

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

COVERAGE Effective: May 1, 2024	OAKBRIDGE PREMIUM	CARRIER	OAKBRIDGE LIMITS		OAKBRIDGE DEDUCTIBLE
GENERAL LIABILITY	\$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
EMPLOYEE BENEFITS LIABILITY	\$381	Travelers	\$1,000,000/\$3,000,000	Each Wrongful Act/Total Limit	\$1,000
			Claims Made Retro date: 5/1/2024		
AUTOMOBILE LIABILITY	\$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		
AUTOMOBILE PHYSICAL DAMAGE	\$143,997	Travelers			
Comprehensive/Collision	Included	Travelers	ACV	147 Units (Emergency Response Units)	\$5,000/5,000
Comprehensive/Collision	Included	Travelers	ACV	133 Units	\$2,500/2,500
CRIME	\$6,197	Travelers			
Employee Theft	Included	Travelers	\$500,000	Per Loss	\$5,000
Forgery or Alteration	Included	Travelers	\$500,000		\$1,000
Inside Premises (Money & Securities)	Included	Travelers	\$500,000		\$1,000
Outside Premises	Included	Travelers	\$500,000		\$1,000
PROPERTY	\$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
LAW ENFORCEMENT LIABILITY	\$150,534	Travelers	\$1,000,000/\$3,000,000	Each Wrongful Act Limit/Total Limit	\$25,000
PUBLIC ENTITY MANAGEMENT LIABILITY	\$25,314	Travelers	\$1,000,000/\$3,000,000	Each Wrongful Act Limit/Total Limit	\$25,000
EMPLOYEE PRACTICES LIABILITY	\$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		
CYBER LIABILITY	\$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	
DRONE LIABILITY	\$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
INMATE MEDICAL LIABILITY (Option 1)	\$11,025	Sirius America	\$1,000,000	Policy Maximum	\$10,000
Per Inmate Coverage		Sirius America	\$250,000	per Inmate Coverage Limit	\$10,000
TOTAL PREMIUM	\$1,148,636				

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