



LUMPKIN COUNTY COMMUNITY AND EMPLOYEE SERVICES

August 25, 2015

Agenda Item:

Airport Operator's Liability Insurance

Facts & Historical Information:

Lumpkin County purchases separate Airport Operator's Liability Insurance coverage. This coverage is due for renewal each October. To date, the quote for renewal has not been received, but since there have been no claims relating to the airport, the cost is expected to be in line with the current year's cost of \$2,936.00. Once the quote is received (expected to be after the September work session) it will be submitted to the BOC for review.

Potential Courses of Action:

- A. Approve the renewal with current company, QBE.
- B. Do not approve this contract and initiate a search for a different provider.

Budget Impact:

This item is included in the annual budget.

Staff Recommendation:

Agree to accept QBE's proposal.



AVIATION COMMERCIAL GENERAL LIABILITY QUOTATION

TO: Glenda Williams
Marsh USA, Inc.

Monday, September 14, 2015

FROM Vicki L. Hall
770.794.6418
vicki.hall@us.qbe.com

NAMED INSURED: Lumpkin County Board of Commissioners

NI ADDRESS: 99 Courthouse Hill, Suite A
Dahlonega, Georgia 30533

PERIOD: From: October 1, 2015 To: October 1, 2016
both days at 12:01 a.m. local time at the address of the Named Insured

INTEREST: If you are a governmental subdivision, any elective or appointed officer or a member of any board or commission or agency of yours while acting within the scope of their duties as respect your aviation operations.

LOCATION(S): Identifier Name City State
9A0 Lumpkin County-Wimpys Airport Dahlonega GA

Table with 2 columns: LIMITS OF INSURANCE and Amount. Rows include EACH OCCURRENCE LIMIT (\$1,000,000), DAMAGE TO PREMISES RENTED TO YOU LIMIT (\$50,000), MEDICAL EXPENSE LIMIT (\$1,000), PERSONAL & ADVERTISING INJURY AGGREGATE LIMIT (\$1,000,000), MALPRACTICE AGGREGATE LIMIT (\$1,000,000), GENERAL AGGREGATE LIMIT (N/A), PRODUCTS/COMPLETED OPERATIONS AGGREGATE LIMIT (\$1,000,000), HANGARKEEPERS LIMIT (\$500,000), EACH AIRCRAFT LIMIT (\$100,000), EACH LOSS LIMIT (\$500,000), HANGARKEEPERS DEDUCTIBLE (each aircraft) (NIL), NON-OWNED AIRCRAFT LIABILITY (N/A).

PREMIUM: Annual Premium: \$ 2,396
State Tax or other (if applicable)
Premium Shown at Inception is payable \$ 2,396

Additional Coverage Available:
Annual TRIA Premium: \$ 240
Annual WAR Premium: \$ 240

PAYMENT OPTIONS: Full Pay
50/50
Quarterly Installments
20% down with 9 monthly installments

COMMISSION: 17.5%



ENDORSEMENTS:

Standard:

Commercial GL Coverage Form	QBAV GL-1000
Aviation Commercial Liability Declarations	QBAV GL-3000
Airport Expansion Endorsement 2	QBAV 2029
Georgia Cancellation Amendment	QBAV 5018
Waiver of Governmental Immunity	QBAV 2281

Exclusions:

Asbestos Exclusion	QBAV 2044
Date Recognition Exclusion	QBAV 2070
Fungus Exclusion Endorsement	QBAV 2139
Noise Pollution & Other Perils Exclusion	QBAV 2196
Nuclear Risk Exclusion Clause	QBAV 2206
TRIA Exclusion Endorsement	QBAV 6002
War Hijacking & Other Perils Exclusion	AVN 48B
Radioactive Contamination Exclusion	QBAV 2249

Additional Coverage:

Date Recognition End w Limited Coverage Grant	QBAV 2047
WAR - if purchased	
TRIA - if purchased	
Multi-Year Policy Endorsement	QBAV 2190

The foregoing listing of coverage is intended for quoting purposes only and does not intend to fully describe the policy of insurance, terms, conditions, exclusions and endorsements that may be issued to you. The policy contains the full and complete agreement with regard to coverage. In the event of any inconsistency between the quotation/binder and the policy, the policy language shall control unless the parties agree to an amendment. Please review this quotation as it may vary from the submission and/or the expiring policy. A material change or misrepresentation of data provided in the submission will void this quotation.

Thank you for your submission. Please contact me at 770.794.6418 or vicki.hall [@us.qbe.com](mailto:vicki.hall@us.qbe.com) if you wish to bind this insurance.

Vicki L. Hall

Vicki L. Hall
QBE North America
Monday, September 14, 2015



Aviation Insurance Program

Created Especially For

Lumpkin County Board of Commissioners

Presented by

Marsh USA, Inc.

On Behalf of

QBE North America – Aviation Team

QBE Insurance Company
Rated A by A.M. Best