to SCHOOLDOG (25% off) through FY26.

GSBA RMS
Risk Management Services

Claims Reporting Contacts

All Claims Except Cyber Risk

WC Claim Reporting	gsbanewclaims@charlestaylor.com
Auto Claim Reporting	NewPCclaims@charlestaylor.com or (888) 245-4722 Ext 5348
Property Claim Reporting	NewPCclaims@charlestaylor.com or (800) 928-1342

Cyber Risk Claims

For all cyber risk claims, please report immediately to GSBA RMS to the attention of John Shore via the contact information below:

GSBA Risk Management Services

John Shore – GSBA RMS Assistant Director
Phone: (770) 995-4372 or 1 (800) 226-1856
Email: jshore@gsba.com

If GSBA is not available, you may also reach out to Brad Moody or Gina Greenwood at Nelson Mullins via the contact points below:

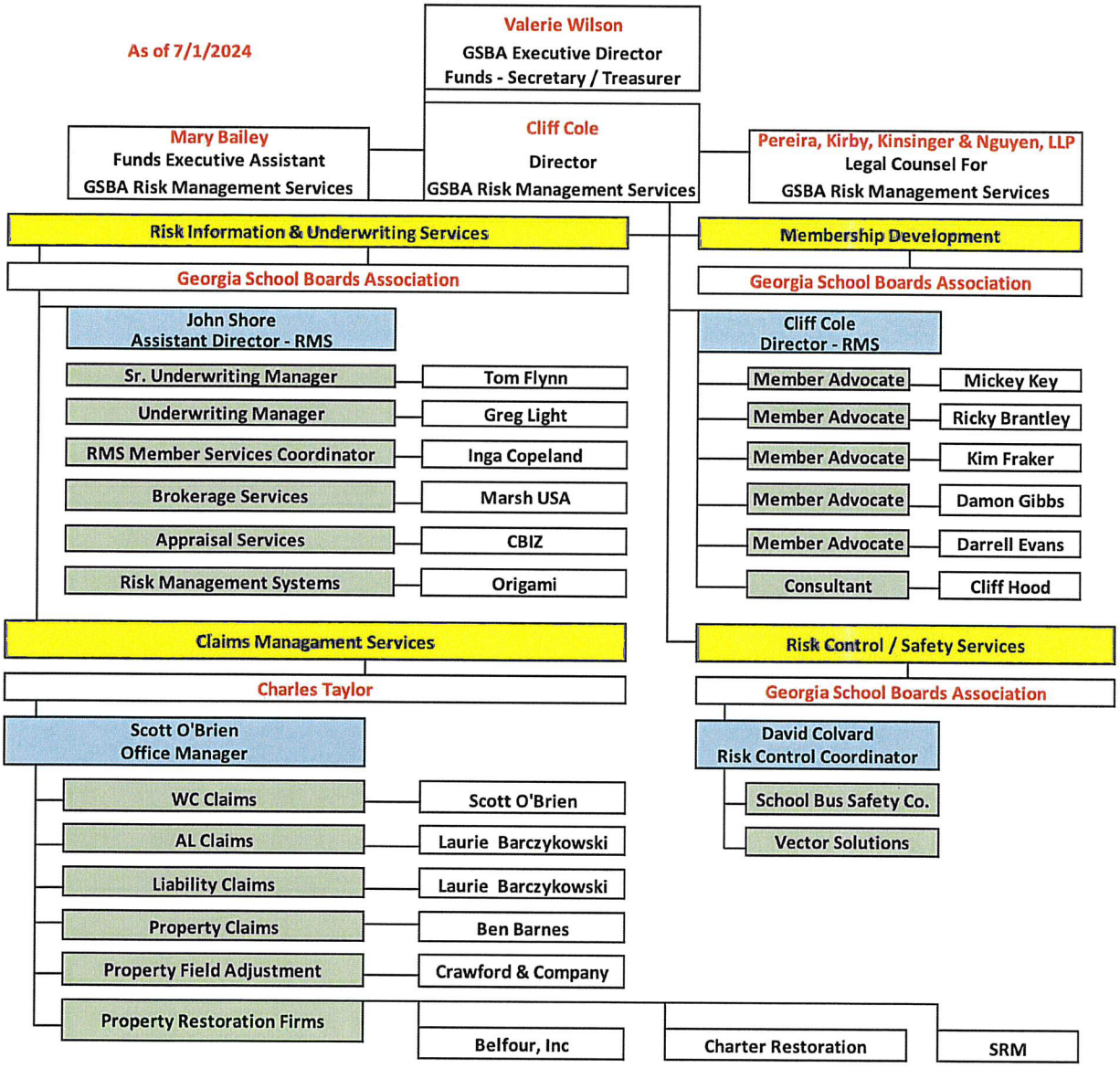
Nelson Mullins

Brad C. Moody, JD, CIPPUS
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GSBA RMS
Risk Management Services

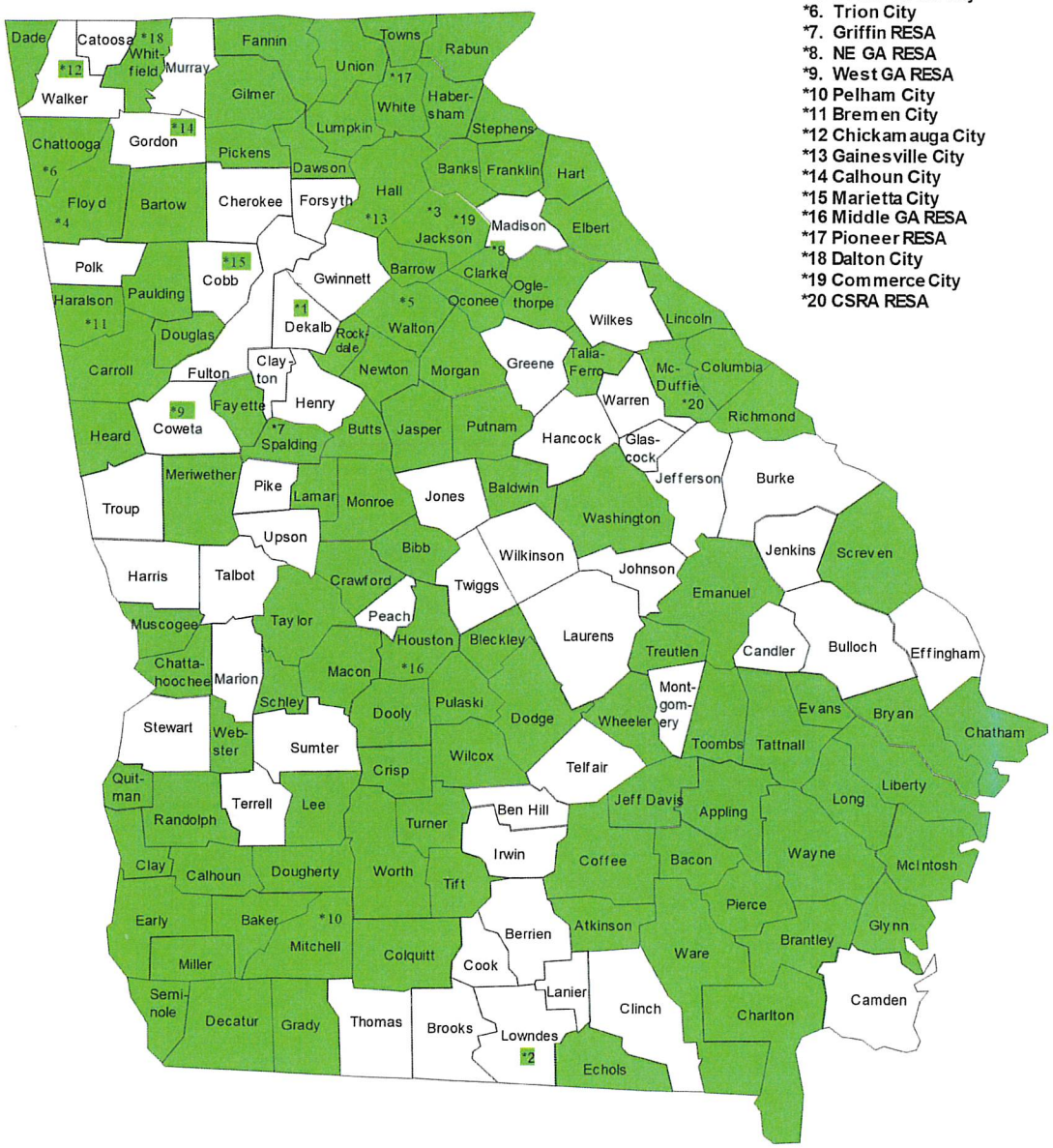
Organizational Chart



GSBA-RMS Membership

GSBA RMS
Risk Management Services

*1. Decatur City
*2. Valdosta City
*3. Jefferson City
*4. NW GA RESA
*5. Social Circle City
*6. Trion City
*7. Griffin RESA
*8. NE GA RESA
*9. West GA RESA
*10 Pelham City
*11 Bremen City
*12 Chickamauga City
*13 Gainesville City
*14 Calhoun City
*15 Marietta City
*16 Middle GA RESA
*17 Pioneer RESA
*18 Dalton City
*19 Commerce City
*20 CSRA RESA



Risk Management Services Members Map

Delivering A+ Service through Superior Member Relationships

REV. Feb 14, 2024

Renewal Changes and Enhancements

Here is a listing of the changes and enhancements this coming year and they all involve the RMF package:

1. Property Valuation Changes
   - ✓ After a few years of hyper-inflation driven adjustments to values driven by the markets, RMF has implemented a slightly different approach that the markets have agreed to that will stabilize valuations for the coming years:
   - ✓ Members will still receive an appraisal every three years but the threshold for individual buildings or structures to be appraised will be raised to $5,000,000.
   - ✓ This will still capture well over 88% of the values in the program while giving the reinsurers continued comfort in the adequacy of the programs' valuations.
   - ✓ Additionally, the Member's will be less impacted during the fieldwork by the appraisers each Summer.
   - ✓ Finally, this change should also save the Fund operating expense dollars as the cost of the appraisals should drop due to fewer buildings being appraised.
   - ✓ For buildings and structures under $5,000,000, the Fund has adopted a minimum cost per square foot that we will adjust values to each year, which should keep values more consistent from year-to-year unless we enter into another period of hyper-inflation.
   - ✓ All buildings and structures in the schedule are valued at full replacement cost or, if vacant, at the standard $10 per square foot. We do have some school buildings that are in transition, and we continue to provide replacement cost values even though it is vacant or if it is partially used and partially vacant, we offer the Hybrid valuation where the portion occupied is valued at $200 per square foot and the portion vacant is valued at $10 per square foot.

2. National Flood Insurance Program for Locations in High Hazard Flood locations:
   - ✓ We continue to receive notes of frustration from Members in dealing with the federal government over the handling and procedures for handling the renewals of the NFIP program.

Renewal Changes and Enhancements

- ✓ The Fund's Coverage Document provides coverage for locations located in a high hazard flood zone as designated at either zone A or V. The deductible for these high hazard buildings and structures is $500,000 per building and $500,000 contents which can be bought down via the national flood program.
- ✓ The Fund has decided to absorb the coverage for this exposure into our program. The cost will be stand-alone billing as it is now through the NFIP program and will match the current pricing. All the coverage will transition to a July 1st renewal date as your NFIP policies expire to correspond with the normal RMF renewal dates.
- ✓ The Fund periodically checks the flood ratings for any map changes but if you have concerns about an individual location, please let us know and we will have Marsh run the determination.

3. Automobile Physical Damage Coverage:
   - ✓ There are two clarifications impacting the Automobile Physical Damage coverage this year:
     - *a.* We continue to see the cost of repairing both white and yellow fleet go up dramatically due to the past few years of inflation impacting cost of and availability of parts and labor. While coverage remains on an Actual Cash Value basis, the cost of claims is rising quickly.

       Unless it is from a nationally designated CAT claim, the Fund retains all of this exposure so we want to clarify how coverage will be applied:

       - If it involves a normal over-the-road vehicle loss, the claim will be paid subject to the Member's Automobile Physical Damage deductible. We urge Members to look at increasing this deductible to a minimum of 2,500 or $5,000 to help control contribution costs.
       - If the claim involves a series of vehicles being damaged while in a bus yard, the claim will still be handled on an ACV basis per vehicle but only one deductible will apply and that deductible will be the Members property deductible.

     - *b.* The second change involves the per vehicle limit for Automobile Physical Damage, which we are increasing to $500,000 to account for the growing number of electric buses being added to the overall fleet.

Coverages & Limits

Risk Management Fund

A. Property

Limit of Liability

Per Occurrence unless noted	$1,250,000,000
Member Statement of Values	$1,131,068,332

Valuation

Replacement Cost unless noted otherwise

See attached Statement of Values

Natural Catastrophe Peril Limits

Wind (Named Storm) Sublimit Applies to Tier One Districts Only	$350,000,000
Earth Movement	$300,000,000 $400,000,000 Aggregate
Flood	$300,000,000 $500,000,000 Aggregate
High-Hazard SFHA Flood	$100,000,000 $150,000,000 Aggregate

Key Sub-Limits
per occurrence unless noted otherwise

Decontamination Costs	$5,000,000
Demolition and Increased Cost of Construction	$25,000,000
Newly Acquired Locations	
Per Date of Acquisition	$200,000,000
Maximum any one location	$100,000,000
Newly Acquired Locations (Tier 1 Wind)	$50,000,000

Coverages & Limits

Risk Management Fund

A. Property

Key Sub-Limits Continued
per occurrence unless noted otherwise

Errors and Omissions	$50,000,000
Expediting Expense	$50,000,000
Service Interruption	$50,000,000
Extra Expense	$50,000,000
Fine Arts	$10,000,000
Contingent Business Interruption	$10,000,000
Debris Removal	Greater of 25% of Loss or $25,000,000
Miscellaneous Unnamed Locations	$25,000,000
Course of Construction	
Per Location	$50,000,000
Extended Period of Indemnity	Included
Professional Fees	$2,500,000
Land and Water Contaminant or Pollutant Cleanup, Removal & Disposal	
Limit Per Occurrence	$1,000,000
Annual Aggregate	$2,500,000
Transit - Property Damage and Time Element Combined	$25,000,000

Coverages & Limits

Risk Management Fund

A. Property

Key Sub-Limits Continued

per occurrence unless noted otherwise

Landscape Improvements	
Overall Limit	$5,000,000
Limit per Tree, Plant or Shrub	$1,000
Piers, Docks, Pilings and Wharfs	$1,000,000
Animals and Fish	$250,000
Sublimit per any one animal or fish	$5,000
Automobile Physical Damage per vehicle	Not Covered
Unscheduled Tunnels, Bridges, Dams, Catwalks, Roadways, etc.	$500,000
Growing Crops	$50,000
Defense Costs	$500,000
Evacuation Expense	$10,000,000
Sudden and Accidental Radioactive Contamination	$10,000,000
Upgrade to Green Endorsement	$5,000,000

Deductibles

All Other Combined	$50,000
Auto Physical Damage – Over the Road Only	N/A
Flood - Zones A & V	$500,000 building / $500,000 contents
Flood- Zones A & V Ineligible building structures or valued less than $100,000	$250,000

GSBA RMS
Risk Management Services

Coverages & Limits

Risk Management Fund

A. Property

Deductibles

Named Storm - Tier 1 Counties	
Deductible	2% of the actual value per unit of insurance
Minimum	$250,000
Time Element	
Interruption by Civil Authority within 10 miles	45 Day Period
Ingress / Egress within 10 miles	45 Day Period
Extended Period of Liability	180 Day Period

B. Equipment Breakdown

Property Damage / Time Element Combined	$100,000,000
Valuation	Replacement Cost
Limit of Liability - Per Occurrence unless noted otherwise	
Extra Expense	$25,000,000
Spoilage	$2,500,000
Electronic Data or Media	$2,500,000
Expediting Expense	$2,500,000
Hazardous Substance	$2,500,000
Deductible	
Property Damage / Time Element Coverage	$50,000

Coverages & Limits

Risk Management Fund

C. Terrorism for Property

Limits of Liability

Total Limits	$750,000,000
Time Element Coverages	$50,000,000
Automatic Coverage	$100,000,000

Deductible

Property Damage / Time Element Coverage	$50,000

D. General Liability

Limits of Liability

General Aggregate	$3,000,000
Products Completed Operations Aggregate	$1,000,000
Each Occurrence	$1,000,000
Personal Injury & Advertising Injury Liability	$1,000,000
Fire, Water, Lightning & Explosion Damage Legal Liability	$1,000,000
Medical Payments	Not Applicable

Deductible

Per Occurrence	$0

Coverage Type	Occurrence

Coverages & Limits

Risk Management Fund

D. General Liability

Key Enhancements

Mold and Fungus with Carve back	
Carve back Coverage per occurrence	$50,000
Carve back Coverage annual aggregate	$200,000
Fund Overall Shared Limit	$200,000
Corporal Punishment covering the School System, employees and volunteers	
Include Athletic Participation	
Include Incidental Medical Malpractice for employees including school nurses	
Broad Coverage for Drones	

E. Employee Benefits Liability

Limit of Liability

Each Negligent Act	$1,000,000
Aggregate	$3,000,000
Deductible	$1,000

Coverage Type - Claims-Made

Retroactive Date if Applicable	7/1/2016

F. School Leaders Liability

Limit of Liability - Coverage A - Errors & Omissions

Each Wrongful Act	$1,000,000
Sublimit for Back Pay / Wages	$30,000
Deductible	$10,000
Coverage Type - Claims-Made	
Retroactive Date	7/1/2024

Coverages & Limits

Risk Management Fund

F. School Leaders Liability

Limit of Liability - Coverage B - Sexual Abuse

Each Wrongful Act	$1,000,000
Deductible	$10,000
Coverage Type - Claims-Made	
Retroactive Date	7/1/2021

Limit of Liability - Coverage C - Defense Cost Only

Each Wrongful Act	$100,000
Aggregate Each Agreement Period	$300,000
Deductible	$10,000
Coverage Type - Claims-Made	
Retroactive Date	7/1/2024

Program Limit of Liability - Coverage D - Defense Cost in Special Education Cases

Coverage Part 1 - Defense for Named Member

Each Wrongful Act	$100,000
Aggregate Each Agreement Period	$300,000
Coverage Type - Claims-Made	
Retroactive Date	7/1/2024

Coverage Part 2 - Defense & Ancillary Costs Other Than to Named Member

Each Wrongful Act	$250,000
Aggregate Each Agreement Period	$250,000
Coverage Type - Claims-Made	
Retroactive Date	7/1/2024

Coverages & Limits

Risk Management Fund

F. School Leaders Liability Continued	
Deductible for Coverage Parts 1 and 2 Combined	$10,000
Program Limit of Liability - Coverage A and B Combined	
Aggregate Each Agreement Period for Coverage A and B Combined	$3,000,000
G. Student Vocational Practices Liability	
Limits of Liability	
Per Occurrence	$1,000,000
Annual Aggregate	$3,000,000
Deductible	None
Coverage Type - Occurrence	
Retroactive Date	Not Applicable
H. Law Enforcement Liability	
Limits of Liability	
Minimum Limit, each Claimant	$1,000,000
Maximum Limit, each Occurrence	$1,000,000
Maximum Aggregate Limit	$3,000,000
Deductible	$10,000
Coverage Type - Occurrence	
Retroactive Date	Not Applicable
I. Automobile Liability	
Limits of Liability	
Per Person - Bodily Injury	$350,000
Per Accident - Bodily Injury and Property Damage	$350,000
Uninsured / Underinsured Motorists - per Accident	$100,000
Medical Payments - per Person	$5,000
Deductible	$25,000
Coverage Type - Occurrence	
Retroactive Date	Not Applicable

Coverages & Limits

Risk Management Fund

J. Crisis Management

Limits of Liability

Each Crisis Event - per Occurrence	$300,000
Subject to following sublimits:	
Crisis Management Loss Expense - each Occurrence	$50,000
Crisis Management Loss Expense - Annual Aggregate	$100,000
Crisis Response Costs - Annual Aggregate	$250,000
Deductible	Not Applicable

Coverage Type - Occurrence

Retroactive Date	Not Applicable

K. Surety Bonds

Limits of Liability

Superintendent Bond	N/A
Drivers Education Bond	N/A

Coverage Type - Occurrence

Retroactive Date	Not Applicable

L. Crime

Primary Limits of Liability

Money & Securities - Coverage Within Premises	Not Covered
Money & Securities - Coverage Outside Premises	Not Covered
Employee Dishonesty / Faithful Performance Coverage	Not Covered
Depositor's Forgery	Not Covered
Computer Fraud	Not Covered
Social Engineering	Not Covered
Deductible	N/A

Coverages & Limits

Risk Management Fund

L. Crime

Excess Limit of Liability

Master excess policy Master excess policy for members purchasing Money & Securities, Employee Dishonesty, Depositor's Forgery and Computer Fraud Coverages and applies excess of the program limits of liability shown above	Not Covered
Sub-Limits	
Social Engineering – This limit is excess of primary limit	Not Covered

Coverage Type - Occurrence

Retroactive Date	Not Applicable

M. Optional Coverages for Risk Management Fund

1. Cyber Risk Liability

Limits of Liability

Insuring Agreements A, B, C and D	
Limit per Incident	$1,000,000
Fund Overall Aggregate Limit of Liability	$10,000,000

Sub-Limit

Primary Ransomware - All Insuring Agreements Combined	$250,000

Deductible

Insuring Agreements A, B, C and D	$15,000

Insuring Agreements

Insuring Agreements A & D - Occurrence

Retroactive Date	Not Applicable

Insuring Agreements C & B - Claims-Made

Retroactive Date	N/A

Coverages & Limits

2. Optional Extension Period

Premium for Optional Extension Period	100%
Length of Optional Extension Period	12 Months

3. Optional Ransomware Limits

Option to Increase Primary Ransomware Limits to	$500,000

4. Excess Limits ABOVE Primary Limits Shown Above in Coverage Sections:

Applicable Underlying Coverages

D. General Liability
E. Employers Liability
F. School Leaders Liability
(applies to coverages A and B only)
H. Law Enforcement Liability

Option One

Additional Per Occurrence Limits	$1,000,000
Additional Annual Aggregate Limits	$1,000,000

Option Two

Included

Additional Per Occurrence Limits	$2,000,000
Additional Annual Aggregate Limits	$2,000,000

Note:

Limits shown are additional limits *in addition to* primary limits above for the identified coverages

Coverages & Limits

5. Automobile Limits for Losses OUTSIDE Georgia where Sovereign Immunity may not apply

Applicable Underlying Coverages

I. Automobile Liability
(Only for losses occurring outside of Georgia)

Member must purchase primary limits of $1,000,000 to qualify for options

Option One

Additional Per Occurrence Limits	$1,000,000

Option Two

Additional Per Occurrence Limits	$2,000,000

Coverages & Limits

Workers Compensation Fund

Limits of Liability

Workers' Compensation	Statutory
Employer's Liability	
Each Accident	$2,000,000
Each Employee - Disease	$2,000,000
Annual Aggregate - Disease	$2,000,000
Deductible	N/A

Key Enhancements

Broad Form All States For Employee Travel

Voluntary Compensation Endorsement - Premium Delineation
Foreign Voluntary Workers' Compensation and Employers' Liability

GSBA RMS
Risk Management Services

Contribution Summary and ATR

Summary of Contributions and Options
Policy Period: 7/1/2024 – 7/1/2025

Bibb County Schools

Risk Management Fund Primary Package Coverages

Primary Package Coverage Lines		Renewal Contribution
A.	Property	$882,375
B.	Equipment Breakdown	Included
C.	Terrorism for Property	Included
D.	General Liability	$64,529
E.	Employee Benefits Liability	Included
F.	School Leaders Liability	$163,663
G.	Student Vocational Practices Liability	$1,208
H.	Law Enforcement Liability	Included
I.	Automobile Liability	$195,495
J.	Crisis Management	$964
K.	Surety Bonds	N/A
L.	Crime	N/A
M.	Automobile Physical Damage	N/A

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Risk Management Services

Coverages, Limits and ATR

Summary of Contributions and Options
Policy Period: 7/1/2024 – 7/1/2025
Bibb County Schools
Risk Management Fund Primary Package Coverages

Renewal Total	**1,308,234**
Expiring Total	**1,065,365**

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Risk Management Services

Coverages, Limits and ATR

Summary of Contributions and Options
Policy Period: 7/1/2024 – 7/1/2025
Bibb County Schools
Risk Management Fund Optional Coverages

Please check box to right of any Optional Coverage desired by District

1. **Cyber Risk Liability**

A.	Cost with Ransomware Limits at $250,000	$40,000	☐
B.	Cost with Ransomware Limits at $500,000	$60,000	☑

2. **Excess Limits Options**

A.	Increase Primary Limits from $1,000,000 / $3,000,000 to $2,000,000 / $4,000,000		☐
	Applies to Coverages D., E., F., and H. above	$27,295	
B.	Increase Primary Limits from $1,000,000 / $3,000,000 to $3,000,000 / $5,000,000		☑
	Applies to Coverages D., E., F., and H. above	$49,685	

3. A. Provide $1,000,000 of Additional Limits* for Automobile Liability losses that occur OUTSIDE of Georgia — $44,378 — ☐

B. Provide $2,000,000 of Additional Limits* for Automobile Liability losses that occur OUTSIDE of Georgia — $45,033 — ☐

**Note: Member must purchase primary AL limits of $1,000,000 in order to also purchase either Options 3.A. or 3. B. above.*

GSBA RMS
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Coverages, Limits and ATR

Summary of Contributions and Options
Policy Period: 7/1/2024 – 7/1/2025

Bibb County Schools

Workers Compensation Fund Summary of Costs

Workers Compensation Coverage Line

A.	Workers Compensation	$0
B.	Employers Liability	Included
	Renewal Total	$0
	Expiring Total	$0

Authorization to Renew

Please check the appropriate boxes for the coverages desired, sign and date on the lines below, scan all pages from this section and return via email to RMSAdmin@gsba.com

Member Signature: _____

Date: _____

Invoice Preference	**Single Installment**	☐	**4 – Monthly Installments**	☐