

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

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**GENERAL COVERAGE EXCLUSIONS**

**I. GENERAL EXCLUSIONS APPLICABLE TO THE ENTIRE COVERAGE AGREEMENT**

**A. ASBESTOS**

This Coverage Agreement does not cover any claim arising out of or in any way connected with any Asbestos Claim, the term "Asbestos Claim" defined as meaning any claim based upon or arising out of the manufacture, sale, distribution, handling, installation, repair, removal, disposal, storage, processing or use of any product containing asbestos in any form.

**B. NUCLEAR INCIDENT**

This Coverage Agreement does not cover any loss, damage, liability or expense arising out of any nuclear incident, accident, loss, occurrence, claim made or loss discovered; or as a result of the ownership management, manufacture, design, service, operation, storage, use, existence, handling, processing, sale, distribution, responsibility for, disposal of, or Entrustment to Others of nuclear materials, nuclear products or the by-products thereof. For the purposes of this exclusion, the term "Entrustment to Others" shall include, but not be limited to, involvement of parties other than the Named Member pursuant to contracts, licenses, leases, permits, franchises and consignments.

**C. WAR CLAUSE**

This Coverage Agreement does not cover any loss, damage, liability or expense arising out of War, whether or not declared, or any act or condition incident to War. The term "War" includes, but is not limited to, invasion, acts of foreign enemies, hostilities or warlike operations, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military, or usurped power. The term "War" shall not include an act of terrorism. "Act of terrorism" shall mean any act that is certified by the Secretary of the Treasury—in concurrence with the Secretary of State, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States by coercion.