

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

- J. any increase in loss due to the suspension, lapse or cancellation of any lease or license, contract or order;
- K. any earth movement (other than sinkhole collapse), such as an earthquake, landslide, mine subsidence or earth sinking, rising or shifting except to the extent of coverage provided for "Earthquake" as defined in Property Coverage Section II.C. (p18) under Property Coverage Section I.E1.b. (p18) of this Coverage Agreement; however, if loss or damage by fire or explosion results, GIRMA agrees to pay for that resulting loss or damage;
- L. any volcanic eruption, explosion or effusion; however, if loss or damage by fire, building glass breakage or volcanic action results, GIRMA agrees to pay for that resulting loss or damage;

Volcanic action means direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:

1. airborne volcanic blast or airborne shock waves;
2. ash, dust or particulate matter; or
3. lava flow.

All volcanic eruptions that occur within any seventy-two (72) hour period will constitute a single Occurrence. Volcanic action does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to the individual property shown in the schedule on file with GIRMA;

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- M. any flood, surface water, waves, tides, tidal waves, overflow of any body of water or their spray, all whether driven by wind or not (including storm surge and tsunami); mudslide or mudflow; waterborne material carried or otherwise moved by any of the foregoing or material carried or moved by mudslide or mudflow; water that backs up from a sewer or drain; or water under the ground surface pressing on, or flowing or seeping through: (a) foundations, walls, floors or paved surfaces, (b) basements, whether paved or not, or (c) doors, windows or other openings except to the extent of coverage provided for "Flood" as defined in Property Coverage Section II. D. (p18) under Property Coverage Section I. E.1.a. (p18) of this Coverage Agreement; however, if loss or damage by fire, explosion or sprinkler leakage results, GIRMA agrees to pay for that resulting loss or damage; this exclusion applies regardless of whether any excluded peril is caused by an act or nature or is otherwise caused—for example, due to the whole or partial failure of a dam, levee, seawall or other boundary or containment system.

- N. any of the following property:
 1. accounts, bills, currency, deeds, evidences of debt or title, money, notes or securities;
 2. aircraft;
 3. animals;
 4. jewelry or furs;
 5. land;
 6. precious metals or precious stones;
 7. property in transit;
 8. retaining walls not constituting part of a building when loss is caused by ice or water pressure;
 9. standing timber, shrubs, plants or growing crops;
 10. underground mines and mining property located below the surface of the ground or any property undergoing installation breakdown tests;
 11. watercraft over twenty-six (26) feet in length.

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- O. any expenses incurred in connection with testing for, monitoring, evaluating, cleaning up, removing, containing, treating, detoxifying or neutralizing Pollutants. "Pollutants" includes, but is not limited to, any light, noise, solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkali, chemicals and Waste. "Waste" includes, but is not limited to, materials to be recycled, reconditioned or reclaimed.

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- P. loss or damage caused by or resulting from any virus, bacterium or other microorganism that induces or is capable of inducing physical distress, illness or disease.