

City of Smyrna
Property Casualty Insurance Summary (2025-26)

COVERAGE	EXPIRING PREMIUM	RENEWAL PREMIUM	CARRIER	EXPIRING LIMITS	RENEWAL LIMITS		EXPIRING DEDUCTIBLE	RENEWAL DEDUCTIBLE
Effective: May 1, 2025								
GENERAL LIABILITY								
Products & Completed Work	\$158,450	\$153,831	Travelers	\$1,000,000/\$3,000,000	\$1,000,000/\$3,000,000	Each Event Limit/General Total Limit	\$25,000	\$25,000
Personal Injury	Included	Included	Travelers	\$3,000,000	\$3,000,000	Total Limit	\$25,000	\$25,000
Advertisement Injury	Included	Included	Travelers	\$1,000,000	\$1,000,000	Each Person Limit	\$25,000	\$25,000
Premises Damage	Included	Included	Travelers	\$1,000,000	\$1,000,000	Each Person Limit	\$25,000	\$25,000
Medical Payments	Included	Included	Travelers	\$500,000	\$500,000		\$25,000	\$25,000
Sewage Back-up	No Coverage	No Coverage	Travelers	No Coverage	No Coverage		None	None
Failure to Supply	Included	Included	Travelers	\$1,000,000	\$1,000,000		\$25,000	\$25,000
Sexual Abuse & Molestation	Included	Included	Travelers	\$1,000,000/\$1,000,000	\$1,000,000	Each Wrongful Act/Total Limit	\$25,000	\$25,000
EMPLOYEE BENEFITS LIABILITY								
Claims Made Retrodate: 5/1/2024								
AUTOMOBILE LIABILITY								
Total Value of Autos	\$454,535	\$447,291	Travelers	\$1,000,000	\$1,000,000		\$25,000	\$25,000
AUTOMOBILE PHYSICAL DAMAGE								
Comprehensive/Collision	\$143,997	\$151,622	Travelers	\$15,499,810	\$18,356,370	\$2,856,560 Increase (18%)	\$2,500/5,000	\$2,500/5,000
Hired Car Physical Damage	Included	Included	Travelers	ACV Included	ACV Included		\$250/250	\$250/250
CRIME								
Employee Theft	\$6,197	\$6,197	Travelers	\$500,000	\$500,000	Per Loss	\$5,000	\$5,000
Forgery or Alteration	Included	Included	Travelers	\$500,000	\$500,000		\$1,000	\$1,000
Inside Premises (Money & Securities)	Included	Included	Travelers	\$500,000	\$500,000		\$1,000	\$1,000
Outside Premises	Included	Included	Travelers	\$500,000	\$500,000		\$1,000	\$1,000
PROPERTY								
Blanket Building & Personal Property	\$123,452	\$132,641	Travelers					
Specific Locations Outside the Blanket	Included	Included	Travelers	\$86,060,988	\$88,509,164	\$4,444,320 values added for 2025	\$10,000 / \$25,000	\$10,000 / \$25,000
Turf Field Coverage Outside the Blanket	Included	Included	Travelers	\$6,150,555	\$6,150,555	Deductible	\$10,000 / \$25,000	\$10,000 / \$25,000
Equipment Breakdown	Included	Included	Travelers	Included	Included	See Property Above	\$10,000 / \$25,000	\$10,000 / \$25,000
Flood	Included	Included	Travelers	\$5,000,000	\$5,000,000	See Property Above	\$10,000 / \$25,000	\$10,000 / \$25,000
Earthquake	Included	Included	Travelers	\$5,000,000	\$5,000,000	See Proposal for covered locations	\$50,000	\$50,000
Business Income / Extra Expense	Included	Included	Travelers	\$500,000	\$500,000		\$50,000	\$50,000
EDP Equipment	Included	Included	Travelers	\$50,000	\$50,000		72 Hours	72 Hours
Police Animal Mortality	Included	Included	Travelers	\$5,000/15,000	\$15,000/50,000	Per item / Per Occurrence	\$10,000	\$10,000
Contractor's Equipment	\$4,690	\$9,767	Travelers	\$1,336,723	\$2,276,943	70% (\$940,220) Increase in Values	\$1,000	\$1,000
Non-owned Contractor's Equipment	Included	Included	Travelers	\$50,000	\$50,000	Per item / Per Occurrence	\$1,000	\$1,000
Unscheduled Owned Equipment	Included	Included	Travelers	\$5,000 / \$50,000	\$75,000 / \$250,000	Per item / Per Occurrence	\$1,000	\$1,000
LAW ENFORCEMENT LIABILITY								
	\$150,534	\$148,082	Travelers	\$1,000,000/\$3,000,000	\$1,000,000/\$3,000,000	Each Wrongful Act Limit/Total Limit	\$25,000	\$25,000
PUBLIC ENTITY MANAGEMENT LIABILITY								
EMPLOYEE PRACTICES LIABILITY*								
Claims Made Retro Date 5/1/2024								
	\$25,314	\$26,059	Travelers	\$1,000,000/\$3,000,000	\$1,000,000/\$3,000,000	Each Wrongful Act Limit/Total Limit	\$25,000	\$25,000
	\$501,158	\$54,691	Travelers	\$1,000,000/\$3,000,000	\$1,000,000/\$3,000,000	Each Wrongful Offense Limit/Total Limit	\$25,000	\$25,000
CYBER LIABILITY								
Cyber Concierge Fee	\$17,556	\$17,556	Corvus	\$1,000,000	\$1,000,000	Each Event Limit/Total Limit	\$25,000	\$25,000
	\$250	\$395	Corvus	\$250,000	\$250,000	Cyber Crime	\$25,000	\$25,000
Fees & Surplus Lines Tax	\$1,217.04	\$1,014.24				See policy for specific sublimits/coverage		
DRONE LIABILITY								
Physical Damage	\$3,886	\$3,886	Global Aerospace	\$1,000,000	\$1,000,000	Body Injury and Property Damage Limit	NIL	NIL
	Included	Included	Global Aerospace	ACV	ACV	Physical Damage	10%	10%
INMATE MEDICAL LIABILITY (Option 1)								
Per Inmate Coverage	\$11,025	\$11,025.00	Sirius America	\$1,000,000	\$1,000,000	Policy Maximum	\$10,000	\$10,000
Rate Per Inmate Per Month			Sirius America	\$250,000	\$250,000		\$10,000	\$10,000
			Sirius America	\$28.71	\$29.56		\$10,000	\$10,000
TOTAL PREMIUM	\$1,151,641.68	\$1,163,438.24	1% Increase					

Additional Umbrella limits are available: \$1,000,000-\$25,587, \$3,000,000-\$46,000, \$5,000,000-\$51,000
\$100,000 Uninsured motorist can be added for an additional premium of \$12,560
Chubb Accident and Health proposal for additional premium of \$33,750

IMPORTANT: This summary sheet is for informational purposes only and does not supersede the proposal or policy. Expiring information should be confirmed with your policies.