

# Renewal Terms for Bibb County Schools



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Presented by:  
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Lawrenceville, GA 30043  
(800) 226-1856

May 28, 2025

Bibb County Schools  
484 Mulberry Street  
Macon, GA 31201

**Re: GSBA Risk Management Services Renewal**

Policy Period: 7/1/2025 to 7/1/2026

Dear Member,

Thank you for your continued membership in the Workers' Compensation and Risk Management Funds. We value your participation and are pleased to provide the enclosed renewal packet, which includes the following information:

- ✓ A summary of your coverage limits and applicable deductibles
- ✓ A breakdown of your renewal contribution by line of coverage
- ✓ An overview of the coverage and services provided by the Funds
- ✓ A map of participating Members
- ✓ A service contact list
- ✓ An Authorization to Renew form

On behalf of the Board of Trustees, thank you again for your participation. We look forward to continuing to serve the insurance and risk management needs of your District in the years ahead.

If you have any questions, please don't hesitate to contact your GSBA Member Advocate or me directly.

Sincerely,



Cliff Cole  
Director of Risk Management  
GSBA 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 Risk Management Services 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.
- Access to the new, proprietary SchoolDog software, which was made available starting last year to Members,

- ✓ 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 Workers Compensation Fund Members through the end of this accident year at which time the partnership will be re-evaluated.
    - 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 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.

## 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](mailto:jshore@gsba.com)

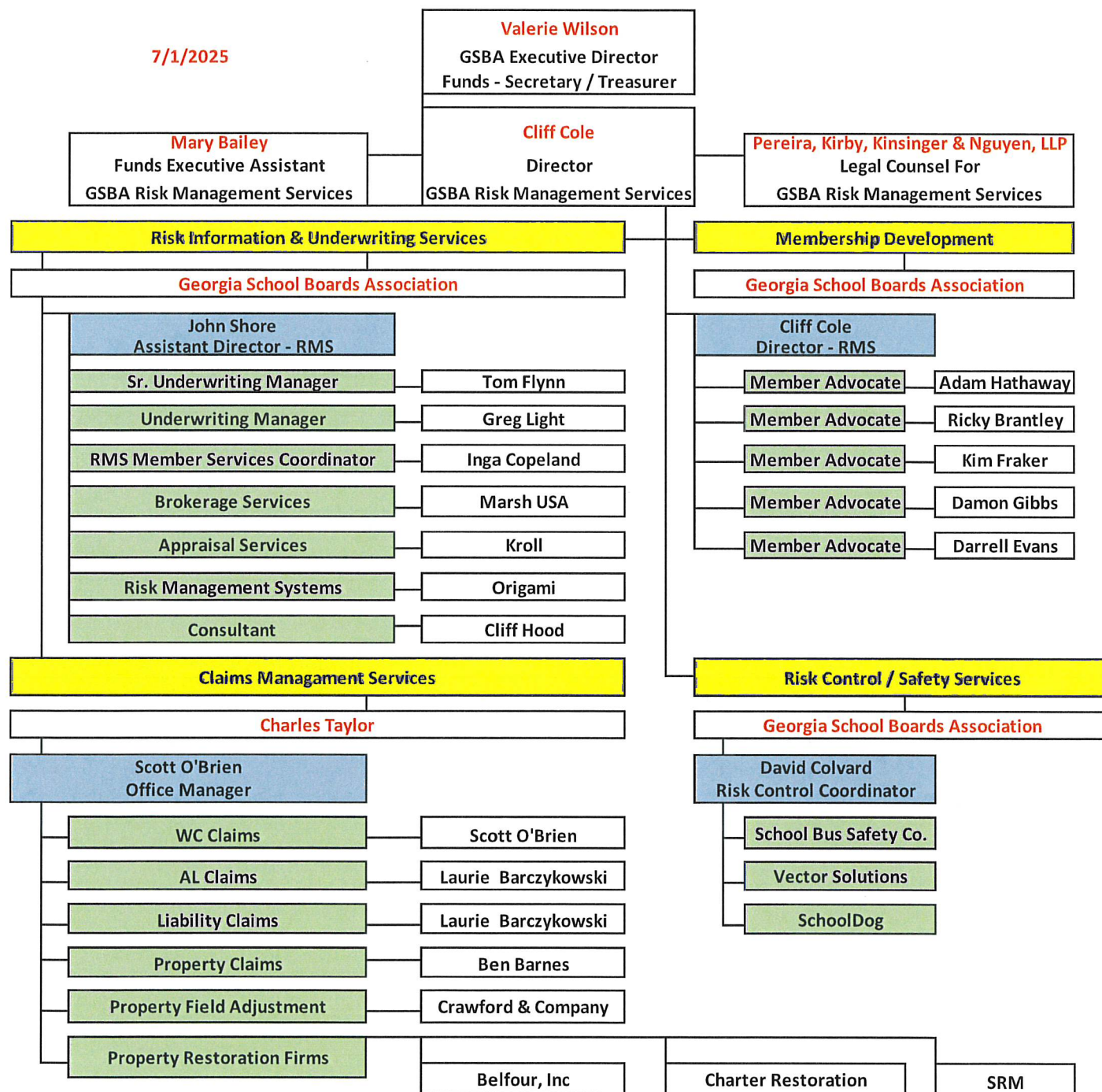
If GSBA is not available, you may also reach out to Brad Moody or Gina Greenwood at Nelson Mullins via the contact points below:

Nelson Mullins  
Brad C. Moody, JD, CIPPUS  
Partner, Co-Chair – Data Breach Response Practice  
Phone: (601) 278-2118 or (404) 322-6792  
Email: [brad.moody@nelsonmullins.com](mailto:brad.moody@nelsonmullins.com)

Nelson Mullins  
Gina Greenwood  
Partner, Co-Chair – Data Breach Response Practice  
Phone: (404) 909-0665  
Email: [gina.greenwood@nelsonmullins.com](mailto:gina.greenwood@nelsonmullins.com)

# Organizational Chart

7/1/2025





## Renewal Changes and Enhancements

Here is a list of the changes and enhancements for this coming accident year:

1. Property Valuation:

- ✓ We expect this upcoming year will be the last of several years of inflation driven increases to building and structure values driven by the markets. RMF expects valuations to stabilize in the coming years.
- ✓ With that expected stabilization, RMF has also contracted with a new appraisal partner and updated its appraisal process for Members as follows:
  - The new appraisal partner is Kroll, and they will be performing the appraisals starting this Summer.
  - Members will receive a replacement cost appraisal of their buildings and structures every five years, up from every three years, and the threshold for individual buildings or structures to be appraised will be raised to \$5,000,000.
  - This will still capture nearly 90% 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 since appraisals for any one Member will now be every five years instead of every three years.
  - Finally, this change should also save the Fund operating expense dollars as the cost of the appraisals should drop due to the fewer buildings being appraised.
  - To avoid large swings in values every five years, Kroll will do an across-the-board trend of values not subject to that year's appraisal cycle. For this year, RMF has conducted a similar trend, but Kroll is now conducting an updated approach which we expect will bring values down slightly from the currently trended values.
  - 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 where we continue to provide replacement cost values even though they are vacant. Additionally, If it is partially used and partially vacant, we

## Renewal Changes and Enhancements

offer the Hybrid valuation option where the portion occupied is valued at \$200 per square foot and the portion vacant is valued at \$10 per square foot.

### 2. Casualty Reinsurance:

- ✓ Markel, RMF's long-time partner and reinsurer for over 20 years, has decided to exit the public entity marketplace nationwide. As a result, the RMF will be replacing Markel with Safety National Casualty Company. Safety has long provided excess coverage to the WCF, and we look forward to expanding our partnership to the RMF, as well.
- ✓ Safety will be writing all the casualty coverage for Members on an occurrence basis. Currently, School Board Liability and Employee Benefits Liability are written on a claims-made basis. ***Please review all your suits and incidents outstanding and be sure that they are reported to us in the next sixty days as we implement this transition.*** In the long term, occurrence-based coverage is simpler and will not require the complexity and retroactive dates associated with claims-made coverage.

### 3. Property Market Conditions:

- ✓ Despite the RMF experiencing its largest property loss ever with Hurricane Helene last September, the reinsurance market has slowed increase in rates. RMF values have continued to trend higher this year due to inflationary pressures which will exert continued pressure on property premiums, however, the stabilization of rates is welcome.
- ✓ To protect its balance sheet from catastrophic events like Hurricane Helene, RMF has always purchased reinsurance to limits its retained loss in these types of events. For the past several years, this retention cap was set at \$1,250,000. Just like Member values go up due to inflation, RMF increases this cap occasionally as well.
- ✓ As noted above, it has not changed in several years and it was time to adjust the limit retained by RMF. Combined with the Hurricane Helene loss, it seemed this was a good year to implement the change to get the maximum savings in rate from the reinsurers. We expect to settle on an increase to \$2,000,000 per occurrence with an additional aggregate retention deductible sitting above \$2,000,000. As usual, the Fund is working hard to strike a balance between reinsurance costs and retained losses.

## Renewal Changes and Enhancements

### 4. Crisis Coverage:

- ✓ This year, the RMF experienced its first significant claim under the crisis coverage, and we learned some lessons in discussing how valuable the coverage was for the affected Member and how we could improve it slightly.
- ✓ Currently, the Crisis coverage is divided into two coverage sections of Crisis Response with a \$250,000 limit and Crisis Management with a \$50,000 limit per occurrence subject to a \$100,000 annual aggregate.
- ✓ One lesson we learned from this claim is that the Crisis Management limit was as important if not more important than the Crisis Response limit. As a result, for this coming year, we will drop the split limit and offer one combined limit of \$350,000 subject to the same overall annual aggregate of \$350,000.

### 5. Automobile Liability:

- ✓ Up until this upcoming year, RMF has offered three limits as options for automobile liability to Members: \$350,000 Combined Single Limit (CSL), \$500,000 CSL and \$1,000,000 CSL.
- ✓ In the interest of providing an adequate limit in the event of a bad accident, effective July 1, 2025, the RMF will drop the option for the lowest limit of \$350,000 CSL and only offer the higher two options.
- ✓ This move will impact only three Members currently carrying the lowest limit and the cost change is minimal.

### 6. Cyber Risk Coverage:

- ✓ For the last few years, since RMF began assuming the first \$250,000 of risk under the Cyber program, RMF has used outside consultants to develop a blind evaluation of each Member's cyber network exposures and controls based on the cyber renewal questionnaire submitted each year.
- ✓ Each Member is evaluated and a control score and exposure score produced under this proprietary underwriting assessment. Based on these two scores, Members are placed in one of four quadrants which then drives the level of ransomware limit afforded to the Member.

## Renewal Changes and Enhancements

- ✓ The Fund starts with a standard \$250,000 ransomware sublimit for all Members compared to the \$1,000,000 liability limit for the non-ransomware exposures.
- ✓ If the Member falls into the lowest rated quadrant, their ransomware sublimit is automatically lowered to \$100,000.
- ✓ However, Members impacted by the reduction in ransomware limit could always increase their limit back up to \$250,000 for an additional premium which was designed to spur the Member to put that money towards the necessary changes to their controls so that they could avoid the charge and simply get the automatic limit.
- ✓ This optional purchase approach as a method to influence investment in the controls has not worked over the past two years. So, this year, these Members will see their limit fixed at \$250,000 instead of being dropped to \$100,000. However, their standard premium will be increased by \$20,000. This automatic pricing approach will apply to all members in the lowest rated quadrant.
- ✓ Those Members that are evaluated to be in the top two quadrants will still have the option to buy their ransomware limits to higher amounts and those cost options are spelled out later in this proposal.

### 7. Auto Physical Damage Coverage:

- ✓ The RMF continues to see the cost of repairing both white and yellow fleet increase dramatically over the past few years due to inflation impacting the cost of, and availability of, parts and labor.
- ✓ Despite this increase in the average cost per claim, RMF continues to offer a favorable approach to handling Automobile Physical Damage claims:
  - If an accident 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 since it typically is just one vehicle and the expense can easily be handled within your budgets.
  - If the claim involves a series of vehicles being damaged while parked in a bus yard, for example from vandalism or a tornado impact, the claim will still be handled on

## Renewal Changes and Enhancements

an ACV basis per vehicle but only one deductible will apply, and that deductible will be the Member's property deductible.

## Coverages & Limits

### Risk Management Fund

#### A. Property

##### Limit of Liability

|                             |                 |
|-----------------------------|-----------------|
| Per Occurrence unless noted | \$1,250,000,000 |
| Member Statement of Values  | \$1,389,947,368 |

##### Valuation

Replacement Cost unless noted otherwise

See attached Statement of Values

##### Natural Catastrophe Peril Limits

|                                             |                         |
|---------------------------------------------|-------------------------|
| Wind (Named Storm)                          | \$500,000,000           |
| Sublimit Applies to Tier One Districts Only |                         |
| 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<br>\$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<br>Cleanup, Removal & Disposal |                                           |
| Limit Per Occurrence                                                   | \$1,000,000                               |
| Annual Aggregate                                                       | \$2,500,000                               |
| Transit - Property Damage and Time<br>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 **Not Covered**

\$500,000 building /  
\$500,000 contents

Flood - Zones A & V

Flood- Zones A & V

Ineligible building structures or valued less than  
\$100,000 \$250,000

## 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                                         | (INCREASED to \$5,000,000)<br>See PAGE 28 | <del>\$3,000,000</del> |
| Products Completed Operations Aggregate                   |                                           | \$1,000,000            |
| Each Occurrence                                           | (INCREASED to \$3,000,000)<br>See PAGE 28 | <del>\$1,000,000</del> |
| 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 | (INCREASED to \$3,000,000)<br>see PAGE 28 | <del>\$1,000,000</del> |
| Aggregate          | (INCREASED to \$5,000,000)<br>see PAGE 28 | <del>\$3,000,000</del> |
| Deductible         |                                           | \$1,000                |

##### Coverage Type

|                                |            |
|--------------------------------|------------|
|                                | Occurrence |
| Retroactive Date if Applicable | N/A        |

#### F. School Leaders Liability

##### Limit of Liability - Coverage A - Errors & Omissions

|                               |                                           |                        |
|-------------------------------|-------------------------------------------|------------------------|
| Each Wrongful Act             | (INCREASED to \$3,000,000)<br>see PAGE 28 | <del>\$1,000,000</del> |
| Sublimit for Back Pay / Wages |                                           | \$30,000               |
| Deductible                    |                                           | \$25,000               |
| Coverage Type                 |                                           | Occurrence             |
| Retroactive Date              |                                           | N/A                    |

## Coverages & Limits

### Risk Management Fund

#### F. School Leaders Liability

##### Limit of Liability - Coverage B - Sexual Abuse

|                   |                                         |                        |
|-------------------|-----------------------------------------|------------------------|
| Each Wrongful Act | (Increased to 3,000,000)<br>See page 28 | <del>\$1,000,000</del> |
| Deductible        |                                         | \$25,000               |
| Coverage Type     |                                         | Occurrence             |
| Retroactive Date  |                                         | N/A                    |

##### Limit of Liability - Coverage C - Defense Cost Only

|                                 |            |
|---------------------------------|------------|
| Each Wrongful Act               | \$100,000  |
| Aggregate Each Agreement Period | \$300,000  |
| Deductible                      | \$25,000   |
| Coverage Type                   | Occurrence |
| Retroactive Date                | N/A        |

##### 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                   | Occurrence |
| Retroactive Date                | N/A        |

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

|                                 |            |
|---------------------------------|------------|
| Each Wrongful Act               | \$250,000  |
| Aggregate Each Agreement Period | \$250,000  |
| Coverage Type                   | Occurrence |
| Retroactive Date                | N/A        |

## Coverages & Limits

### Risk Management Fund

#### F. School Leaders Liability Continued

|                                                               |             |
|---------------------------------------------------------------|-------------|
| Deductible for Coverage Parts 1 and 2 Combined                | \$25,000    |
| 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

|                  |     |
|------------------|-----|
| Retroactive Date | N/A |
|------------------|-----|

#### H. Law Enforcement Liability

##### Limits of Liability

|                                |                                 |
|--------------------------------|---------------------------------|
| Minimum Limit, each Claimant   | <i>Increased to \$1,000,000</i> |
| Maximum Limit, each Occurrence | <i>\$3,000,000</i>              |
| Maximum Aggregate Limit        | <i>see page 28</i>              |
| Deductible                     | <i>Increased to \$5,000,000</i> |
|                                | <i>see page 28</i>              |

##### Coverage Type

|                  |            |
|------------------|------------|
| Retroactive Date | Occurrence |
|                  | N/A        |

#### I. Automobile Liability

##### Limits of Liability

|                                                   |           |
|---------------------------------------------------|-----------|
| Per Person - Bodily Injury                        | \$500,000 |
| Per Accident - Bodily Injury and Property Damage  | \$500,000 |
| Uninsured / Underinsured Motorists - per Accident | \$100,000 |
| Medical Payments - per Person                     | \$5,000   |
| Deductible                                        | \$25,000  |

##### Coverage Type

|                  |            |
|------------------|------------|
| Retroactive Date | Occurrence |
|                  | N/A        |

## Coverages & Limits

### Risk Management Fund

#### J. Crisis Management

##### Limits of Liability

Each Crisis Event - per Occurrence \$350,000

Crisis Response Costs - Annual Aggregate \$350,000

Deductible N/A

##### Coverage Type

Occurrence

Retroactive Date N/A

#### K. Surety Bonds

**Not Covered**

##### Limits of Liability

Superintendent Bond N/A

Drivers Education Bond N/A

##### Coverage Type

Occurrence

Retroactive Date N/A

#### L. Crime

**Not Covered**

##### Primary Limits of Liability

Money & Securities - Coverage Within Premises \$250,000

Money & Securities - Coverage Outside Premises \$250,000

Employee Dishonesty / Faithful Performance Coverage \$250,000

Depositor's Forgery \$250,000

Computer Fraud \$250,000

Social Engineering \$250,000

Deductible N/A

## Coverages & Limits

### Risk Management Fund

#### L. Crime

**Not Covered**

##### Excess Limit of Liability

Master excess policy

\$1,000,000

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

Sub-Limits

Social Engineering – This limit is excess of primary limit

\$250,000

##### Coverage Type

Occurrence

Retroactive Date

N/A

#### 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** (increased to \$500,000) See page 28

Primary Ransomware - All Insuring Agreements Combined

~~\$500,000~~  
\$250,000

##### Deductible

Insuring Agreements A, B, C and D

\$15,000

##### Insuring Agreements

Insuring Agreements A & D - Occurrence

Retroactive Date

N/A

Insuring Agreements C & B - Claims-Made

Retroactive Date

7/1/2021

## Coverages & Limits

### 2. Optional Extension Period

Premium for Optional Extension Period

Length of Optional Extension Period 12 Months

3. If available, 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

## Contribution Summary and ATR

### Summary of Contributions and Options

Policy Period: 7/1/2025 – 7/1/2026

### Bibb County Schools

### Risk Management Fund Primary Package Coverages

| Primary Package Coverage Lines            | Renewal Contribution |
|-------------------------------------------|----------------------|
| A. Property                               | \$1,122,737          |
| B. Equipment Breakdown                    | Included             |
| C. Terrorism for Property                 | Included             |
| D. General Liability                      | \$82,829             |
| E. Employee Benefits Liability            | Included             |
| F. School Leaders Liability               | \$154,453            |
| G. Student Vocational Practices Liability | \$1,209              |
| H. Law Enforcement Liability              | Included             |
| I. Automobile Liability                   | \$254,106            |
| J. Crisis Management                      | \$988                |
| K. Surety Bonds                           | \$0                  |
| L. Crime                                  | \$0                  |
| M. Automobile Physical Damage             | N/A                  |

## Coverages, Limits and ATR

### Summary of Contributions and Options

Policy Period: 7/1/2025 – 7/1/2026

Bibb County Schools

Risk Management Fund Primary Package Coverages

|               |           |                                                                                                                        |
|---------------|-----------|------------------------------------------------------------------------------------------------------------------------|
| Renewal Total | 1,616,322 | <div style="border: 1px solid black; width: 40px; height: 70px; display: inline-block; vertical-align: middle;"></div> |
|---------------|-----------|------------------------------------------------------------------------------------------------------------------------|

|                |           |
|----------------|-----------|
| Expiring Total | 1,308,234 |
|----------------|-----------|

**Note:**

- 1. Please return this page along with pages 28 and 29 with your signature and authorization to bind that is found on page 29.*
- 2. Also remember to make sure to check the appropriate box(es) on page 28 to indicate your selection for any optional coverages like cyber liability.*

## Coverages, Limits and ATR

### Summary of Contributions and Options

**Policy Period: 7/1/2025 – 7/1/2026**

**Bibb County Schools**

### Risk Management Fund Optional Coverages

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

**1. Cyber Risk Liability**

A. Primary Cyber Liability with standard  
\$250,000 in Ransomware limits \$32,527

☒

B. Additional cost to buy Ransomware Limits  
up from \$250,000 to \$500,000 \$27,500

☒

**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 \$26,668

☐

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 \$40,535

☒

3. A. Provide \$1,000,000 of Additional Limits\* for  
Automobile Liability losses that occur  
OUTSIDE of Georgia \$39,576

☐

B. Provide \$2,000,000 of Additional Limits\* for  
Automobile Liability losses that occur  
OUTSIDE of Georgia \$46,261

☐

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

## Coverages, Limits and ATR

### Summary of Contributions and Options

Policy Period: 7/1/2025 – 7/1/2026

### 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](mailto:RMSAdmin@gsba.com)

Member Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Invoice

Preference

Single Installment

☐

4 – Monthly Installments

☐