

City of Smyrna  
Property Casualty Insurance Summary (2024-25)

COVERAGE Effective: May 1, 2024	OAKBRIDGE PREMIUM	CARRIER	OAKBRIDGE LIMITS		OAKBRIDGE DEDUCTIBLE
<b>GENERAL LIABILITY</b>	\$158,450	Travelers	\$1,000,000/\$3,000,000	Each Event Limit/Aggregate Limit	\$25,000
Products & Completed Work	Included	Travelers	\$3,000,000	Aggregate Limit	\$25,000
Personal Injury	Included	Travelers	\$1,000,000	Each Person Limit	\$25,000
Sewage Back-up	Included	Travelers	\$1,000,000		\$25,000
Failure to Supply	Included	Travelers	\$1,000,000		\$25,000
Sexual Abuse & Molestation	Included	Travelers	\$1,000,000/\$1,000,000	Each Wrongful Act/Total Limit	\$25,000
<b>EMPLOYEE BENEFITS LIABILITY</b>	\$381	Travelers	\$1,000,000/\$3,000,000 Claims Made Retro date: 5/1/2024	Each Wrongful Act/Total Limit	\$1,000
<b>AUTOMOBILE LIABILITY</b>	\$451,779	Travelers	\$1,000,000		\$25,000
Uninsured/Underinsured Motorist	Included	Travelers	\$100,000		\$25,000
Total Number of Autos/Trailers			260 Units / 38 Trailers		
<b>AUTOMOBILE PHYSICAL DAMAGE</b>	\$143,997	Travelers		147 Units (Emergency Response Units)	\$5,000/5,000
Comprehensive/Collision	Included	Travelers	ACV	133 Units	\$2,500/2,500
Comprehensive/Collision	Included	Travelers	ACV		
<b>CRIME</b>	\$6,197	Travelers			
<b>Employee Theft</b>	Included	Travelers	\$500,000	Per Loss	\$5,000
<b>Forgery or Alteration</b>	Included	Travelers	\$500,000		\$1,000
<b>Inside Premises (Money &amp; Securities)</b>	Included	Travelers	\$500,000		\$1,000
<b>Outside Premises</b>	Included	Travelers	\$500,000		\$1,000
<b>PROPERTY</b>	\$123,452	Travelers			
Blanket Building & Personal Property	Included	Travelers	\$86,060,988	Agreed value - Co Insurance Does not apply	\$10,000
Specific Location	Included	Travelers	\$6,150,555		\$10,000
Equipment Breakdown	Included	Travelers	Included		\$10,000
Flood	Included	Travelers	\$5,000,000	See proposal for covered locations	\$50,000
Earthquake	Included	Travelers	\$5,000,000		\$50,000
Water Damage	Included	Travelers	Included		\$25,000
Business Income / Extra Expense	Included	Travelers	\$500,000		72 Hours
Police Animal Mortality	Included	Travelers	\$5,000/15,000	Per item / Per Occurrence	\$10,000
Contractor's Equipment	\$4,690	Travelers	\$1,336,723		\$1,000
Non-owned Contractor's Equipment	Included	Travelers	\$50,000	Per item / Per Occurrence	\$1,000
Unscheduled Emergency Equipment	Included	Travelers	\$50,000	\$5,000 maximum per item	\$1,000
<b>LAW ENFORCEMENT LIABILITY</b>	\$150,534	Travelers	\$1,000,000/\$3,000,000	Each Wrongful Act Limit/Total Limit	\$25,000
<b>PUBLIC ENTITY MANAGEMENT LIABILITY</b>	\$25,314	Travelers	\$1,000,000/\$3,000,000	Each Wrongful Act Limit/Total Limit	\$25,000
<b>EMPLOYEE PRACTICES LIABILITY</b>	\$50,158	Travelers	\$1,000,000/\$3,000,000	Each Wrongful Offense Limit/Total Limit	\$25,000
Retro Date			Claims Made Retrodate: 5/1/2024		
<b>CYBER LIABILITY</b>	\$17,556	Travelers Excess	\$1,000,000	Each Event Limit/Total Limit	\$25,000
		Travelers Excess	\$1,000,000		\$25,000
			\$250,000	Cyber Crime and Social Engineering	\$25,000
Fees & Surplus Lines Tax	\$1,217.04			See policy for specific sublimits/coverage	
<b>DRONE LIABILITY</b>	\$3,886	Global Aerospace	\$1,000,000	Liability Coverage	10% of value
Personal Injury	Included	Global Aerospace	\$1,000,000	Personal Injury	10% of value
<b>INMATE MEDICAL LIABILITY (Option 1)</b>	\$11,025	Sirius America	\$1,000,000	Policy Maximum	\$10,000
Per Inmate Coverage		Sirius America	\$250,000	per Inmate Coverage Limit	\$10,000
<b>TOTAL PREMIUM</b>	<b>\$1,148,636</b>				

**IMPORTANT:** This summary sheet is for informational purposes only and does not supersede the proposal or policy. Expiring information shot