

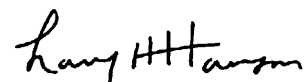
**GEORGIA INTERLOCAL RISK MANAGEMENT AGENCY**  
COMBINED AUTOMOBILE, CRIME, LIABILITY AND PROPERTY COVERAGES  
MEMBER COVERAGE AGREEMENT

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**MEMBER COVERAGE AGREEMENT**

**VARIOUS PROVISIONS IN THIS COVERAGE DOCUMENT RESTRICT COVERAGE. READ THE ENTIRE DOCUMENT CAREFULLY TO DETERMINE RIGHTS, DUTIES AND COVERAGE LIMITATIONS.**

**GIRMA** provides coverage in consideration of the Named Member entity's payment of contribution for **GIRMA** membership, and in reliance upon the statements that have been made in the **GIRMA** application on file with **GIRMA**.



Larry Hanson  
Secretary/Treasurer  
Georgia Interlocal Risk Management Agency