RESOLUTION NO. R15-652

A RESOLUTION TO RATIFY THE ACQUISTION OF INSURANCE FROM ONE BEACON INSURANCE

WHEREAS, the City of Stockbridge ("City") is a municipal corporation duly organized and existing under the laws of the State of Georgia and is charged with being fiscally responsible concerning the use and expenditure of all public funds;

WHEREAS, on May 26, 2015, the City Manager discussed the acquisition of insurance coverage from One Beacon Government Risks;

WHEREAS, on One Beacon Government Risks offered the best value to the City;

WHEREAS, due to time constraints, the City Manager proposed that he be allowed to proceed with the acquisition of insurance coverage from One Beacon Government Risks and that the City Council ratify his actions at the following meeting; and

WHEREAS, the City Council desires to formally approve and ratify the acquisition of insurance coverage from One Beacon Government Risks;

THEREFORE, THE CITY COUNCIL OF THE CITY OF STOCKBRIDGE HEREBY RESOLVES:

SECTION 1. Approval of Agreement. The execution of certain documents by the Mayor and/or City Manager in connection with the acquisition of insurance coverage from One Beacon Government Risks is hereby ratified and approved by the City Council.

SECTION 2. Public Record. This document shall be maintained as a public record by the City Clerk and shall be accessible to the public during all normal business hours of the City of Stockbridge.

SECTION 3. Authorization of Execution. The Mayor is hereby authorized to sign all documents necessary to effectuate this Resolution.

SECTION 4. Attestation. The City Clerk is authorized to execute, attest to, and seal any documents which may be necessary to effectuate this ordinance, subject to approval as to form by the City Attorney.

SECTION 5. Effective Date. This resolution shall become effective immediately upon its adoption by the Mayor and City Council of the City of Stockbridge as provided in the City Charter.

SO REOLVED this 8th day of June, 2015.

TIM THOMPSON, Mayor

ATTEST:

(SEAL)
VANESSA HOLIDAY, City Clerk

APPROVED AS TO FORM:

MICHAEL WILLIAMS, City Attorney

CITY OF STOCKBRIDGE SEAL GEORGIA

OneBeacon Coverage Summary
2015 - 2016

COVERAGE	PROPOSED PREMIUM	CARRIER	PROPOSED LIMITS	NOTES	PROPOSED DEDUCTIBLE
GENERAL LIABILITY	**$51,121**	OneBeacon	$1,000,000/$1,000,000	*Each Occurrence/ General Aggregate*	$1,000
Products/Completed Operations	Included	OneBeacon	$1,000,000	*Aggregate*	$1,000
Personal & Advertising Injury	Included	OneBeacon	$1,000,000	*Each Occurrence*	$1,000
Damage to Premises Rented to You	Included	OneBeacon	$1,000,000	*Each Occurrence*	$1,000
Failure to Supply	Included	OneBeacon	$1,000,000	*Each Occurrence*	$1,000
Sexual Abuse	Included	OneBeacon	$1,000,000	*Each Occurrence*	$1,000
PUBLIC OFFICIALS ERRORS & OMISSIONS	**$11,340**	OneBeacon	$1,000,000/$1,000,000	*Each Wrongful Act/Aggregate*	$5,000
EMPLOYMENT PRACTICES LIABILITY	Included	OneBeacon	$1,000,000/$1,000,000	*Each Wrongful Act/Aggregate*	$10,000
EMPLOYEE BENEFITS LIABILITY	Included	OneBeacon	$1,000,000/$3,000,000	*Each Offense/Aggregate*	$1,000
AUTOMOBILE LIABILITY	**$70,340**	OneBeacon	$1,000,000	*Any Auto*	$1,000
Uninsured/ Underinsured Motorist	Included	OneBeacon	$1,000,000		$1,000
Hired Auto	Included	OneBeacon	Covered		$1,000
Non-Owned Auto	Included	OneBeacon	Covered		$1,000
Medical Payments	Included	OneBeacon	$5,000		$1,000
Number of Units with Liability	Included	OneBeacon	**85**	*Includes Trailers*	-
AUTOMOBILE PHYSICAL DAMAGE					
Comprehensive/Collision	Included	OneBeacon	Actual Cash Value		$1,000/$1,000
PROPERTY	**$61,182**	OneBeacon			
Blanket Building	Included	OneBeacon	$33,587,064	*Agreed Amount/Replacement Cost*	$1,000
Blanket Personal Property	Included	OneBeacon	$3,774,800	*Agreed Amount/Replacement Cost*	$1,000
Non-Blanket Locations	Included	OneBeacon	$4,545,932	*ACV*	$1,000
Business Income	Included	OneBeacon	$500,000		72 Hours
Hardware & Media			$265,000		$1,000
FLOOD COVERAGE	Included	OneBeacon	$1,000,000/$1,000,000	*Per Occurrence/Aggregate*	$25,000
EARTHQUAKE COVERAGE	Included	OneBeacon	$1,000,000/$1,000,000	*Per Occurrence/Aggregate*	$25,000
EQUIPMENT BREAKDOWN					
Expediting Expenses	Included	OneBeacon	$100,000		$1,000
Hazardous Substances	Included	OneBeacon	$100,000		$1,000
Perishable Goods	Included	OneBeacon	$100,000		$1,000
CFC Refrigerants	Included	OneBeacon	$100,000		$1,000
CRIME					
Money & Securities Loss Inside	Included	OneBeacon	$500,000		$1,000
Money & Securities Loss Outside	Included	OneBeacon	$500,000		$1,000
Employee Theft	Included	OneBeacon	$500,000		$1,000
Forgery and Alteration	Included	OneBeacon	$500,000		$1,000
Computer Fruad	Included	OneBeacon	$500,000		$1,000
ERISA Employee Theft	Included	OneBeacon	$25,000		$0
INLAND MARINE	**$11,121**	OneBeacon			
Data Breach	Included	OneBeacon	$25,000/$25,000	*Any One Occurrence*	$1,000
Miscellaneous Tools & Equipment	Included	OneBeacon	$395,635	*Actual Cash Value*	$1,000
Scheduled Contractors Equipment	Included	OneBeacon	$2,351,187	*Actual Cash Value*	$1,000
EXCESS LIABILITY	**$14,616**	OneBeacon	$2,000,000/$2,000,000	*Each Claim/Aggregate*	$0
TERRORISM COVERAGE	**$1,662**				
TOTAL PREMIUM	**$221,382**				

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

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OneBeacon Coverage Summary
2015 - 2016

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GENERAL LIABILITY	**$51,121**	OneBeacon	$1,000,000/$1,000,000	*Each Occurrence/ General Aggregate*	$1,000
Products/Completed Operations	Included	OneBeacon	$1,000,000	*Aggregate*	$1,000
Personal & Advertising Injury	Included	OneBeacon	$1,000,000	*Each Occurrence*	$1,000
Damage to Premises Rented to You	Included	OneBeacon	$1,000,000	*Each Occurrence*	$1,000
Failure to Supply	Included	OneBeacon	$1,000,000	*Each Occurrence*	$1,000
Sexual Abuse	Included	OneBeacon	$1,000,000	*Each Occurrence*	$1,000
PUBLIC OFFICIALS ERRORS & OMISSIONS	**$11,340**	OneBeacon	$1,000,000/$1,000,000	*Each Wrongful Act/Aggregate*	$5,000
EMPLOYMENT PRACTICES LIABILITY	Included	OneBeacon	$1,000,000/$1,000,000	*Each Wrongful Act/Aggregate*	$10,000
EMPLOYEE BENEFITS LIABILITY	Included	OneBeacon	$1,000,000/$3,000,000	*Each Offense/Aggregate*	$1,000
AUTOMOBILE LIABILITY	**$70,340**	OneBeacon	$1,000,000	*Any Auto*	$1,000
Uninsured/ Underinsured Motorist	Included	OneBeacon	$1,000,000		$1,000
Hired Auto	Included	OneBeacon	Covered		$1,000
Non-Owned Auto	Included	OneBeacon	Covered		$1,000
Medical Payments	Included	OneBeacon	$5,000		$1,000
Number of Units with Liability	Included	OneBeacon	**85**	*Includes Trailers*	-
AUTOMOBILE PHYSICAL DAMAGE					
Comprehensive/Collision	Included	OneBeacon	Actual Cash Value		$1,000/$1,000
PROPERTY	**$61,182**	OneBeacon			
Blanket Building	Included	OneBeacon	$33,587,064	*Agreed Amount/Replacement Cost*	$1,000
Blanket Personal Property	Included	OneBeacon	$3,774,800	*Agreed Amount/Replacement Cost*	$1,000
Non-Blanket Locations	Included	OneBeacon	$4,545,932	*ACV*	$1,000
Business Income	Included	OneBeacon	$500,000		72 Hours
Hardware & Media			$265,000		$1,000
FLOOD COVERAGE	Included	OneBeacon	$1,000,000/$1,000,000	*Per Occurrence/Aggregate*	$25,000
EARTHQUAKE COVERAGE	Included	OneBeacon	$1,000,000/$1,000,000	*Per Occurrence/Aggregate*	$25,000
EQUIPMENT BREAKDOWN					
Expediting Expenses	Included	OneBeacon	$100,000		$1,000
Hazardous Substances	Included	OneBeacon	$100,000		$1,000
Perishable Goods	Included	OneBeacon	$100,000		$1,000
CFC Refrigerants	Included	OneBeacon	$100,000		$1,000
CRIME					
Money & Securities Loss Inside	Included	OneBeacon	$500,000		$1,000
Money & Securities Loss Outside	Included	OneBeacon	$500,000		$1,000
Employee Theft	Included	OneBeacon	$500,000		$1,000
Forgery and Alteration	Included	OneBeacon	$500,000		$1,000
Computer Fruad	Included	OneBeacon	$500,000		$1,000
ERISA Employee Theft	Included	OneBeacon	$25,000		$0
INLAND MARINE	**$11,121**	OneBeacon			
Data Breach	Included	OneBeacon	$25,000/$25,000	*Any One Occurrence*	$1,000
Miscellaneous Tools & Equipment	Included	OneBeacon	$395,635	*Actual Cash Value*	$1,000
Scheduled Contractors Equipment	Included	OneBeacon	$2,351,187	*Actual Cash Value*	$1,000
EXCESS LIABILITY	**$14,616**	OneBeacon	$2,000,000/$2,000,000	*Each Claim/Aggregate*	$0
TERRORISM COVERAGE	**$1,662**				
TOTAL PREMIUM	**$221,382**				

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Personal & Advertising Injury	Included	OneBeacon	$1,000,000	*Each Occurrence*	$1,000
Damage to Premises Rented to You	Included	OneBeacon	$1,000,000	*Each Occurrence*	$1,000
Failure to Supply	Included	OneBeacon	$1,000,000	*Each Occurrence*	$1,000
Sexual Abuse	Included	OneBeacon	$1,000,000	*Each Occurrence*	$1,000
PUBLIC OFFICIALS ERRORS & OMISSIONS	**$11,340**	OneBeacon	$1,000,000/$1,000,000	*Each Wrongful Act/Aggregate*	$5,000
EMPLOYMENT PRACTICES LIABILITY	Included	OneBeacon	$1,000,000/$1,000,000	*Each Wrongful Act/Aggregate*	$10,000
EMPLOYEE BENEFITS LIABILITY	Included	OneBeacon	$1,000,000/$3,000,000	*Each Offense/Aggregate*	$1,000
AUTOMOBILE LIABILITY	**$70,340**	OneBeacon	$1,000,000	*Any Auto*	$1,000
Uninsured/ Underinsured Motorist	Included	OneBeacon	$1,000,000		$1,000
Hired Auto	Included	OneBeacon	Covered		$1,000
Non-Owned Auto	Included	OneBeacon	Covered		$1,000
Medical Payments	Included	OneBeacon	$5,000		$1,000
Number of Units with Liability	Included	OneBeacon	**85**	*Includes Trailers*	-
AUTOMOBILE PHYSICAL DAMAGE					
Comprehensive/Collision	Included	OneBeacon	Actual Cash Value		$1,000/$1,000
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Business Income	Included	OneBeacon	$500,000		72 Hours
Hardware & Media			$265,000		$1,000
FLOOD COVERAGE	Included	OneBeacon	$1,000,000/$1,000,000	*Per Occurrence/Aggregate*	$25,000
EARTHQUAKE COVERAGE	Included	OneBeacon	$1,000,000/$1,000,000	*Per Occurrence/Aggregate*	$25,000
EQUIPMENT BREAKDOWN					
Expediting Expenses	Included	OneBeacon	$100,000		$1,000
Hazardous Substances	Included	OneBeacon	$100,000		$1,000
Perishable Goods	Included	OneBeacon	$100,000		$1,000
CFC Refrigerants	Included	OneBeacon	$100,000		$1,000
CRIME					
Money & Securities Loss Inside	Included	OneBeacon	$500,000		$1,000
Money & Securities Loss Outside	Included	OneBeacon	$500,000		$1,000
Employee Theft	Included	OneBeacon	$500,000		$1,000
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Damage to Premises Rented to You	Included	OneBeacon	$1,000,000	*Each Occurrence*	$1,000
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AUTOMOBILE LIABILITY	**$70,340**	OneBeacon	$1,000,000	*Any Auto*	$1,000
Uninsured/ Underinsured Motorist	Included	OneBeacon	$1,000,000		$1,000
Hired Auto	Included	OneBeacon	Covered		$1,000
Non-Owned Auto	Included	OneBeacon	Covered		$1,000
Medical Payments	Included	OneBeacon	$5,000		$1,000
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FLOOD COVERAGE	Included	OneBeacon	$1,000,000/$1,000,000	*Per Occurrence/Aggregate*	$25,000
EARTHQUAKE COVERAGE	Included	OneBeacon	$1,000,000/$1,000,000	*Per Occurrence/Aggregate*	$25,000
EQUIPMENT BREAKDOWN					
Expediting Expenses	Included	OneBeacon	$100,000		$1,000
Hazardous Substances	Included	OneBeacon	$100,000		$1,000
Perishable Goods	Included	OneBeacon	$100,000		$1,000
CFC Refrigerants	Included	OneBeacon	$100,000		$1,000
CRIME					
Money & Securities Loss Inside	Included	OneBeacon	$500,000		$1,000
Money & Securities Loss Outside	Included	OneBeacon	$500,000		$1,000
Employee Theft	Included	OneBeacon	$500,000		$1,000
Forgery and Alteration	Included	OneBeacon	$500,000		$1,000
Computer Fruad	Included	OneBeacon	$500,000		$1,000
ERISA Employee Theft	Included	OneBeacon	$25,000		$0
INLAND MARINE	**$11,121**	OneBeacon			
Data Breach	Included	OneBeacon	$25,000/$25,000	*Any One Occurrence*	$1,000
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EXCESS LIABILITY	**$14,616**	OneBeacon	$2,000,000/$2,000,000	*Each Claim/Aggregate*	$0
TERRORISM COVERAGE	**$1,662**				
TOTAL PREMIUM	**$221,382**				

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OneBeacon Coverage Summary
2015 - 2016

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Personal & Advertising Injury	Included	OneBeacon	$1,000,000	*Each Occurrence*	$1,000
Damage to Premises Rented to You	Included	OneBeacon	$1,000,000	*Each Occurrence*	$1,000
Failure to Supply	Included	OneBeacon	$1,000,000	*Each Occurrence*	$1,000
Sexual Abuse	Included	OneBeacon	$1,000,000	*Each Occurrence*	$1,000
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EMPLOYEE BENEFITS LIABILITY	Included	OneBeacon	$1,000,000/$3,000,000	*Each Offense/Aggregate*	$1,000
AUTOMOBILE LIABILITY	**$70,340**	OneBeacon	$1,000,000	*Any Auto*	$1,000
Uninsured/ Underinsured Motorist	Included	OneBeacon	$1,000,000		$1,000
Hired Auto	Included	OneBeacon	Covered		$1,000
Non-Owned Auto	Included	OneBeacon	Covered		$1,000
Medical Payments	Included	OneBeacon	$5,000		$1,000
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Business Income	Included	OneBeacon	$500,000		72 Hours
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EARTHQUAKE COVERAGE	Included	OneBeacon	$1,000,000/$1,000,000	*Per Occurrence/Aggregate*	$25,000
EQUIPMENT BREAKDOWN					
Expediting Expenses	Included	OneBeacon	$100,000		$1,000
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Perishable Goods	Included	OneBeacon	$100,000		$1,000
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CRIME					
Money & Securities Loss Inside	Included	OneBeacon	$500,000		$1,000
Money & Securities Loss Outside	Included	OneBeacon	$500,000		$1,000
Employee Theft	Included	OneBeacon	$500,000		$1,000
Forgery and Alteration	Included	OneBeacon	$500,000		$1,000
Computer Fruad	Included	OneBeacon	$500,000		$1,000
ERISA Employee Theft	Included	OneBeacon	$25,000		$0
INLAND MARINE	**$11,121**	OneBeacon			
Data Breach	Included	OneBeacon	$25,000/$25,000	*Any One Occurrence*	$1,000
Miscellaneous Tools & Equipment	Included	OneBeacon	$395,635	*Actual Cash Value*	$1,000
Scheduled Contractors Equipment	Included	OneBeacon	$2,351,187	*Actual Cash Value*	$1,000
EXCESS LIABILITY	**$14,616**	OneBeacon	$2,000,000/$2,000,000	*Each Claim/Aggregate*	$0
TERRORISM COVERAGE	**$1,662**				
TOTAL PREMIUM	**$221,382**				

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

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