

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

---

<b>DESCRIPTION</b>	<b>INDEX</b>	<b>PAGE NUMBERS</b>
General Coverage Declarations, including Agreement Period, Coverage Summary, Deductible, Definition of Member and Named Member		1-2
General Coverage Exclusions (applicable to the entire Coverage Agreement)		3
General Coverage Exclusions (applicable to the Property Coverage Section)		4-5
General Coverage Exclusions (applicable to the Casualty Coverage Section)		6-7
General Coverage Conditions (applicable to the entire Coverage Agreement)		8-9
General Coverage Conditions (applicable to the Property Coverage Section)		10-11
General Coverage Conditions (applicable to the Casualty Coverage Section)		12-13
General Coverage Definitions (applicable to the entire Coverage Agreement)		14
Property Coverage Section, including Limit of Liability, Description, Coverage, Valuation, Extensions and Definitions		16-30
Extensions of Coverage:		
Business Interruption and Extra Expense		19-21
Electronic Data Processing System Equipment		21
Electronic Data Processing Media		21-22
Electronic Data Processing Extra Expense		22-23
Valuable Papers and Records		23-24
Accounts Receivable		24-26
Transit		26
Loss of Rents		26-27
Builders' Risk		27
Demolition/Debris Removal and Cost of Clean Up/Ordinance Deficiency		27
Equipment Breakdown		27-30
Casualty Coverage Section:		
General Liability and Law Enforcement Liability, including Coverage Agreement, Exclusions and Definitions		31-34
Automobile Liability, including Coverage Agreement, Exclusions, Redefinition of Member and Definitions		35-36
Uninsured Motorists, including Coverage Agreement, Exclusions and Definitions		37-38
Errors and Omissions Liability, including Coverage Agreement, Exclusions and Definitions		39-40
Employee Benefit Liability, including Coverage Agreement, Exclusions and Definitions		41-42
Crime Coverage Section:		
Coverage Agreements, including Commercial Blanket Bond, Depositor's Forgery, Money and Securities (Loss Inside/Outside Premises)		43-45
Exclusions, Conditions, and Definitions		
Inmate Medical Endorsement		46-53
Contingent Revenue Endorsement		54
Vacant Real Property Endorsement		55
Inflatable Amusement Device Endorsement		56
Crisis Management Coverage Endorsement		57-58
Social Engineering Fraud Endorsement		59-60
Electronic Data Endorsement		61
Terrorism and Sabotage Endorsement		62
Schedule of Authorities, Boards and Commissions		63