

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

---

6. Employee Benefits Liability

\$25,000

C. CRIME COVERAGE

\$1,000

Rev 5/19 With respect to any loss involving more than one coverage, the deductible charged shall be the largest deductible. However, in situations where the deductible under the Property Coverage Section differs from the deductible under the Uninsured Motorist coverage of the Casualty Coverage Section, if Uninsured Motorist Coverage has been elected by the Named Member, and either coverage would afford coverage of the loss because the Named Member is not at fault, the lower of the two deductibles shall apply.

IV. CONTRIBUTION

As stated in the Contribution Worksheet

The contribution indicated in the worksheet is subject to review by GIRMA at each Anniversary for the forthcoming period of coverage, based on current Underwriting information.

V. APPLICATION DATED

As stated on the Application

VI. NAMED MEMBER

The entity indicated on Page 1 of this Coverage Agreement that has entered into this contract with GIRMA.

VII. MEMBER

It is agreed that the unqualified word "Member" wherever used in this Coverage Agreement includes not only the Named Member but also:

A. any person who is a member of the governing body of the Named Member while acting within the scope of their duties for or on behalf of the Named Member;

B. any Member of the Authorities, Boards or Commissions appointed by the Named Member while acting within the scope of their duties as such, but only in respect to operations by or on behalf of the Named Member;

Rev 5/19 C. any Director, Employee, Officer, Trustee or Volunteer, past or present, acting for and on behalf of the Named Member and under its direction and control or appointed by the Named Member while acting within the scope of their duties as such, and any person, organization, trustee or estate to whom the Named Member is obligated by virtue of written contract or agreement to provide coverage such as is offered by this Coverage Agreement but only in respect of operations by or on behalf of the Named Member;

Rev 5/21 D. any Authority, Board, or Commission affiliated with the Named Member for which the Named Member exercises direction and control and identified by the Named Member at inception or renewal by schedule on file with GIRMA. For purposes of this subsection VII.D, "direction and control" shall exist when the following elements are all present:

1. the power of the Named Member, or members of its governing body, to appoint and remove (including by failure to reappoint) a majority of the directors;
2. provision of a significant portion of operational funding on an annual basis by the Named Member; and
3. service by Named Member as custodian or trustee for all monies and property, or the power to disapprove any proposed issue of revenue bonds, notes or other obligations, of the Authority, Board, or Commission, if any.

No person or organization is covered with respect to the conduct of any partnership, joint authority, joint venture, multijurisdictional law enforcement or other organization or multijurisdictional penal institution that is not shown as a Named Member in the Declarations, except for the Named Member and its employees.

VIII. THIS COVERAGE AGREEMENT INCLUDES THESE ENDORSEMENTS AT INCEPTION DATE:

Inmate Medical Coverage Endorsement

Contingent Revenue Interruption Endorsement

Vacant Real Property Endorsement

Inflatable Amusement Device Endorsement (Rev 5/1/19)

Crisis Management Coverage Endorsement (Rev 5/1/19)

Social Engineering Fraud Endorsement (Rev 5/1/20)

Electronic Data Endorsement (Rev 5/1/20)

Terrorism and Sabotage Endorsement (Rev 5/1/21)