

HABERSHAM COUNTY BOARD OF COMMISSIONERS

EXECUTIVE SUMMARY

SUBJECT: APPROVAL OF IRMA/ACCG PLAN YEAR 2026-2027 INSURANCE RENEWAL

DATE: 06-15-2026

BUDGET INFORMATION:

ANNUAL- (\$876,164)

CAPITAL-

☒ **RECOMMENDATION**

☐ **POLICY DISCUSSION**

☐ **STATUS REPORT**

☐ **OTHER**

PRESENTED BY: Ann Cain

COMMISSION ACTION REQUESTED ON: 06-15-2026

PURPOSE: To request Commission approval of the renewal of Habersham County's property, vehicle and liability coverage with ACCG-IRMA for FY 2026-2027 with no changes to the plan.

BACKGROUND / HISTORY: Habersham County carries insurance through the Association of County Commissioners of Georgia (ACCG) Interlocal Risk Management Agency (IRMA). ACCG-IRMA is a non-profit, self-insured, member-owned group fund comprised of Georgia counties that provides insurance coverage for property, automobile, general liability, law enforcement liability, public official's liability, crime, and boiler/machinery exposures. The membership of ACCG-IRMA is comprised of only Georgia county governments and the coverage is specially tailored for their unique exposures. IRMA estimates the members' anticipated losses and collects premiums to cover those losses. Excess insurance is purchased to protect against catastrophic losses. Habersham County has had coverage through ACCG-IRMA for 32 of the past 35 years. We have completed our annual renewal paperwork and received quotes for continuing coverage. The premium for maintaining the same deductibles and limit of liability for FY26-27 would be \$876,164. While this is an increase of \$120,221, or 16%, from the FY25-26 premium of \$755,943, it is important to note that the renewal rates for all counties in the participant pool went up by at least 4% in part due to inflationary costs. In addition to the County's loss ratio, the increase is also due to the County's vehicle count and value increase from 271 vehicles valued at \$99,789,643 to 297 vehicles valued at \$103,736,843; and covered employee salary increases of \$2,796,266 or 4.3%. The Staff is recommending renewal of property and liability coverage with ACCG-IRMA for a cost of \$876,164, which would represent an increase of 16%.

FACTS AND ISSUES:

Staff is recommending the County to accept the premium of \$876,164. The original premium proposal was \$922,144; however, due to Risk Management completing all the necessary documents to qualify for a discount of \$45,980, the renewal premium will be \$876,164 with no changes to the plan.

OPTIONS:

- 1) Approve recommendation
 - 2) Deny recommendation
 - 3) Commission defined alternative
-

RECOMMENDED SAMPLE MOTION: I make a motion to approve the renewal of Habersham County's property, vehicle and liability coverage with ACCG-IRMA for FY 2026-2027, with no changes to the plan.

DEPARTMENT:

Prepared by:

Director: _____

ADMINISTRATIVE

COMMENTS: _____

_____ **DATE:** _____

County Manager



May 19, 2026

Ms. Tori Williams
 Habersham County
 130 Jacobs Way Ste 301
 Clarkesville, GA 30523

Attention: Ms. Tori Williams

Subject: ACCG-IRMA Contribution Breakdown

This document serves to provide assistance in breaking down the IRMA contribution by department for cost allocation purposes. There are numerous acceptable ways of effectively allocating the contribution to the various departments within your county. We have developed one method that will allow you to customize your contribution breakdown according to your county's specific needs. We have attempted to simplify the allocation process due to the many factors that go into the renewal pricing, so that you can easily allocate the contributions as you see fit.

We have provided a standard exposure basis for each of the coverage areas below as well as the exposures you recently provided to us for the renewal. Also provided is the percentage of contribution for each category as it relates to your total contribution. Based on this percentage and the exposures within that category, we have developed an estimated allocated cost per unit for the deductible purchased in the previous coverage period. (If the county chooses a different deductible for the renewal coverage period, you can pro-rate these costs accordingly). To calculate a specific department's share of the contribution for a particular category, multiply their portion of the total exposure by the allocated cost per unit.

Coverage	Exposure Basis	Total Exposures	Cost Per Unit	% of Contribution
General Liability, Law Enforcement Liability, Public Officials Liability, Crime and Cyber	Payroll (Per \$100)	\$24,832,575	\$1.16	31%
Automobile Liability	# of Vehicles	329	\$736	26%
Auto Physical Damage	# of Vehicles	297	\$737	24%
Property, Boiler & Machinery	Total Insurable Values (Per \$100)	\$103,736,843	\$0.17	19%
Total Contribution				\$919,606
Reinsurance Charge (if applicable)				\$2,538
Safety Credit (if applicable)				-\$45,980

As an example for the first coverage category, if the Road Department has payroll of \$1,000,000 and an allocated cost per unit for Liability is \$2.2, you would calculate their portion of the contribution as follows:

$$\$1,000,000/\$100 \text{ Per Payroll} \times \$2.2 = \$22,000$$

On the Auto Liability and Physical Damage, for example, if the Road Department has 10 vehicles and an allocated cost per unit is \$360, calculate their portion of the contribution as follows:

$$10 \text{ Vehicles} \times \$360 = \$3,600$$

For the Property and Boiler & Machinery coverage, if the Road Department has \$2,000,000 in total insurable values according to the ACCG-IRMA Statement of Values form and an allocated cost per unit of \$.094, calculate their portion of the contribution as follows:

$$\$2,000,000/\$100 \text{ Per TIV} \times .094 = \$1,880$$

As for the Excess Liability that your county may have purchased, since the coverage applies excess over your General Liability, Public Officials Liability, Law Enforcement Liability and Auto Liability coverages, you could allocate the same proportion of the Excess Liability to each of the departments. For instance, if the Road Department is responsible for 20% of the General Liability, Public Officials Liability, Law Enforcement Liability and Auto Liability contributions according to the above cost allocation process, they would pay 20% of the Excess Liability contributions. The same principal could apply to the Safety Credit, if received for this Coverage Period, and you would like it credited to each of the departments.

Of course, if you have any questions about how to work with this suggested format or if you have any other questions about the allocation of costs, please give me a call. As always, we appreciate your membership in the ACCG-IRMA and look forward to working with you in the coming year.

Sincerely,

Matt Autry, ARM-E, CIC, CSRM
Underwriting and Member Services Manager
ACCG-IRMA Administrator

ACCG-IRMA Contributions by Coverage	
General Liability	\$83,330
Law Enforcement Liability	\$122,345
Public Officials Liability	\$68,323
Automobile Liability	\$242,088
Automobile Physical Damage	\$218,829
Property	\$160,122
Boiler & Machinery	\$11,629
Crime	\$5,570
Privacy or Security Liability & Expense (Cyber)	\$7,370
Total Primary Contribution	\$919,606
Reinsurance Charge Contribution	\$2,538
Less Safety Credit (if applicable)	-\$45,980
Net Contribution Due	\$876,164



Underwriting & Member Services Billing Contacts:

Email: accginsurance@accg.org

Members starting with A-J	Members starting with L-W
Carey-Lynn McIlvaine p. 404.614.2551	Glenda Williams p. 678.225.4253

ACCG-Interlocal Risk Management Agency Billing Notice

Dear ACCG-IRMA Member:

Thank you for your continued participation in the ACCG-IRMA program. The ACCG-IRMA is non-profit and member-owned. Prompt payment of your contribution is necessary to keep the cost of coverage down for all members. Please note these important billing guidelines and payment instructions:

- Payment is due in full by July 1st.
- A late finance charge of 7% annual, daily pro-rated interest will be assessed on all contributions over 30 days past due.

Please contact the Underwriting & Member Services team with any questions.

How to Pay ACCG-IRMA:

NOTICE: NEW ADDRESS & PAYMENT OPTIONS FOR ACCG-IRMA (Mail or ACH Payments)

By Mail:

ACCG-IRMA
P.O. Box 117931
Atlanta, GA 30368-7931

By ACH (Electronic):

Must include invoice number and/or email
remittance to: irmaach@accg.org
Routing Number: 021052053
Account Number: 33094611 Truist Bank

INTERLOCAL RISK MANAGEMENT AGENCY
INVOICE



NOTICE: NEW ADDRESS & PAYMENT OPTIONS FOR ACCG-IRMA (Mail or ACH Payments)

By Mail:
ACCG-IRMA
PO Box 117931
Atlanta, GA 30368-7931

By ACH (Electronic):
Must include invoice number and/or email
remittance to: irmaach@accg.org
Routing Number: 021052053
Account Number: 33094611 Truist Bank

Habersham County
130 Jacob's Way Ste 303
Clarkesville, GA 30523

MEMBER NO.: 2850
INVOICE NO.: 26-07-2850IRMA
DUE DATE: 7/1/2026

INSURANCE DESCRIPTION PROPERTY & LIABILITY		DEPARTMENT ACCG INSURANCE PROGRAMS	
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COVERAGE PERIOD		DESCRIPTION	AMOUNT DUE
EFFECTIVE	EXPIRATION		
7/1/2026	7/1/2027	ACCG-IRMA Renewal Contribution Limit of \$1,000,000 Liability: With \$1,000,000 on Auto Liability Less Safety Credit:	\$922,144 (\$45,980)

CONTRIBUTIONS ARE DUE IN FULL BY DUE DATE 7/1/2026.	
SAME AS EXPIRING DEDUCTIBLES: \$10,000 AL/APD; \$10,000 Crime; \$10,000 GL; \$25,000 LEL; \$10,000 PROP; \$25,000 POL; \$25,000 Cyber	\$876,164

PLEASE RETURN ONE COPY WITH YOUR REMITTANCE

The ACCG-IRMA is non-profit and member-owned. Prompt payment of your contribution is necessary to keep the cost of coverage down for all members. A finance charge of 7% annual, pro-rated daily interest will be assessed on any contributions over 30 days past due. Should you have any questions about this invoice, please email accginsurance@accg.org.

**WE APPRECIATE YOUR PARTICIPATION IN
THE ACCG – INTERLOCAL RISK MANAGEMENT AGENCY.**

Printed: May 14, 2026

Complete page 2 and return to accginsurance@accg.org by 7/1/2026

ACCG-IRMA Renewal Contribution Worksheet 7/1/2026 to 7/1/2027

Member: Habersham County

COVERAGE	EXPIRING DEDUCTIBLES	RENEWAL DEDUCTIBLES
Auto Liability/Physical Damage (AL/APD)	\$10,000	Same as Expiring
Crime	\$10,000	Same as Expiring
General Liability (GL)	\$10,000	Same as Expiring
Law Enforcement Liability (LEL)	\$25,000	Same as Expiring
Property & Equip. Breakdown (PROP)	\$10,000	Same as Expiring
Public Officials Liability (POL)	\$25,000	Same as Expiring
Privacy & Security (Cyber)	\$25,000	Same as Expiring
CONTRIBUTIONS		RENEWAL PROPOSAL
Renewal Contribution:		\$922,144
Less Safety Credit:		(\$45,980)
Net Contribution Due:		\$876,164

*The deductible will apply to all losses and all lines of coverage subject to a maximum of one deductible for all claims arising from a single loss. For scheduled properties in Special Flood Hazard Areas, the deductible is the maximum limit available under the National Flood Insurance Program or if unavailable, \$500,000 for building or structure and \$500,000 contents. Highest applicable deductible will apply.

ADDITIONAL LIMITS OF LIABILITY COVERAGE	
Your Limit for Liability Coverage (Included in Contribution Above):	\$1,000,000
Note that these are the limits you chose last year.	With \$1,000,000 on Auto Liability
Your liability limits may be increased in increments of \$1,000,000. We have provided the cost of any additional limits below.	
(If Automobile Liability is specifically itemized in your Limit of Liability Coverage above, that limit will remain the same even if you increase the other liability limits.)	
Option	Additional Annual Cost
Increase Limits to \$2,000,000	\$24,381
Increase Limits to \$3,000,000	\$36,818
Increase Limits to \$4,000,000	\$48,567
Increase Limits to \$5,000,000	\$58,292

The Sovereign Immunity Protection Endorsement attached to the ACCG-IRMA Coverage Agreement caps Automobile Liability, where allowed by law, to limits of \$500,000 bodily injury per person / \$700,000 bodily injury per accident / \$50,000 property damage as stated under O.C.G.A. § 36-92-2.

For members buying a General Liability limit of \$4,000,000 or more, liability arising out of dams which are either 25 ft. or more in height or have an impounding capacity of 50 acre ft. or more will be limited to \$3,000,000 per occurrence unless underwriting requirements are met and the ACCG-IRMA Coverage Agreement is endorsed. For questions, please call ACCG Underwriting & Member Services at 1.800.858.2224 or email accginsurance@accg.org.

Complete page 2 and return to accginsurance@accg.org by 7/1/2026

EXPOSURES AND VALUES NOTICE

It is important to maintain an accurate Schedule of Values on your entity's property in Origami at 100% replacement cost unless otherwise noted to secure sufficient coverage in the event of a claim. Coverage for each location is limited to a maximum of 125% of the scheduled value in Origami at the time of loss. It is the member's ultimate responsibility prior to renewal to review the appraisal report and subsequent property schedules and make any changes needed in the data or values in Origami. Members should also routinely update the property schedule online for additions, changes, or deletions. Not doing so could impact the amount of coverage provided. Vehicle, equipment, and unmanned aircraft schedule changes also must be updated online. All coverage schedule additions, changes, or deletions should be made online through your Origami Risk Member Dashboard here:

<https://live.origamirisk.com/Origami/Account/Login?account=ACCG>

OPTIONAL UNINSURED MOTORISTS COVERAGE – Reduced By At-Fault Liability Limits

NEW: EFFECTIVE July 1, 2026, the Optional Uninsured Motorists Coverage is Reduced By At-Fault Liability Limits. The amount of Uninsured Motorists coverage is reduced by all sums paid by or on behalf of anyone who is legally responsible.

Uninsured Motorists coverage provides a source of recovery for the negligent and tortious acts of an owner or operator of an uninsured motor vehicle. County governments are not legally responsible for the liability caused by uninsured motorists. Any bodily injury suffered by a county employee during and in the course of employment is covered by Workers' Compensation; otherwise, their injuries should be covered by their health insurance. Physical damage to county-owned vehicles should be covered under the Physical Damage section of the ACCG-IRMA Coverage Agreement.

Your current Uninsured Motorists – Reduced By At-Fault Liability Limits limit selection on file is Excluded. Should you wish to change this coverage selection to a different limit please call ACCG Underwriting & Member Services at 1.800.858.2224.

IMPORTANT: This Contribution Worksheet must be completed, signed, dated and returned to:

email: accginsurance@accg.org
no later than 7/1/2026

Please check to bind the Renewal Proposal with the same as expiring deductibles:

☐

Renewal Deductibles: \$10,000 AL/APD; \$10,000 Crime; \$10,000 GL; \$25,000 LEL; \$10,000 PROP; \$25,000 POL; \$25,000 Cyber

Please check **ONE** of the following limit options:

☐

Same Limit of Liability as Expiring Coverage: \$1,000,000 with \$1,000,000 on Automobile Liability

☐

Different Limit of Liability Option (Insert Desired Limit): \$ _____

**SIGN
HERE**

Accepting For: Habersham County

Signature

Title

Date

Please do not let the lack of payment delay your return of this worksheet. Until we are otherwise notified, your expiring limits and deductibles will apply in the event of a claim.

****FULL PAYMENT IS DUE BY JULY 1st****



ACCG Insurance Programs

ACCG - Group Self-Insurance
Workers' Compensation Fund
(ACCG-GSIWCF)

ACCG - Interlocal Risk
Management Agency
(ACCG-IRMA)

ACCG - Group Health Benefits
Program, Inc.
(ACCG-GHBP)

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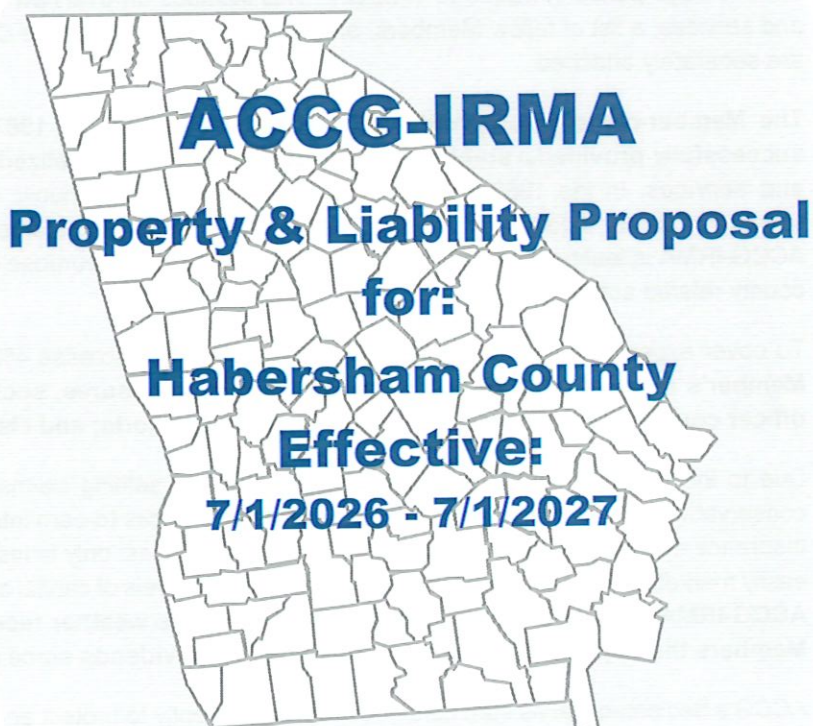
Resource List

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Renewal Summary

Risk Control Information

Protecting Georgia's Counties.



ACCG
191 Peachtree Street, Suite 700
Atlanta, GA 30303
(404)522-5022
1(800) 858-2224
www.accg.org

Protecting Georgia's Counties.



191 Peachtree Street NE
Suite 700
Atlanta, GA 30303
p 800.858.2224 f 404.522.1897
accg.org

May 14, 2026

The Honorable Bruce Harkness, Chairman
Habersham County
130 Jacobs Way
Clarkesville, GA 30523

Attention: Chairman Harkness

Enclosed is the ACCG – Interlocal Risk Management Agency (ACCG-IRMA) property & liability renewal for the coverage period 7/1/2026 to 7/1/2027. This includes an overview of the pool's benefits, its coverage and services, a list of fellow Members, and a service contact list. The Contribution Worksheet and invoice are separately attached.

The Member-owned, non-profit ACCG-IRMA was created in 1987 by Georgia counties and has successfully provided a stable, cost-effective source of specialized property and liability coverages and services. In the 1980s, commercial insurers abandoned public entities due to costly claims. The situation is similar today, primarily due to increases in auto, law enforcement liability, and property claims. ACCG-IRMA is feeling a similar impact, but is committed to its purpose of protecting Georgia counties and county-related authorities.

To cover expected costs, Members' 2026 overall rate will increase 4%. **Equity is paramount, so each Member's renewal contribution is based upon its exposures, such as property, vehicles, payroll, officer counts, etc.; deductibles; geography; safety efforts; and claims experience.**

Due to the timing between collecting contributions and settling claims, insurance companies and pools conservatively invest in fixed income instruments and stocks to earn interest, dividends, and appreciation. Insurance entity regulators allow insurers and pools to invest only in instruments that are highly rated and easily marketable and require them to maintain specific levels of capital and liquid funds to ensure solvency. **ACCG-IRMA's financial strength has helped Members weather recent challenges and has afforded Members the opportunity to receive \$45 million in dividends since the program began.**

ACCG's dedicated claims staff continues to work diligently to protect and replace Members' assets when a claim occurs. This caliber of service is of great value to Members and to ACCG-IRMA.

ACCG Risk Control also helps protect Members through the prevention and mitigation of claims. Every Member is **strongly urged** to create and maintain a safety culture and utilize the program's comprehensive risk control services to prevent and reduce future claims. **This will help lower the future cost of coverage!**

Members are also encouraged to have strong cybersecurity controls to protect their computer systems and data. Those with better controls will have higher limits for no additional contribution. See the enclosure on cyber limits for more information on limits and the available cybersecurity resources.

Protecting Georgia's Counties.

ACCG-IRMA Helps Members Reduce Claims By:

- **Risk Control Services:** ACCG Risk Control helps Members understand the causes of claims and works with them to maintain a safer environment.
- **Safety Discounts:** A 5% safety discount is applied when Members meet specified requirements created to encourage loss control. If earned, it is noted on the Contribution Worksheet and invoice.
- **HR Legal Service:** Employment law specialists at Jarrard & Davis provide guidance regarding difficult employment situations in order to avoid preventable lawsuits.
- **Crisis Management Coverage:** A crisis management firm helps Members more effectively respond in certain emergency situations, including workplace violence.
- **Privacy & Security Liability & Expense:** Coverage, loss control, a data breach coach, and incident response services are provided for the actual/reasonably suspected release of private/confidential data. Higher limits may be available based on Member's security controls.

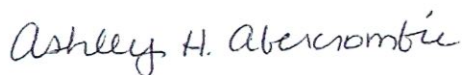
Contribution Worksheet - Options: It is imperative that you return the Contribution Worksheet by July 1st via email (accginsurance@accg.org). If a deductible option is provided and/or higher limits of liability insurance are desired, please check the chosen option(s). If a claim occurs after the new coverage period begins and before we receive notice of a change in deductibles and/or limits, last year's deductibles and/or limits will apply.

Payment is due upon receipt; kindly mail payment to the **NEW BANK ADDRESS** noted on the invoice OR pay by ACH using the **NEW INSTRUCTIONS** by July 1. *A finance charge of 7% annual, pro-rated daily interest will be necessary on any contributions 30 days past due.*

Flood and Earthquake Coverage: Limited Flood and Earthquake protection is provided as shown in the Coverages and Limits section of this proposal. Higher limits may be purchased. Note that any property located in Special Flood Hazard Areas (SFHAs) must be properly identified as being in Zone A or V on the Statement of Values or Flood coverage will be excluded for that location. Locations in SFHAs have deductibles of \$500,000 per building/structure and \$500,000 contents before the ACCG-IRMA's Flood coverage will apply. Upon your written request, ACCG can assist you with coverage through the National Flood Insurance Program to satisfy the ACCG-IRMA deductible requirements for eligible locations in SFHAs. Should you have questions about any of your affected locations, call 1 (800) 858-2224 or (404) 522-5022. For information purposes only, digital flood maps are available at www.georgiadfirm.com.

On behalf of the ACCG-IRMA Board of Trustees and the other Members, we appreciate your continued support of the ACCG Insurance Programs. Please reach out to us should you have any questions about your renewal.

Sincerely,



Ashley H. Abercrombie, CPCU, ARM
Director of Property & Casualty Programs

cc: Ms. Tori Williams, Risk Manager

ACCG-IRMA COVERAGE AGREEMENT CHANGES

The following changes to the ACCG-IRMA Coverage Agreement effective July 1, 2026, have been approved by the ACCG-IRMA Board of Trustees, and are subject to review and final approval from the Georgia Office of Commissioner of Insurance and Safety Fire:

SECTION I – PROPERTY COVERAGE

- Subsection D – Loss Adjustment and Settlement; 3. Valuation: K.8 Actual Cash Value, added “Roof Surfacing if originally installed or last fully replaced twenty (20) years or more prior to the date of loss.
- Added definition for “Roof Surfacing.”

LIABILITY SECTIONS II, III, IV, and V

- Changed Money Damages/Damages in all sections to exclude punitive damages.
- Added additional punitive damages exclusion.

SECTION II – GENERAL LIABILITY COVERAGE

- Added \$1,000,000 maximum sublimit for ATV, Golf Cart, low-speed vehicle, multi-purpose vehicle, personal transportation vehicle, or any similar vehicle.

SECTION IV – AUTOMOBILE LIABILITY COVERAGE

- Revised Hired and Non-Owned Automobiles definitions to cover “only while used in connection with the Named Member’s business.”

SECTION VI – CRIME COVERAGE

- Revised Crime Declarations to change “bonds” to “Statutory Bonds.”
- Added clarification that statutory bond coverage is provided until public official's term expires or secures other statutory bond coverage.

SECTION VII – PRIVACY OR SECURITY LIABILITY AND EXPENSE COVERAGE

- Changed Red Tier Aggregate and Per Claim limits from \$1,000,000 to \$500,000.
- Added punitive damages exclusion.

ADDITIONAL CHANGES

- Uninsured Motorists Endorsement – Changed to Reduced By At-Fault Liability Limits.
- Changed name of Contractual Transit Services Exclusion to Contractual Services Exclusion.
- New: (Not for all Members) Limitation on Roof Surfacing Coverage End. with \$250,000 sublimit.
- New: (Not for all Members) Cosmetic Damage to Roof Surfacing Exclusion Endorsement.

This overview is not part of the ACCG-IRMA Coverage Agreement and does not provide or explain all provisions of the Coverage Agreement. Please review the Coverage Agreement for complete information on all coverages, terms, conditions and exclusions.

PRIVACY OR SECURITY LIABILITY AND EXPENSE

Members' limits are based on answers to the 2026 ACCG-IRMA Renewal Application on cybersecurity controls noted below:

Free Resources for Training, Sample Policies, and Risk Review:

- ACCG-IRMA's eRiskHub®: www.eriskhub.com
- UGA Carl Vinson Institute of Government CyberArch Risk Review: <https://cyberarch.uga.edu>

ACCG-IRMA High-Priority Cybersecurity Controls	Category
Multi-Factor Authentication for remote access	Mandatory
Multi-Factor Authentication for third parties	Mandatory
Multi-Factor Authentication for administrator and privileged access	Critical
Cybersecurity Disaster/Incident Response Plan	Critical
Email Security/Phishing Training	Critical
Endpoint Threat Detection and Response (EDR/EDTR)	Critical
Multi-Factor Authentication for backups	Critical
Isolation of Backups	Critical
Manage Domain Administrator privileges for service accounts	Priority
Random Passwords for Administrators	Priority

Coverage Tier	Privacy or Security Liability & Expense Coverage Requirements
Red	Missing any mandatory control and/or missing 3 or more Critical controls
Yellow	Mandatory controls in place and/or missing 1 or 2 Critical controls
Green	Mandatory controls in place and/or missing 0 Critical controls
Platinum	Meets Green Tier plus additional underwriting requirements

Limits	Red	Yellow	Green	Platinum
Aggregate Limit of Liability	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Per Claim Limit of Liability	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Sublimits:				
Privacy & Security Liability	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Privacy & Security Expense	\$500,000	\$1,000,000	\$1,000,000	\$2,000,000
Regulatory Fines & Penalties	\$250,000	\$500,000	\$1,000,000	\$2,000,000
PCI-DSS Assessments	\$250,000	\$500,000	\$1,000,000	\$2,000,000
Electronic Equipment and Electronic Data	\$250,000	\$250,000	\$500,000	\$1,000,000
Network Interruption Costs	\$250,000	\$250,000	\$500,000	\$1,000,000
Cyber Extortion	\$50,000	\$50,000	\$50,000	\$50,000
Cyber Crime	\$50,000	\$50,000	\$50,000	\$50,000

This overview is not part of the ACCG-IRMA Coverage Agreement and does not provide or explain all provisions of the Coverage Agreement. Please review the Coverage Agreement for complete information on all coverages, terms, conditions and exclusions.

Advantages of Joining IRMA

About ACCG

ACCG is a non-profit organization formed in 1914 to enhance the role, stature and responsiveness of county government in Georgia. One of the ACCG's services is providing quality, cost-effective risk management and insurance programs to meet the specific needs of Georgia county governments. The ACCG administers the following insurance programs:

- Group Self-Insurance Workers' Compensation Fund
- Interlocal Risk Management Agency (Property & Liability, Firefighters' Cancer)
- Group Health Benefits Program

About ACCG-IRMA

The ACCG - Interlocal Risk Management Agency (ACCG-IRMA) is a self-insurance pool for Georgia county governments, whereby the members join to provide a source of coverage for their property, liability, and other risks. Instead of relying on traditional insurance, members contribute to a joint fund to cover risks. In return, they receive financial protection and specialized risk management services tailored to Georgia counties and county authorities.

- Established in 1987 under O.C.G.A. 36-85-1 et. seq,
- ACCG-IRMA began with 14 charter members and now has 187 members, with \$197 million in assets.
- Most of the 500+ intergovernmental pools in existence today were originally formed during the hard insurance market in the 1980s.

Financially Sound and Stable Source of Coverage

Despite ongoing difficulties in obtaining commercial coverage for public entities, the consistent growth of intergovernmental pools clearly establishes that pools are a successful long-term, stable alternative to traditional insurance carriers.

In a hard insurance market with changing coverage terms and increased pricing in the commercial insurance industry, one need not worry about whether the ACCG-IRMA will be interested in covering the risk management and insurance needs of Georgia county governments in the future. The ACCG-IRMA was created for this very reason.

As evidenced by its financials, ACCG-IRMA continues to be a financially sound program due to the professionals who service the program and the cooperation and dedication of the membership. The ACCG-IRMA also purchases reinsurance to provide additional financial protection to the pool.

Since 1987, ACCG-IRMA has assisted Georgia's county governments and is owned and operated by its members who understand the unique needs of county governance. The program offers a tailored coverage package, including property and liability protection, designed specifically for Georgia county governments.

- Quality, cost-effective risk management and insurance programs
- ACCG-IRMA is a non-profit organization created specifically for Georgia county governments
- A successful, long-term alternative to traditional insurance carriers
- Financially sound, stable source of property and liability coverages

Advantages of Joining IRMA

Specialized, Professional Services

The ACCG-IRMA provides the highest level of comprehensive risk management and insurance services available to Georgia county governments.

Administrative/Brokerage Services ACCG has in-house expertise for underwriting the exposures of all current and prospective members as well as providing daily service to the membership. Marsh & McLennan Agency provides stand-alone policies outside of ACCG-IRMA for members as needed.

Risk Control Services ACCG Risk Control provides specialized loss control and safety engineering services for the membership at no additional cost. Services include on-site and regional training, written communications on timely topics, analysis of and assistance with problem areas, and access to a Learning Management System. ACCG Risk Control provides members with special access to sample policies and procedures as well as other valuable information that will help reduce risk and improve safety for citizens, employees, volunteers and public officials.

Claims Administration Services Effective claims administration is key to a successful program. The ACCG's highly experienced dedicated claims professionals assist in an objective determination of the member's liability and effectively manage expenses based upon that determination. Our claims unit has the unparalleled level of knowledge and expertise that comes from having settled over 190,000 Georgia county government claims. Our Georgia-based professionals manage claims using industry best practices, have extensive knowledge of Georgia law and manageable caseloads, and utilize state-of-the-art claims administration systems so they can handle the members' claims in the most effective, cost-efficient manner.

Cyber Risk eRisk Hub® Members also have free access to a private web-based portal called the eRisk Hub®, which contains a wealth of information and technical resources to assist in the prevention of network, cyber and privacy losses. The website includes a risk assessment designed to help counties identify areas for improvement in data security. It also provides support in the timely reporting and recovery of losses if an incident occurs. If a member experiences and reports a data breach or other privacy/cyber liability incident to the ACCG Claims Unit, we will contact the breach coach, a privacy attorney, to help manage the situation.

Crisis Management Coverage ACCG-IRMA will pay up to \$100,000 per event and annual aggregate, subject to a \$2,500 deductible, for the services of a crisis management firm in certain emergency situations or for workplace violence counseling expenses due to workplace violence events. The first hour of crisis management service per event is free and that is enough time for many crises. Contact the ACCG Claims Unit to take advantage of this service if needed.

Property Appraisals Each ACCG-IRMA member is provided with a professional property appraisal at least once every five years. The appraisals are a valuable tool for county governments to have an accurate accounting and inventory of owned properties. The process often identifies buildings owned by the county which may not have been reported to ACCG-IRMA and buildings scheduled or reported for insurance which have been sold or demolished. Upon completion of the appraisal, the member is provided an electronic copy of the appraisal, which contains a photograph and valuation data on every building valued at \$100,000 or more.

- Member-owned and controlled
- Managed by Georgia county government officials
- Tailored coverage package to meet the needs of Georgia county governments
- Experienced claims professionals dedicated to ACCG-IRMA members
- Unparalleled level of service and expertise in managing Georgia county government claims
- Comprehensive risk control services dedicated to Georgia local governments
- A professional appraisal service to obtain replacement cost values for your property
- Online services for your convenience
- Toll-free numbers for all services

Advantages of Joining IRMA

Specialized, Professional Services (continued)

HR Legal Service ACCG-IRMA provides HR legal service designed to help counties handle difficult employment situations. When a problem arises, an appointed county liaison should check with their organization's HR resource and/or legal counsel to determine whether additional guidance is needed. If so, the liaison may contact employment law specialists at Jarrard & Davis through the ACCG's website to seek further input at no additional cost to the member.

The service is available for disciplinary action, including termination, or employee allegations of harassment or retaliation, or questions for any of the following:

- Family and Medical Leave Act (FMLA)
- Americans with Disabilities Act (ADA)
- Reductions in force/ reorganizations
- Title VII of the Civil Rights Act of 1964 (i.e., employment discrimination)
- Age Discrimination in Employment Act (ADEA)
- Fair Labor Standards Act (FLSA)

Success

The ACCG-IRMA has achieved long-term success by providing Georgia counties with a stable, financially sound source of risk management and insurance services tailored specifically to local government operations. As a member-owned, non-profit program, ACCG-IRMA is designed to operate for the benefit of its members rather than to generate profits for shareholders. This structure allows the program to focus on long-term financial stability, broad coverage, responsive service, and cost-effective contributions.

Members benefit from several operational and financial advantages, including:

- Non-profit structure
- Improved cash flow
- Tax-exempt status
- No premium tax
- No commissions
- Low overhead costs

Unlike traditional insurance carriers, ACCG-IRMA retains underwriting and investment gains within the program for the benefit of its membership. As surplus has accumulated, those funds have been returned directly to members through dividends and program stability. To date, ACCG-IRMA has returned more than \$45 million in dividends to participating counties!

In conclusion, pool members benefit from having more control over their program costs and from receiving high quality risk control and claims management services that tend to make them better risks in the future. The ACCG-IRMA appreciates the continued commitment and support of its members and service providers which have made this program so successful.

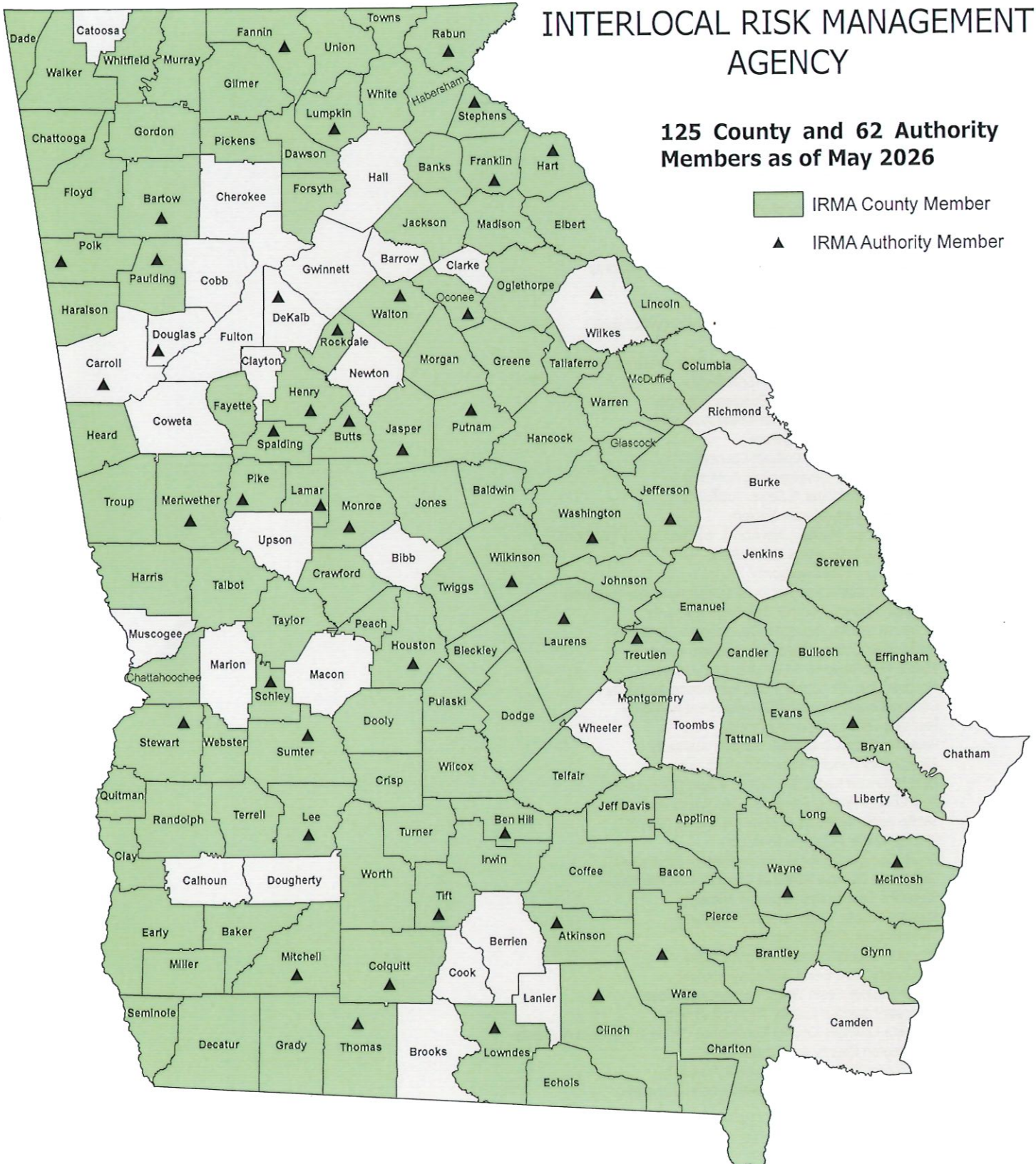
- HR Legal Service included
- Surplus accrues to the benefit of the members
- ACCG-IRMA has returned \$45 million in dividends to the membership!
- We can help make you a better risk in the future
- Success due to continued commitment and support of our members and service providers

ACCG

Insurance Programs

INTERLOCAL RISK MANAGEMENT AGENCY

**125 County and 62 Authority
Members as of May 2026**



INTERLOCAL RISK MANAGEMENT AGENCY AUTHORITIES

Atkinson County Solid Waste Authority
Bartow-Cartersville Joint Development Authority
Bartram Trail Regional Library System (Wilkes)
Bryan County Public Facilities Authority
Butts County Water & Sewer Authority
Carroll County Water Authority
City of Dublin & Laurens County Development Authority
Clinch County Development Authority
Coastal Plain Regional Library (Tift)
Conyers-Rockdale Library System
Development Authority of Bartow County
Development Authority of Bryan County
Development Authority of DeKalb County
Development Authority of Jefferson County
Development Authority of Long County
Development Authority of Monroe County
Development Authority of Rabun County
Development Authority of Walton County
Douglasville-Douglas County Water & Sewer Authority
East Georgia Regional Airport (Emanuel)
Emanuel County Development Authority
Fall Line Regional Development Authority (Wilkinson)
Fannin County Water Authority
Fitzgerald-Ben Hill County Regional Solid Waste Authority
Flint River Regional Library (Spalding)
Franklin County Industrial Building Authority
Hart County Water & Sewer Utility Authority
Henry County Library System
Hospital Authority of Colquitt County
Houston County Development Authority
Jasper County Water & Sewer Authority
Jefferson County Library System
JDA of Jasper, Morgan, Newton & Walton County (Walton)
Lamar County Regional Solid Waste
Lee County Utilities Authority
Lower Chattahoochee Regional Transit Authority (Sumter)
Lumpkin County Water & Sewerage Authority
McIntosh County Industrial Development Authority
Meriwether County Water & Sewerage Authority
Middle Flint Regional 911 Authority (Schley)
Moultrie Colquitt County Parks Recreation Authority
Oconee County Industrial Development Authority
Paulding County Airport Authority
Paulding County Industrial Building Authority
Pike County Parks & Recreation Authority
Pine Mountain Regional Library System (Meriwether)
Polk County Water, Sewer, & Solid Waste Authority
Satilla Regional Water & Sewer Authority (Ware)
Sinclair Water Authority (Putnam)
South Georgia Regional Library System (Lowndes)
Southwest Georgia Regional Commission (Mitchell)
Stephens County Development Authority
Stewart County Water & Sewer Authority
Thomas County Public Library
Treutlen County Development Authority
Tri-County Joint E-911 Authority (Clinch)
Upper Oconee Basin Water Authority (Oconee)
Valdosta-Lowndes County Airport Authority
Valdosta-Lowndes County Conference Center & Tourism Authority
Washington County Airport Authority
Washington County Development Authority
Wayne County Industrial Development Authority

Association County Commissioners of Georgia
Interlocal Risk Management Agency

Balance Sheet
March 31, 2026

ADMITTED ASSETS

Bonds, amortized cost	\$87,319,157
Stocks, market value	39,342,222
Investment in County Re Limited	3,594,804
Investment in CRL Property Plus Separate Account	15,044,569
Cash and short-term investments	47,966,981
Total cash and invested assets	193,267,733
Contribution receivable	\$76,475
Pending trade receivable	2,581,892
Deductible receivable	807,785
Reinsurance recoverables on paid claims	(728,326)
Accrued interest and dividends receivable	909,175
Total admitted assets	<u>\$196,914,734</u>

RESERVES, LIABILITIES AND MEMBERS' FUND BALANCE

RESERVES AND LIABILITIES

Open claims reserves*(Exhibit B)	\$68,242,456
Incurred but not reported claims reserves*(IBNR)	35,714,215
Unallocated loss adjustment expense*(ULAE)	8,852,701
Unearned contributions	14,156,914
Pending trade payables	3,247,603
Accrued expenses and payables	1,339,810
Total reserves and liabilities	131,553,700

MEMBERS' FUND BALANCE

Statutory surplus	450,000
Net unrealized gain	31,776,908
Undesignated members's fund balance	33,134,126
Total members' fund balance	65,361,034
Total reserves, liabilities and members' fund balance	<u>\$196,914,734</u>

View ACCG-IRMA's latest audited financial report:
[ACCG-IRMA's Audited Financial Statements as of June 30, 2025](#)

Resource List

Staff

ACCG — accg.org /email: accginsurance@accg.org

191 Peachtree St NE, Suite 700

Atlanta, GA 30303

404-522-5022 / 800-858-2224 / 404-522-1897 (Fax)

Ashley Abercrombie, Director of Property & Casualty Programs	404.589.7828	aabercrombie@accg.org
Dena Stewart, Property & Casualty Programs Manager	404.589.7864	dstewart@accg.org
Ben Pittarelli, Director of Health Program & Insurance Marketing	404.589.7840	bpittarelli@accg.org
Joe Dan Thompson, Marketing & Field Services Representative	404.589.7862	jthompson@accg.org

Underwriting & Member Services

Matt Autry, Underwriting & Member Services Manager	678.225.4264	mautry@accg.org
Glenda Williams, Senior Member Services Associate	678.225.4253	gdwilliams@accg.org
Lisa Wood, Senior Member Services Associate	404.589.7874	lwood@accg.org
Carey-Lynn McIlvaine, Senior Member Services Associate	404.614.2551	cmcilvaine@accg.org

Claim Services

ACCG Claims Administration Services – accg.org

678-591-4079 / 877-421-6298 / 888-221-4079 (Fax)

Melanie Graham, Director of Claims Administration Services	678.225.4250	mgraham@accg.org
Bryan Wells, Property & Liability Claims Supervisor	678.225.4269	bwells@accg.org
Mary Reid, Claims Operations Manager	678.225.4263	mreid@accg.org

Risk Control

ACCG Risk Control – accg.org /email: riskcontrol@accg.org

Scott Cagle, Risk Control Director	404.450.3489	scagle@accg.org
Natalie Sellers, Sr. Law Enforcement Risk Control Consultant	404.904.0074	nsellers@accg.org
Shawn Wilson, Sr. Law Enforcement Risk Control Consultant	470.446.6270	swilson@accg.org
Gage Chambers, Risk Control Consultant	404.859.1747	gchambers@accg.org
Megan Estes, Training & Engagement Manager	404.589.7866 ext 233	mestes@accg.org

Coverages & Limits

This overview is not a part of your Coverage Agreement and does not provide or explain all provisions of the Coverage Agreement. Please review the Coverage Agreement for complete information on all coverages, terms, conditions and exclusions.

Third-Party Liability Coverage Overview

COVERAGES

Primary General Liability (Occurrence Form) *	Yes
• Per Occurrence & Aggregate Limits	\$1,000,000; No Aggregate
• Deductible	\$10,000
Law Enforcement Liability (Occurrence Form) *	Yes
• Per Wrongful Act & Aggregate Limits	\$1,000,000; \$2,000,000
• Deductible	\$25,000
Automobile Liability (Occurrence Form) *	Yes
• Per Occurrence & Agg. Limits**	\$1,000,000; No Aggregate
• Deductible	\$10,000
• Uninsured Motorists	Excluded
Public Officials E&O Liability (Part A) and Employee Benefits Liability (Part B) *	Yes
• Per Wrongful Act & Aggregate Limits	\$1,000,000; \$2,000,000
• Deductible	\$25,000
• Coverage Form	(A) Occurrence (B) Claims Made

EXTENSIONS (Including but not limited to)

Blanket Contractual Liability	Yes
Broadened Personal Injury Definition	Yes
Broadened Named Insured Definition	Yes
Care, Custody & Control	Yes
Defense in Addition to Limits	Yes
Incidental Malpractice	Yes
Independent Contractors	Yes
Limited Pesticide/Herbicide Applicator Coverage	Yes
Limited Pollution from Hostile Fire, Firefighting Activities, etc.	Yes
Terrorism Coverage	Yes
Sexual Misconduct	Yes
Single Occurrence Deductible for Multiple-Line Program	Yes

EXCLUSIONS (Including but not limited to)

Aircraft/Airport Operations; Unmanned Aircraft (Unless Endorsed)	Yes
Asbestosis	Yes
Communicable Disease	Yes
Condemnation/Inverse Condemnation	Yes
Fungus	Yes
Hospital/Clinic Malpractice	Yes
Nuclear Incidents	Yes
Perfluoroalkyl and Polyfluoroalkyl Substances	Yes
Pollution, Contamination and Seepage	Yes
Professional Malpractice (other than Incidental Malpractice)	Yes
War and Risks	Yes
Workers' Compensation/Employers' Liability/Occupational Disease	Yes

* Higher limits are available upon request. The limits for Part A and Part B apply in total over Part B and not separately to each part.

** Automobile Liability is subject to limits of \$500,000 bodily injury per person / \$700,000 bodily injury per accident / \$50,000 property damage as stated under O.C.G.A. § 36-92-2 and provided by Sovereign Immunity Protection Endorsement attached to the ACCG-IRMA Coverage Agreement.

- Covers entity, authorized volunteers, employee, public officials, and commissioners, boards and committees and their members appointed by the county governing authority while acting behalf of the county.
- All liability on occurrence basis, except for Employee Benefits Liability
- Defense in addition to the limits
- Includes malpractice for emergency medical services
- Coverage for employment-related claims included
- Excess liability limits available; Dams 25 feet in height and/or 50 acre feet storage capacity must be underwritten separately.

Coverages & Limits

Property and Crime Coverage Overview

PROPERTY

Real & Personal Property Limit	Per Schedule on file
• Include Increased Cost of Construction	Yes - \$2,500,000
• Include Builders Risk Coverage for New Construction	Yes - \$5,000,000 max
All Risks (subject to the standard exclusions)	Yes
Replacement Cost Coverage (as scheduled; except Auto/Mobile Equipment)	Yes
• Requirement to Rebuild on Same Site	No
• Limitation on combined loss per Location	125% of scheduled value
Deductible	\$10,000*

CRIME

Blanket Employee Dishonesty Bond	\$250,000 per Employee **
Statutory Bonds	Statutory Minimum **
Funds Transfer Fraud	\$250,000
Forgery & Alteration	\$250,000
Money & Securities (Loss Inside/Outside)	\$250,000
Social Engineering Fraud – Annual Aggregate	\$25,000
Deductible	\$0 on Statutory Bonds; otherwise, \$10,000

EXTENSIONS (Including but not limited to)

Accounts Receivable	\$1,000,000
Automobile Physical Damage	Per Schedule on File
Business Income and Extra Expense Combined	\$5,000,000
Contingent Business Income and Extra Expense	\$250,000
Coinsurance Requirements	No
Debris Removal	Lesser of \$2,500,000/25% loss
Earthquake (Annual Aggregate) *	\$5,000,000
Flood (Annual Aggregate)* (Except \$1,000,000 per occurrence and aggregate for scheduled properties in Special Flood Hazard Area)	\$5,000,000
Landscaping (subject to \$15,000 any one shrub or tree)	\$100,000
Miscellaneous Unnamed Property	\$100,000
Mold Resulting from a Defined Peril	\$1,000,000
Newly Acquired Property and Automobile and Mobile Equipment	\$5,000,000
Outdoor Property (Defined Perils)	Yes
Personal Effects (Property of Employees and Others)	\$50,000
Terrorism	Yes
Transit	\$100,000
Unmanned Aircraft Systems	\$100,000
Upgrade to Green	Yes
Valuable Papers & Records	\$1,000,000

EXCLUSIONS (Including but not limited to)

Aircraft and/or Watercraft (>26ft.)	Yes
Communicable Disease	Yes
Cosmetic Damage to Roof Surfacing Exclusion	No
Limitations on Roof Surfacing (\$250,000)	No
Nuclear, Biological & Chemical Incidents	Yes
War Risks	Yes
Wear, Tear, Deterioration	Yes

- Replacement cost/stated value coverage

- Newly acquired vehicles and property valued under \$500,000 automatically covered mid-term without notice to ACCG-IRMA; not auditable

- Crime and blanket bond coverages, including statutory

* Additional limits per occurrence and aggregate available upon request. For scheduled properties in Special Flood Hazard Areas, the deductible is the maximum limit available in the National Flood Insurance Program or if unavailable, \$500,000 for building or structure and \$500,000 contents.

** In no event will IRMA pay more than \$500,000 per Occurrence for Blanket Employee Dishonesty and Faithful Performance and Statutory Bonds combined. Higher limits are available for all Crime coverages upon written request and payment of additional contribution.

Coverages & Limits

Equipment Breakdown Coverage Overview

COVERED OBJECTS (Including but not limited to)	PER VALUES SUBMITTED
Air Conditioning Systems / Boilers & Pressure Vessels	Yes
Combustion Engines / Generators / Electrical Motors	Yes
Compressors	Yes
Electronic Computer or Electronic Data Processing Equipment, Media or Data	Yes
Fans/Blowers	Yes
Hot Water Heating System Piping	Yes
Pumps	Yes
Refrigeration Systems	Yes
EXTENSIONS (Including but not limited to)	
Business Income/Extra Expense	Yes
Refrigeration Interruption	Yes
Replacement Cost Valuation	Yes
Spoilage & Contamination	Yes
SUBLIMITS (Including but not limited to)	
Spoilage	\$500,000
Service Interruption	\$1,000,000
Expediting Expenses	\$500,000
Business Income and Extra Expense	\$10,000,000
Hazardous Substances	\$1,000,000
Electronic Data and Media	\$1,000,000
Computer Equipment	\$50,000,000
Deductible	\$10,000

- Jurisdictional inspections included
- Efficiency upgrade enhancement
- Infrared services available at discounted cost
- Privacy & Security incident response services coverage

Privacy and Security Liability and Expense

COVERAGES INCLUDED (Including but not limited to)	
Coverage Tier:	Platinum
Liability – Per Occurrence & Aggregate (subject to \$10,000,000 IRMA Annual Aggregate for all Members)	\$2,000,000
EXTENSIONS (Including but not limited to)	
Breach Counsel	Yes
Forensic Investigation Costs	Yes
Cyber Terrorism	Yes
SUBLIMITS (Including but not limited to)	
Data Breach Expenses	\$2,000,000
Cyber Extortion Coverage – Annual Aggregate	\$50,000
Deductible	\$25,000

ACCG-IRMA Renewal Proposal Summary 7/1/2026 to 7/1/2027

Member: Habersham County

COVERAGE	EXPIRING DEDUCTIBLES	RENEWAL DEDUCTIBLES
Auto Liability/Physical Damage (AL/APD)	\$10,000	Same as Expiring
Crime	\$10,000	
General Liability (GL)	\$10,000	
Law Enforcement Liability (LEL)	\$25,000	
Property & Equip. Breakdown (PROP)	\$10,000	
Public Officials Liability (POL)	\$25,000	
Privacy & Security (Cyber)	\$25,000	
RENEWAL PROPOSAL		
Renewal Contribution:		\$922,144
Less Safety Credit:		(\$45,980)
Net Contribution Due:		\$876,164

*The deductible will apply to all losses and all lines of coverage subject to a maximum of one deductible for all claims arising from a single loss. For scheduled properties in Special Hazard Zones for Flood, the deductible is the maximum limit available under the National Flood Insurance Program or if unavailable, \$500,000 for building or structure and \$500,000 contents. Highest applicable deductible will apply.

ADDITIONAL LIMITS OF LIABILITY COVERAGE

Your Limit for Liability Coverage (Included in Contribution Above): \$1,000,000
 Note that these are the limits you chose last year.

With \$1,000,000 on Auto
Liability

Your liability limits may be increased in increments of \$1,000,000.
 We have provided the cost of any additional limits below.

(If Automobile Liability is specifically itemized in Your Limit of Liability Coverage above, that limit will remain the same even if you increase the other liability limits.)

<u>Option</u>	<u>Additional Annual Cost</u>
Increase Limits to \$2,000,000	\$24,381
Increase Limits to \$3,000,000	\$36,818
Increase Limits to \$4,000,000	\$48,567
Increase Limits to \$5,000,000	\$58,292

The Sovereign Immunity Protection Endorsement attached to the ACCG-IRMA Coverage Agreement caps Automobile Liability, where allowed by law, to limits of \$500,000 bodily injury per person / \$700,000 bodily injury per accident / \$50,000 property damage as stated under O.C.G.A. § 36-92-2.

For members buying a General Liability limit of \$4,000,000 or more, liability arising out of dams which are either 25 ft. or more in height or have an impounding capacity of 50 acre ft. or more will be limited to \$3,000,000 per occurrence unless underwriting requirements are met and the ACCG-IRMA Coverage Agreement is endorsed. For questions, please call ACCG Underwriting & Member Services at 1.800.858.2224 or email accginsurance@accg.org.

Final rates and pricing are subject to review and final approval from the Georgia Office of Commissioner of Insurance and Safety Fire.

ACCG

Risk Control

ONLINE SAFETY TRAINING



ACCG Risk Control is pleased to offer a comprehensive online safety training catalog through our new Learning Management System (LMS), hosted by SafetySkills. This platform gives members convenient, on-demand access to high-quality safety and risk management training.

Training is accessible anytime, anywhere, making it easy to deliver consistent education across departments. These training courses are unlimited and free to IRMA and GSIWCF members.

Members may request LMS Administrator access to manage enrollments, track progress, and monitor completion by emailing riskcontrol@accg.org.

We've highlighted a selection of our 700+ courses, organized into suggested training tracks by department or job function.

Administrative Services

- Office Ergonomics
- Office Safety Series
- Security Threat Awareness: Digital Security Considerations
- Slips, Trips, Falls

Cross-Functional Safety Training

- Human Resources Liability: Title VII
- Defensive Driver Series
- General Fire Safety
- Drug & Alcohol-Free Workplace
- Security Threat Awareness
- Active Shooter Response

Facilities & Maintenance

- Electrical Safety: Hazards, Controls & Best Practices
- Accident Prevention Signs and Tags
- Ladder Safety
- Hand & Pinchpoint Safety
- Hand & Powertool Safety
- Chemical Safety

First Responders

- Build Your Personal Resiliency Strategy as a First Responder
- Bloodborne Pathogens
- Lifting and Transferring Patients

Parks & Recreation, Animal Control, and Outdoor Workers

- Severe Weather and Outdoor Work
- Heat Stress in the Workplace
- Lawn Mower & Lawncare Safety
- Traffic Control Flagger
- Animal Safety: Snakes, Insects, Dogs, Mammals 4-Part Series

Warehouse Operations

- Rigging Safety: Tools and Equipment
- Forklift Operator Training

ACCG RISK CONTROL LAW ENFORCEMENT IN-PERSON TRAINING PROGRAMS

Law Enforcement Risk Specialist (LERS) Liability Training

The Law Enforcement Risk Specialist (LERS) training and certification prepares a designated risk specialist within each agency to recognize and address potential liability or officer-injury events, while supporting leadership before, during, and after incidents.

The LERS serves the head of the agency as either a primary or collateral duty, acting as the point of contact and coordinating with the ACCG Law Enforcement Risk Consultant.

Supervisor Liability Training

Strong supervision and smart risk management are the foundation of a successful law enforcement agency. This course shows how the intersection of supervisory responsibility and risk management strategies can significantly reduce liability, prevent misconduct, and protect both officers and departments.

The course also provides an overview of qualified immunity and summary judgment, helping supervisors understand how these legal protections work and why consistent supervision and constitutional compliance remain essential.

Below 100

Below 100 is a national law enforcement training initiative aimed at reducing annual line-of-duty deaths to fewer than 100, a level not seen since 1943.

Focusing on reducing preventable deaths, Below 100 influences law enforcement culture by providing innovative training and awareness through presentations, social media, and webinars on identifying the leading causes and current trends.

National Safety Council Defensive Driver Training

Defensive Driver Training is a relevant, leading-edge course to motivate and educate employees to be safe, responsible drivers. You can trust the National Safety Council (NSC) to best train drivers to avoid collisions, crashes, injuries, or worse.

This course is recommended for those frequently operating motor vehicles as part of their regular work duties, and as a corrective action class for anyone who has had an at-fault accident.

LEADERS

LEADERS training provides hands-on driver instruction focused on improving verbal commentary skills for hazard identification, decision-making, and real-time observation. The course enhances situational awareness, communication, and focus under various driving conditions to help reduce vehicle-related incidents.

Due Regard

Law Enforcement Officers are significantly more likely than the average citizen to be involved in a vehicle collision, making safe driving decisions critical every time you get behind the wheel.

The biggest threats to officer safety on the road are often not speed or traffic—they are overconfidence and poor decision-making under pressure. This course confronts those risks head-on by focusing on the real factors that lead to vehicle damage, injury, and loss of life, while equipping officers with practical strategies to stay focused, make sound decisions, and drive safely in high-stress situations.



ACCG - IRMA

July 1, 2026 to July 1, 2027

Vehicle Schedule for: Habersham County

2850

VIN	Year	Make	Model	Class	Department	Value	Type of Coverage
0012	2020	CHEVROLET	TAHOE	FC	FIRE	\$28,000	AL and APD
0205	2024	Spartan	E-One	FT	EMERGENCY SERVICES	\$584,706	AL and APD
0231	2012	Ford	F150	L	Sherriff	\$16,224	AL and APD
0232	2012	Ford	F150	L	Facilities Management	\$20,877	AL and APD
0302	2024	Spartan	E-One FC 94 Firetruck	FT	Fire Department	\$633,990	AL and APD
0380	2007	Ford	Ranger	L	RECREATION	\$11,707	AL and APD
0400	2020	Dodge	Journey	L	Senior Center	\$23,469	AL and APD
0422	2020	F-450 SUPER DUTY	ambulance	AMB	ems	\$250,000	AL and APD
0423	2020	F-450 SUPER DUTY	AMBULANCE	AMB	EMS	\$250,000	AL and APD
0448	2004	Ford	F250	L	Sheriff	\$24,500	AL and APD
0497	2020	FORD	EXPLORER	PP	RECREATION	\$29,998	AL and APD
0501	2024	Ford	Transit 350	SSV	Transit	\$107,690	AL and APD
0525	2021	Dodge	Charger	PC	Sheriff	\$38,000	AL and APD
0576	2021	FORD	F-150 4X4	L	SHERIFF	\$33,400	AL and APD
0594	2016	SGAC SG46SA	CARGO TRAILER	TR	FIRE DEPARTMENT	\$1,500	AL Only
0622	2022	DODGE	DURANGO	PC	SHERIFF'S DEPARTMENT	\$50,000	AL and APD
0644	1993	International	4900 Pumper	FT	Fire	\$110,713	AL and APD
0653	1994	International	Pumper	FT	Fire	\$110,994	AL and APD
0709	2015	Ford	E-450 Bus	B	Senior Center	\$19,150	AL and APD
0732	2017	Ford	F-250	L	Animal Control	\$33,800	AL and APD
0749	2023	CURRAHEE	TRAILER	TR	FIRE DEPARTMENT	\$1,840	AL Only
0815	2015	Dodge	Charger	PC	Sheriff	\$24,413	AL and APD
0822	2021	FORD	EXPLORER	PP	TAX ASSESSORS	\$31,500	AL and APD
0828	2022	Spartan	Pumper Fire Truck	FT	Fire Department	\$90,000	AL and APD
0846	2005	Ford	E-150 Van	L	Animal Control	\$6,000	AL Only

ACCG - IRMA

July 1, 2026 to July 1, 2027

Vehicle Schedule for: Habersham County

2850

VIN	Year	Make	Model	Class	Department	Value	Type of Coverage
0848	2023	Currahee	L610 TRAILER	TR	Landfill	\$1,578	AL Only
0899	2023	DODGE	RAM	AMB	EMERGENCY SERVICES	\$143,143	AL and APD
0906	2013	Ford	Explorer	L	Tax Assessors	\$25,000	AL and APD
0907	2013	Ford	Explorer	L	Information Technology	\$25,000	AL and APD
0937	2015	Ford	F150 Crew Cab	L	Road Department	\$27,416	AL and APD
0948	2005	Ford	E250 Van	L	Transit	\$13,200	AL and APD
0971	2024	GMC	Terrain	PP	District Attorney-66	\$26,750	AL and APD
1040	2017	Dodge	Charger	PC	Sheriff	\$25,500	AL and APD
1041	2017	Dodge	Charger	PC	Sheriff	\$25,500	AL and APD
1042	2017	Dodge	Charger	PC	Sheriff	\$25,500	AL and APD
1061	2022	Ford	F-250	FC	EMS	\$34,722	AL and APD
1062	2022	Ford	F-250	FC	Fire Department	\$34,722	AL and APD
1084	2023	SIMPSON	WW11 FLATBED TRAILER	TR	AIRPORT	\$4,200	AL Only
1157	2020	FORD	F-150	FC	ROAD	\$36,689	AL and APD
1219	2003	CAT	CAT 615C	TR	Road Department	\$99,500	AL and APD
1249	2014	Dodge	Charger	PC	School Resource Officer	\$20,000	AL and APD
1311	2001	Great Dane	Great Dane	TR	Landfill	\$1,000	AL Only
1377	2007	Ford	Fusion	PP	Sherriff	\$14,452	AL and APD
1382	2010	Harley Davidson	FLHP	MC	Sheriff	\$5,000	AL Only
1406	1997	Ford	F800	H	Road Department	\$7,500	AL and APD
1407	1997	Ford	F800	H	Road Department	\$14,692	AL and APD
1433	2014	Ford	E350 Van	M	Landfill	\$19,500	AL and APD
1516	2014	Ford	Explorer	PC	School Resource Officer	\$10,000	AL and APD
1521	2015	Ford	F450 Superduty Med 5	AMB	EMS	\$93,978	AL and APD

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Vehicle Schedule for: Habersham County

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VIN	Year	Make	Model	Class	Department	Value	Type of Coverage
1585	2013	Ford	F-250	M	Fire	\$30,643	AL and APD
1594	2022	Ford	F250	L	Animal Control	\$46,397	AL and APD
1684	2001	Freightliner	Fire Truck	FT	Fire Department	\$85,000	AL and APD
1689	2025	Ford	Explorer	PC	Sherriff	\$70,000	AL and APD
1727	2016	Ford	Explorer	L	COUNTY MANAGER	\$26,609	AL and APD
1819	2025	Ford	Explorer	PC	Sherriff	\$70,000	AL and APD
1841	2009	Chevrolet	Impala	PP	Sheriff	\$18,270	AL and APD
1863	2010	Ford	Mustang	PC	Sherriff	\$12,000	AL and APD
1864	2025	Ford	Explorer	PC	Sherriff	\$70,000	AL and APD
1865	2019	Dodge	Charger	PC	Sheriff	\$24,472	AL and APD
1943	2012	DODGE	RAM	PC	SHERIFF	\$10,000	AL and APD
1973	2021	Dodge	Charger	PC	Sheriff - SRO	\$38,000	AL and APD
2125	2022	DODGE	DURANGO	PC	SHERIFF'S	\$50,000	AL and APD
2125	2025	Ford	Explorer	PC	Sherriff	\$61,600	AL and APD
2190	2019	Ford	350 Transit Van	M	Sheriff	\$32,793	AL and APD
2194	2025	Ford	Explorer	PC	Sherriff	\$61,600	AL and APD
2206	2024	Kaufman	Trailer HP	TR	ROAD DEPTARTMENT	\$11,530	AL and APD
2217	2005	Ford	F450 111 Cab & Chassis	FT	EMS	\$34,615	AL and APD
2222	2025	Ford	Explorer	PC	Sherriff	\$61,600	AL and APD
2272	2025	Ford	Explorer	PC	Sherriff	\$61,600	AL and APD
2299	2025	Ford	Explorer	PC	Sherriff	\$61,600	AL and APD
2314	2025	Ford	Explorer	PC	Sherriff	\$61,600	AL and APD
2339	2025	Ford	Explorer	PC	HEAT	\$70,000	AL and APD
2340	2026	Kaufman Trailer	Kaufman Trailer	TR	Road Department	\$8,890	AL and APD
2344	2025	Ford	Explorer	PC	Sherriff	\$61,600	AL and APD

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Vehicle Schedule for: Habersham County

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VIN	Year	Make	Model	Class	Department	Value	Type of Coverage
2356	1994	Ford	F350	PC	Sheriff	\$8,500	AL and APD
2357	2000	Trailer	Unk	TR	Facilities Management	\$600	AL Only
2372	2021	Dodge	Charger	PC	Sheriff - SRO	\$32,000	AL and APD
2403	2004	UNK	980 Landscape Trailer	TR	Road Department	\$900	AL Only
2412	2008	Chevrolet	Impala	L	Sheriff	\$15,349	AL and APD
2412	2025	Ford	Explorer	PC	Sherriff	\$61,600	AL and APD
2421	2026	Ford	F-250	PC	Sherriff	\$66,000	AL and APD
2444	2025	Ford	Explorer	PC	Sherriff	\$61,600	AL and APD
2445	2017	Ford	Explorer	PC	School Resource Officer	\$10,500	AL and APD
2459	2025	Ford	Explorer	PC	Sherriff	\$61,600	AL and APD
2479	2025	Ford	Explorer	PC	Sherriff	\$61,600	AL and APD
2482	2011	Rosenbauer	Engine	FT	Fire Department	\$295,000	AL and APD
2486	2025	Ford	Explorer	PC	Sherriff	\$61,600	AL and APD
2494	2025	Ford	Explorer	PC	Sherriff	\$61,600	AL and APD
2530	2018	Ford	E-450	B	Extension Services	\$53,292	AL and APD
2552	2025	Ford	Explorer	PC	Sherriff	\$61,600	AL and APD
2571	2025	Ford	Explorer	PC	Sherriff	\$61,600	AL and APD
2602	2019	Ford	Explorer	L	Coroner	\$30,000	AL and APD
2612	2025	International 108SD Water Truck	International	H	LANDFILL	\$159,507	AL and APD
2660	2025	Ford	Explorer	PC	Sherriff	\$61,600	AL and APD
2716	2025	Ford	Explorer	PC	Sherriff	\$61,600	AL and APD
2770	2025	Ford	Explorer	PC	Sherriff	\$61,600	AL and APD
2777	2023	Dodge	Charger	PC	Sheriff - SRO	\$36,000	AL and APD
2778	2023	FORD	F-150	PP	911 DISPATCH	\$44,000	AL and APD

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Vehicle Schedule for: Habersham County

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VIN	Year	Make	Model	Class	Department	Value	Type of Coverage
2779	2023	Dodge	Charger	PC	Sheriff - SRO	\$39,000	AL and APD
2780	2023	Dodge	Charger	PC	Sheriff - SRO	\$36,000	AL and APD
2782	2023	Dodge	Charger	PC	Sheriff - SRO	\$36,000	AL and APD
2819	2025	Ford	Explorer	PC	Sheriff	\$61,600	AL and APD
2832	1994	Chevrolet	Kodiak Tanker	FT	Fire	\$66,898	AL and APD
2842	2012	Ford	Pick Up	PC	Sheriff's	\$14,000	AL and APD
2849	2012	Ford	F-250 Crew Cab	L	Road Department	\$22,778	AL and APD
2854	2010	Peterbilt	Model 340	FT	Fire	\$151,000	AL and APD
2861	2025	Ford	Explorer	PC	Sheriff	\$61,600	AL and APD
2915	2004	Rolin	Rolin	TR	Landfill	\$3,500	AL Only
2932	2021	Ford	F150	L	Building and Planning	\$36,499	AL and APD
2952	1998	Ford F780	Aviation Fuel Truck	L	AIRPORT	\$9,750	AL and APD
2958	2009	Chevrolet	Silverado 1500	L	Road Department	\$7,000	AL and APD
2987	2025	Ford	Explorer	PC	Sheriff	\$61,600	AL and APD
2997	2025	Ford	Explorer	PC	Sheriff	\$61,600	AL and APD
301	2003	Express	Express	TR	Road	\$4,500	AL Only
3059	2007	International	7600 Dump	H	Road Department	\$73,161	AL and APD
3131	2008	Chevrolet	Impala	PP	AIRPORT	\$5,500	AL Only
3173	2001	Ford	Ranger	L	Road Department	\$4,000	AL Only
3216	2007	Dandy Dump		TR	Landfill	\$7,000	AL and APD
3245	1999	Ford	DRW Super Duty	M	Road Department	\$9,500	AL and APD
3268	2019	Dodge	Charger	PC	Sheriff's Department	\$24,472	AL and APD
3299	2008	Ford	F-150	L	Landfill	\$22,200	AL and APD
3367	2016	F450	Superduty	AMB	Emergency Services	\$104,493	AL and APD

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Vehicle Schedule for: Habersham County

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VIN	Year	Make	Model	Class	Department	Value	Type of Coverage
3373	2011	Ford	F250	L	Fleet	\$27,529	AL and APD
3381	2016	Ford	Explorer	PC	Sheriff	\$11,800	AL and APD
3401	2002	Great Dane	Great Dane	TR	Landfill	\$2,000	AL Only
3447	2008	Ford	Expedition	L	Sheriff	\$19,680	AL and APD
3540	2019	Freightliner	Cascadia 125	H	Road Department	\$119	AL and APD
3558	2000	Ford	F800 Rescue	FT	ROAD	\$44,853	AL and APD
3558	2017	Chevrolet	Silverado 1500	M	DEPARTMENT FACILITIES MAINTENANCE	\$23,000	AL and APD
3593	2001	Ford	Ranger	L	Landfill	\$3,500	AL Only
3651	1995	Chevrolet	C-3500 (1-Ton)	L	Road Department	\$3,500	AL Only
3664	2026	Ford	F-250	PC	Sheriff	\$66,000	AL and APD
3678	2021	Ford	Edge	M	Information Technology	\$23,000	AL and APD
368	1998			TR	Road	\$7,000	AL and APD
3697	2021	CHEVROLET	SILVERADO	L	ROAD	\$38,149	AL and APD
3725	2004	Haulmark	Haulmark	TR	Fire Department	\$3,500	AL Only
3726	2004	Haulmark	Haulmark	TR	Fire Department	\$3,500	AL Only
3729	2014	FORD	E-450 BUS	B	SENIOR CENTER	\$35,000	AL and APD
3742	2022	Ford	Explorer	PP	County Manager	\$58,900	AL and APD
3779	2012	CHEVROLET	SILVERADO	PC	SHERIFF	\$10,000	AL and APD
3828	2015	CHEVY	TAHOE	PC	SHERIFF	\$21,500	AL and APD
3999	2020	CHEVROLET	TAHOE	FC	FIRE	\$28,000	AL and APD
4042	2015	Ford	F450 Super Duty	L	Road Department	\$101,293	AL and APD
4099	2009	Ford	F-750 Crew Cab Flatbed Dump	H	Road Department	\$49,980	AL and APD
4127	2022	FORD	F-250 4X4	L	LANDFILL	\$29,020	AL and APD
4128	2022	FORD	F-250 4X4	L	LANDFILL	\$29,020	AL and APD
4219	2025	Ford	Explorer	PC	Sheriff	\$61,600	AL and APD

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VIN	Year	Make	Model	Class	Department	Value	Type of Coverage
4255	2025	Ford	Explorer	PC	Sherriff	\$61,600	AL and APD
4295	2025	Ford	Explorer	PC	Sherriff	\$61,600	AL and APD
4391	2025	Ford	Explorer	PC	Sherriff	\$61,600	AL and APD
4402	2021	Chevrolet	4500 HD Ambulance	AMB	Emergency Medical Services	\$235,175	AL and APD
4478	2020	Ford	F-450 Ambulance	AMB	Road Department	\$218,911	AL and APD
4547	2006	UNK	Flatbed Trailer	TR	Road Department	\$2,000	AL Only
4622	2009	MACK ROLL-OFF TRUCK	GU813	H	LANDFILL	\$79,000	AL and APD
4684	2025	Ford	Explorer	PC	Sherriff	\$70,000	AL and APD
4756	2009	INTERNATION AL	SR525 MRV	H	SHERIFF	\$20,000	AL and APD
4769	2022	Ford	Expedition	FC	Ambulance	\$49,439	AL and APD
4809	1999	International	Pumper	FC	Fire Department	\$140,000	AL and APD
4844	2016	Ford	Taurus SEL	M	Sherriff	\$10,000	AL and APD
4849	2020	Ford	Explorer	PP	Public Information	\$30,978	AL and APD
4855	2007	Ford	Explorer	L	Information Technology	\$7,000	AL and APD
4912	2020	DODGE	DURANGO	FC	EMA/911	\$28,988	AL and APD
4926	2025	Ford	Explorer	PC	HEAT	\$70,000	AL and APD
5013	2015	Dodge	Charger	PC	Sheriff	\$24,413	AL and APD
5076	2014	Curahee	Curahee	TR	Fire Department	\$1,229	AL Only
5106	2000	Ford	F450	L	Emergency Management	\$48,000	AL and APD
5107	2000	Ford	F450	FT	Fire Dept.	\$48,000	AL and APD
5108	2000	Ford	F450	L	Fire Dept.	\$68,048	AL and APD
5109	2000	Ford	F450	M	Fleet Services	\$48,000	AL and APD
5110	2000	Ford	F450	L	Fire Dept.	\$48,000	AL and APD
5114	1995	Chevrolet	Kodiak Pumper	FT	Fire Dept.	\$55,378	AL and APD

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VIN	Year	Make	Model	Class	Department	Value	Type of Coverage
5115	1986	Chevy	Command Post	L	EMA/E911	\$2,000	AL Only
5115	2006	Ford	F-350	M	Facilities Management	\$12,500	AL and APD
5125	1995	Kodiak	Pumper	L	Road Department	\$25,000	AL and APD
5174	2025	GMC	Sierra 2500 HD	M	Road Department	\$52,000	AL and APD
5191	1995	Chevrolet	Kodiak Tanker	FT	Fire Dept.	\$55,378	AL and APD
5245	1988	Wellscaica	Wellscaica	TR	Fire Department/EMS	\$3,000	AL Only
5293	2021	Dodge	Ram 1500	PC	Sherriff	\$30,000	AL and APD
5359	2013	Ford	F150	L	Road	\$14,521	AL and APD
5398	2006	Ford	Ranger XL	L	Fleet	\$11,000	AL and APD
5399	2025	GMC	Sierra 2500 HD	M	Road Department	\$52,000	AL and APD
5425	2009	Chevrolet	Tahoe 4x4	FC	EMS	\$10,800	AL and APD
5433	2012	Rosenbauer	Engine	FT	Fire Department	\$295,000	AL and APD
5476	2017	Ford	F-150	PC	Sheriff's Department	\$30,389	AL and APD
5483	2021	Rollin-S		TR	Landfill	\$13,460	AL and APD
5583	2009	Peterbuilt	Model 340 Tanker	FT	Fire Dept.	\$151,000	AL and APD
5589	2010	Chevy	Tahoe	PC	Sheriff	\$23,000	AL and APD
5597	1990	Ford	Water Truck	M	Road Department	\$4,000	AL Only
5653	2023	ROLLIN-S	FLATBED DUMP TRAILER	TR	LANDFILL	\$19,470	AL and APD
5661	2025	Chevrolet	Silverado 1500	L	Road Department	\$46,085	AL and APD
5663	2025	Chevrolet	Silverado 1500	M	Road Department	\$46,000	AL and APD
5711	2021	Dodge	Charger	PC	Sheriff - SRO	\$32,000	AL and APD
5719	2010	Dodge	Caravan	L	FACILITIES MAINTENANCE	\$20,854	AL and APD
5729	2023	Dodge	Ram 1500	L	Coroner	\$38,820	AL and APD
5730	2023	Dodge	Ram 1500	L	Coroner	\$39,344	AL and APD
5735	2006	48' Box Trailer	Trailer	TR	Landfill	\$1,500	AL Only

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Vehicle Schedule for: Habersham County

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VIN	Year	Make	Model	Class	Department	Value	Type of Coverage
5777	2021	Ford	F-150 4x4	L	Environmental Health	\$28,263	AL and APD
5959	2024	Ford	F-150	PC	Sheriff	\$55,000	AL and APD
6019	2012	Chevrolet	Tahoe	AMB	EMS	\$34,703	AL and APD
6033	2006	Mack	RD Tractor	STRC	Road	\$42,000	AL and APD
6098	2022	FORD	TRANSIT 350 VAN	L	ANIMAL CONTROL	\$56,408	AL and APD
6102	2021	Dodge	Ram 1500	M	FACILITIES MAINTENANCE	\$24,500	AL and APD
6105	2025	Ford	Explorer	PC	HEAT	\$70,000	AL and APD
6151	2008	Ford	F-250	L	Animal Control	\$15,528	AL and APD
6151	2006	Ford	F-750 Dump	H	Road Department	\$59,950	AL and APD
6152	2006	Ford	F-750 Dump	H	Road Department	\$59,950	AL and APD
6152	2022	CHEVROLET	TAHOE	PC	SHERIFF	\$54,000	AL and APD
6187	2016	Ford	E-350 Bus	SSV	Senior Center	\$32,625	AL and APD
6189	2021	Dodge	Charger	PC	Sheriff - SRO	\$38,000	AL and APD
6197	2013	Ford	Fusion	PC	Sheriff	\$13,000	AL and APD
6201	1990	Ford	F800 Pumper	FT	Fire Dept.	\$89,500	AL and APD
6202	2018	Chevrolet	Flatbed	M	Road Department	\$108,128	AL and APD
6202	1990	Ford	F800 Pumper	M	Road Department	\$89,500	AL and APD
6203	1990	Ford	F800 Pumper	FT	Fire Dept.	\$89,500	AL and APD
6277	2026	Chevrolet	Silverado 2500	M	Road Department	\$51,125	AL and APD
6289	2022	DODGE	DURANGO	PC	SHERIFF	\$50,000	AL and APD
6308	2016	Dodge	Charger	PC	Sheriff	\$24,751	AL and APD
6335	2003	Emergency One	Custom Pumper	FT	Fire Dept.	\$202,991	AL and APD
6336	2003	Emergency One	Custom Pumper	FT	Fire Dept.	\$202,991	AL and APD
6337	2026	Chevrolet	Silverado 2500	M	Road Department	\$51,125	AL and APD

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VIN	Year	Make	Model	Class	Department	Value	Type of Coverage
6383	2023	Ford	F-350	L	LANDFILL	\$59,925	AL and APD
6384	2013	Ford	Explorer	L	Building & Planning	\$23,500	AL and APD
6499	2008	Ford	F650 Rollback	H	Fleet	\$24,751	AL and APD
6537	2016	Ford	Explorer	PC	Sheriff's Department	\$19,995	AL and APD
6556	2008	Chevy	Tahoe	PC	School Resource Officer	\$7,000	AL and APD
6580	2011	Chevy	Tahoe	PC	Sheriff's Department	\$15,000	AL and APD
6620	2008	Ford	Superduty	M	Road Department	\$8,500	AL and APD
6691	2016	INTERNATION AL	TERRASTAR	M	ANIMAL CARE & CONTROL 74	\$75,000	AL and APD
6718	2017	FORD	F-150	PC	SHERIFF	\$21,800	AL and APD
6732	2019	Ford	F150 Pickup	L	Planning and Development	\$23,247	AL and APD
6748	2014	FORD	E350 BUS	SSV	TRANSIT	\$20,000	AL and APD
6765	1995	Ford	F800	H	Road Department	\$27,000	AL and APD
6773	1997	Hum-V	Diesel	PC	Sheriff	\$4,000	AL Only
6835	2023	Ford	F-450 Super Duty Ambulance	AMB	EMS	\$258,087	AL and APD
6872	2010	Chevrolet	Tahoe 4x4	FC	Fire Department	\$12,250	AL and APD
6893	2000	Ford	F150	L	Environmental Health	\$9,010	AL and APD
6914	2006	Ford	F-250	L	Road Department	\$21,767	AL and APD
6995	2008	Ford	F150	L	Animal Control	\$10,000	AL and APD
6STK	2014			TR	Road	\$33,500	AL and APD
7015	2023	Ford	F-450 Super Duty Ambulance	AMB	Ambulance	\$214,124	AL and APD
7084	2018	Chevrolet	Ambulance	AMB	Emergency Services	\$109,548	AL and APD
7103	2012	International	Water Truck	H	Landfill	\$89,777	AL and APD
7271	2004	Ford	F-350 Flatbed Truck	M	LANDFILL	\$18,000	AL and APD
7297	2005	Ford	Escape	L	Fleet Services	\$19,000	AL and APD
7307	2010	Ford	F150 XL Pick Up	M	Landfill	\$5,800	AL Only

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VIN	Year	Make	Model	Class	Department	Value	Type of Coverage
7330	2015	Dodge	Charger	PC	Sheriff	\$30,951	AL and APD
7344	2003	Chevrolet	3500 Van	M	County Extension Service	\$38,006	AL and APD
7380	2019	Ford	F150 Pickup	L	Animal Control	\$25,483	AL and APD
7423	2022	FORD	F-450	AMB	EMERGENCY SERVICES	\$220,881	AL and APD
7438	2022	CHEVROLET	TAHOE	PC	SHERIFF	\$54,000	AL and APD
7523	2004	Ford	E350	L	Sheriff Dept.	\$20,000	AL and APD
7556	2018	Spartan		TR	Sheriff	\$10,000	AL and APD
7601	2010	Chevrolet	Tahoe	L	Fire Department	\$10,300	AL and APD
7604	2020	Ford	Explorer	PC	Sherriff	\$35,985	AL and APD
7700	2023	BIG TEX	'17 BUMPER PULL TRAILER	TR	ROAD DEPARTMENT	\$12,799	AL and APD
7711	2011	Chevy	Tahoe	PC	Sheriff's Department	\$15,000	AL and APD
7818	2000	Ford	Explorer	L	Senior Center	\$24,883	AL and APD
7884	2026	Ford	Explorer	PP	District Attorney-66	\$41,000	AL and APD
7897	2026	Freightliner	114SD Roll-Off Truck	H	LANDFILL	\$218,000	AL and APD
7944	2016	Ford	F150	L	FACILITIES MAINTENANCE	\$43,000	AL and APD
7961	2017	Ford	F150 Pickup 4x4	L	Sherriff	\$22,000	AL and APD
7992	2020	Chevrolet	Tahoe	PC	Sheriff	\$35,742	AL and APD
7994	2024	Ford	Explorer	PC	Sherriff	\$60,200	AL and APD
8040	2024	Chevrolet	Silverado 1500	M	Road Department	\$50,000	AL and APD
8065	2022	FORD	EXPLORER	PP	AIRPORT	\$33,800	AL and APD
8087	1995	Chevrolet	Kodiak Pumper	FT	Fire Department	\$65,000	AL and APD
8130	2000	Curahee	Curahee	TR	Sheriff	\$1,500	AL Only
8136	2008	International	7600	H	Road Department	\$93,449	AL and APD
8152	2008	International	7600 Dump Truck	H	Road Department	\$97,953	AL and APD

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VIN	Year	Make	Model	Class	Department	Value	Type of Coverage
8208	2001	Chevrolet	Geo Tracker	L	Fleet Maintenance	\$9,000	AL and APD
8235	2024	Ford	Explorer	PC	Sherriff	\$60,200	AL and APD
8246	2022	FORD	EXPLORER	PP	AIRPORT	\$33,800	AL and APD
8247	2024	Chevrolet	Silverado 1500	M	Road Department	\$50,000	AL and APD
8283	2010	Trailer	Unk	TR	Road	\$2,400	AL Only
8319	2025	E-ONE	Typhoon Ladder Truck	FT	Fire	\$1,324,730	AL and APD
8321	2024	Ford	Explorer	PC	Sherriff	\$60,200	AL and APD
8342	2024	Ford	Explorer	PC	Sherriff	\$60,200	AL and APD
8353	2020	Chevrolet	Tahoe	PC	Sheriff	\$35,742	AL and APD
8357	2004	Haulmark	Haulmark	TR	Sheriff's	\$2,500	AL Only
8369	2020	Chevrolet	Tahoe	PC	Sheriff	\$50,742	AL and APD
8386	2021	Dodge	Charger	PC	Sheriff - SRO	\$32,000	AL and APD
8387	2021	Dodge	Charger	PC	Sheriff - SRO	\$32,000	AL and APD
8553	2020	Chevrolet	Tahoe	PC	Sheriff	\$50,742	AL and APD
8571	2000	Sterling	LT9500 Dump Truck	H	Road Department	\$19,500	AL and APD
8572	2000	Sterling	LT9500 Dump Truck	H	Road Department	\$19,500	AL and APD
8599	2024	Ford	Maverick	PP	Environmental Health-14	\$28,941	AL and APD
8753	2008	International	Fuel Truck	M	AIRPORT	\$98,500	AL and APD
8779	2024	Ford	Explorer	PC	Sherriff	\$60,200	AL and APD
8801	2021	CHEVROLET	4500HD AMBULANCE	AMB	EMS	\$131,486	AL and APD
8804	2025	Ford	Transit 350	SSV	Transit-54	\$106,329	AL and APD
8806	2024	Ford	Explorer	PC	Sherriff	\$60,200	AL and APD
8853	2022	FORD	EXPLORER	PC	SHERIFF	\$54,000	AL and APD
8922	2021	Ford	F-250 4x4	L	Landfill	\$28,870	AL and APD
8925	2021	Ford	F-250 4x4	FC	Fire Department	\$34,592	AL and APD

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July 1, 2026 to July 1, 2027

Vehicle Schedule for: Habersham County

2850

VIN	Year	Make	Model	Class	Department	Value	Type of Coverage
8932	2022	FORD	EXPLORER	PC	SHERIFF	\$54,000	AL and APD
8985	1992	NS International	4900 Pumper	FT	Fire Dept.	\$124,032	AL and APD
9003	2012	Ford	Explorer	PC	Sheriff's Department	\$14,000	AL and APD
9072	2014	Dodge	Charger	PC	Sheriff	\$21,000	AL and APD
9087	2021	Ford	F-150 4x4	L	Building and Planning	\$25,393	AL and APD
9121	2022	FORD	EXPLORER	PC	HEAT (SHERIFF)	\$54,000	AL and APD
9177	2023	SPARTAN	METROSTAR FIRE TRUCK	FT	FIRE DEPARTMENT	\$460,604	AL and APD
9221	2021	Ford	EcoSport	PP	District Attorney	\$24,400	AL and APD
9227	2023	DODGE	DURANGO	PP	911 DISPATCH	\$38,000	AL and APD
9245	2021	Honda	Accord	PC	Sherriff	\$22,000	AL and APD
9301	2012	Ford	E350 Super Duty	M	ANIMAL CARE & CONTROL 74	\$24,000	AL and APD
9319	2020	Chevrolet	4500HD Ambulance	AMB	EMS	\$132,659	AL and APD
9356	2020	CHEVROLET	TAHOE	FC	FIRE	\$28,000	AL and APD
9404	2012	Ford	F150 4WD	L	Fleet	\$19,500	AL and APD
9428	2026	INTERNATION AL	MV607 DU,MP TRUCK	H	Road Department	\$132,000	AL and APD
9429	2026	INTERNATION AL	MV607 DUMP TRUCK	H	Road Department	\$132,000	AL and APD
9430	2026	INTERNATION AL	MV607 DUMP TRUCK	H	Road Department	\$132,000	AL and APD
9450	2018	Dodge	Charger	PC	SHERIFF-SRO	\$30,000	AL and APD
9478	2017	Dodge	Ram 1500	PC	Sherriff	\$23,000	AL and APD
9502	2020	CHEVROLET	TAHOE	PC	SHERIFF	\$28,000	AL and APD
9556	2022	Dodge	Ram 1500	M	Coroner	\$33,500	AL and APD
9650	2013	Dodge	Charger	PC	Sheriff- SRO	\$23,433	AL and APD
9713	2025	Ford	Explorer	PC	Sherriff	\$70,000	AL and APD
9714	2020	Ford	F150	L	Facilities Management	\$26,453	AL and APD

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July 1, 2026 to July 1, 2027

Vehicle Schedule for: Habersham County

2850

VIN	Year	Make	Model	Class	Department	Value	Type of Coverage
9734	2013	Harley Davidson	FLHP DOM	MC	Sheriff	\$5,000	AL Only
9799	2023	Dodge	Charger	PC	Sheriff - SRO	\$39,000	AL and APD
9854	2013	Ford	F450	M	FACILITIES MAINTENANCE	\$110,000	AL and APD
9886	2024	Ford	Transit 350 Van	SSV	Extension Services	\$50,000	AL and APD
9901	2016	Dodge	RAM	PC	FLEET	\$30,000	AL and APD
9942	2013	Ford	Explorer	FC	Fire Department	\$8,500	AL and APD
9948	2018	Ford	F150 Pickup 4x4	M	Animal Control	\$23,247	AL and APD
9998	2014	Ford	Explorer	PC	Sheriff	\$10,000	AL and APD
9999	2000	Trailer	Unk	TR	EMA/911	\$900	AL Only
ries	2006	Down To Earth		TR	Landfill	\$10,000	AL and APD
X20W	2004	Haulmark	Haulmark	TR	EMA/911	\$3,500	AL Only
Total	329						

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July 1, 2026 to July 1, 2027

Mobile Equipment Schedule for: Habersham County

2850

Serial No.	Year	Make	Description	Dept	Value
	2004		Landfill Scales	Landfill	\$ 61,934
	1996	Hyster	Forklift	Fleet	\$ 4,500
	2003	Scag	Mower	Recreation	\$ 3,500
			"Shop ""Big"" Generator"	Road	\$ 6,000
			Generator	Admin Building	\$ 3,000
			Generator	Station 9	\$ 4,500
			Big Generator	Road Department	\$ 6,000
			Generac	Tower Mountain	\$ 6,000
			Generac	Ivy Mountain	\$ 6,000
			Generac	Batesville	\$ 6,000
			Generac	Tallulah Falls	\$ 6,000
		John Deere	Generator	Sheriff's	\$ 8,000
			Ranger Glidescope	EMS	\$ 10,000
			CAT C4-4 Generator	911 Center	\$ 28,500
00006202	2022	SALTDogg	SALTDogg SPREADER	ROAD	\$ 11,352
		14708F460211			
		SPREADER			
00006204	2022	SALTDogg	SALTDogg SPREADER	ROAD	\$ 11,352
		14708F460211			
		SPREADER			
008388		AIRCRAFT TUG	AIRCRAFT TUG	AIRPORT	\$ 3,500
010256	2026	Gravely	PROTURN 672 ZERO TURN	Parks & Recreation	\$ 14,500
			MOWER		
10185	2022	KUBOTA	M5-111HFC TRACTOR	LANDFILL	\$ 47,462
10369	2000	Kubota	Kubota M4900 Tractor	Public Facilities	\$ 6,000
107	2007	Polaris	Ranger	Sheriff's	\$ 2,000
116	2004	CAT	135H Motor Grader	Road	\$ 82,350
1181	2008	CAT	D6T Dozer	Landfill	\$ 200,000
1223		Kubota	M9540 Tractor	Road	\$ 26,500
1225		Kubota	M9540 Tractor	Road	\$ 26,500
1338	2003	CAT	Skid Steer Loader	Road	\$ 41,000
146			Crack Sealer	Road	\$ 55,000
1461	2004	CAT	Wheel Loader IT28	Road	\$ 99,000
14712	2023	KUBOTA	MINI EXCAVATOR	LANDFILL	\$ 113,730
		KX080-4S2R3A			
152	2020	Kubota	M5-111HFC Tractor	Road	\$ 46,111
154	2014	Kubota	Tractor	Road	\$ 35,197
1636877	2021	Land Pride	Land Pride RC3712 Cutter	Airport	\$ 14,098
		RC3712 Cutter			
1639	2009	Military 15KW	Generator	Sheriff	\$ 19,455
165		CAT	Cold Planer SSL PC408B	Road	\$ 19,000
1695	2007	JCB	Track Loader MOD-JS220LC	Road	\$ 98,000
172S	1993	Ingersoll	Roller	Road	\$ 6,500
1802	2008	Roscoe	Asphalt Distributer	Road	\$ 35,000

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Mobile Equipment Schedule for: Habersham County

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Serial No.	Year	Make	Description	Dept	Value
1860	2001		Woods Rotary Cutter	Landfill	\$ 700
189	2014	Kubota	Tractor	AIRPORT	\$ 35,986
1HFRR12 10500007	2020	BUSH HOG	2810CD FLEX WING MOWER	ROAD	\$ 16,000
1HFRR12 10570010	2020	BUSHOG	2810CD FLEX WING MOWER	ROAD	\$ 16,000
1L06145 MHNH15 9255	2025	John Deere 6M145	30 Ft Alamo Maverick Boom Mower MV2-30-231002 60RP-231004	Road Department	\$ 288,100
1L07130 HCCH731 059	2012	JOHN DEER	7130 MOWER	ROAD DEPARTMENT	\$ 110,000
1S9S2212 1SD381K 31	2025	JET-VAC	747-FR2000ECO JETTER	Road Department	\$ 104,916
20121439 14508	2021	John Deere	Z515E Mower	Landfill	\$ 4,659
2169	2015	Scag	Turf Tiger	Recreation	\$ 11,734
2243	2022	CFMoto	CForce 800 ATV	Landfill	\$ 10,400
229984	2022	SKID PRO	72" PICK UP BROOM	ROAD DEPARTMENT	\$ 7,072
23206341 254	2018	Caterpillar	Compactor	Landfill	\$ 749,372
259			SKID Steer 272D XHP	Road	\$ 55,000
259	2001	Woods	Loader	Landfill	\$ 700
2591	2006		TC40DA NH Tractor	Recreation	\$ 8,500
291	2020	Scag	Turf Tiger II Mower	Recreation	\$ 12,940
2938			Chuck Wagon	Recreation	\$ 750
2962		CAT	953C Track Loader	Road	\$ 135,000
2T300662	2018	CAT 725C2 Off Road Truck	CAT 725C2 Off Road Truck	Landfill	\$ 239,760
310	2015	John Deere	6105M Tractor/Boom Mower	Road	\$ 132,650
320		CAT	Generator	Fleet	\$ 4,500
3220	2007	FINN	90 Hydrseeder	Road	\$ 24,000
359			ABH359 Bushhog Tail Behind	Road	\$ 1,150
370			ABH370 Bushhog Trail Behind	Road	\$ 1,150
3780	2012	Kohler	Generator	Judicial Center/Facilities	\$ 25,000
3793	2007	Dynapac	Asphalt Roller	Road	\$ 33,500
4438		SM60 Bush Hog	Side Mower	Road	\$ 7,272
4572			Wacker Packer	Road	\$ 950
48TA	2016	Kohler	Generator	Health Department	\$ 13,180
4FMUS20 20NR519 746	2022	BANDIT	19XPC CHIPPER	ROAD DEPARTMENT	\$ 93,156
4UF09MP V89T300 887	2009	Artic Cat	Prowler XT 650 ATV	Facilities	\$ 7,000

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Mobile Equipment Schedule for: Habersham County

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Serial No.	Year	Make	Description	Dept	Value
5001			12 CAT 120H- Grader	Road	\$ 100,000
5133	2006	Lee Boy	Force Feed Loader	Road	\$ 125,000
5152	2018	Land Pride	Side Mower	Road Department	\$ 9,761
5417	2026	Polaris	R26MAA57B1	Landfill	\$ 14,500
5493		CAT	420D Backhoe	Road	\$ 80,000
5542	2020	Highway 1400601SS	Spreader	Public Facilities	\$ 6,380
590		CAT	D4G Dozer	Road	\$ 60,000
594	2017	SCAG	Mower	Sheriff	\$ 8,571
5996	2017	Kubota	Utility Vehicle	Recreation	\$ 10,789
6250			6' Bush Hog Mower	Road	\$ 990
67	2016	Gradall	null	Road	\$ 250,000
68	2009	Solar Tech	Silent Advisor	Sheriff	\$ 6,500
6843	2006	Lee Boy	Pneumatic Roller	Road	\$ 12,500
6930	2019	Land Pride	DB2660 Mower	Road Department	\$ 10,161
6974	2001		N.H. T170 Tractor	Landfill	\$ 6,000
7190			NHTL80 Tractor	Landfill	\$ 8,500
7293			John Deere	Road	\$ 85,500
7481			Challenger Broome	Road	\$ 4,500
7935	2012	EZGO	Golf Cart	Sheriff	\$ 5,495
8638			Mulcher Hay Blower	Road	\$ 4,000
9151		John Deer	Gator	EMA/911	\$ 3,850
9861		Leeboy	Paver	Road	\$ 85,500
9999		EZ-GO	Golf Cart		\$ 9,245
AGCMC4 90HMC00 0576	2022	MASSEY FERGUSON	4710 TRACTOR	ROAD	\$ 53,000
B6201291	2023	CAT 299D3 X3COMPACT TRACK LOADER	CAT 299D3 X3COMPACT TRACK LOADER	Landfill	\$ 148,922
HNK0039 0	2020	Caterpillar	D6-20 Dozer	Landfill	\$ 425,234
J2PF	2017	Kohler	Generator	Fire Department #8	\$ 22,510
K8E0041 7	2024	CAT 926 QC Wheel Loader	CAT 926 QC Wheel Loader	Landfill	\$ 243,190
KBUM4D DCAM8K 57632	2022	KUBOTA	M5-091HDC12	ROAD	\$ 54,000
L9TP	2018	Kohler	Generator	Firestation 16	\$ 18,100
L9TR	2018	Kohler	Generator	Firestation 11	\$ 18,800
L9TS	2018	Kohler	Generator	Firestation 14	\$ 18,800
L9TT	2018	Kohler	Generator	Firestation 13	\$ 18,100
L9TV	2018	Kohler	Generator	Firestation 15	\$ 18,800
L9TW	2018	Kohler	Generator	Firestation 12	\$ 18,800

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Mobile Equipment Schedule for: Habersham County

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Serial No.	Year	Make	Description	Dept	Value
M064202 252	2022	SNOWDOGG EX9011 16020642 PLOW	SNOWDOGG PLOW	ROAD	\$ 7,010
M064202 263	2022	SNOWDOGG EX9011 16020642 PLOW	SNOWDOGG PLOW	ROAD	\$ 7,010
MYK205 81	2022	CAT	320 TCHC HYD EXCAVATOR	LANDFILL	\$ 236,920
RDC0157 4	2024	CAT D6 WHA Track Type Dozer	CAT D6 WHA Track Type Dozer	Landfill	\$ 632,889
T5701509	2023	SCAG	TIGER CAT II MOWER	AIRPORT	\$ 9,749
U1210707 335	2021	LINCOLN RANGER	260 MPX K3458-1 WELDER	ROAD DEPARTMENT	\$ 5,700
Varies	2006	Wastequip	Recycle Bin-Glass	Landfill	\$ 22,500
Various		Various	Road Department Power Tools	Road Department	\$ 13,450
Y9A0098 0	2025	CAT 120 LVR- GRADER	CATERPILLAR 120 LVR- GRADER	Road Department	\$ 250,000
YMRVIO 80LNAJA H898	2022	YANMAR	MINI EXCAVATOR	ROAD DEPARTMENT	\$ 76,500
Total					\$ 6,552,364

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Statement of Values for: Habersham County

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Loc. No.	Address	ISO Occ. Code	Description FloodZone Valuation	Sprinkler Alarm	Bldg Value	Contents Value	A/R Value	VPR Value	Fine Art Value	EDP Value	EDP Media	EE Value	BI Value	Prop Open Value	TOTAL
0001A	555 Monroe Street Clarkesville, GA 30523	1604 0701	Old Courthouse X Stated	Central	\$441,928	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$441,928
0003A	4235 Toccoa Hwy Clarkesville, GA 30523	1103 0844	Fair Association Building - Club Room X RC		\$19,973	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$19,973
0003B	4235 Toccoa Hwy Clarkesville, GA 30523	1203 0844	Fair Association Building - Scoring Tower X RC		\$18,617	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10,005	\$28,622
0003C	4235 Toccoa Hwy Clarkesville, GA 30523	1203 0844	Fair Association Building - Restroom X RC		\$57,065	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$57,065
0005A	226 Grant Street Clarkesville, GA 30523	1604 0701	Public Defenders Office X RC	None	\$664,638	\$44,417	\$0	\$0	\$0	\$9,270	\$0	\$0	\$0	\$4,728	\$723,053
0006A	1048 Hollywood Highway Clarkesville, GA 30524	1104 0701	DFACS X RC	Central	\$840,309	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,759	\$842,068

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Loc. No.	Address	ISO Occ. Code	Description FloodZone Valuation	Sprinkler Alarm	Bldg Value	Contents Value	A/R Value	VPR Value	Fine Art Value	EDP Value	EDP Media	EE Value	BI Value	Prop Open Value	TOTAL
0008B	4218 Toccoa Hwy Clarkesville, GA 30523	1303 0701	Gas Pumps X RC		\$50,393	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$50,393
0009A	4218 Toccoa Highway Clarkesville, GA 30523	1304 0933	Maintenance Shop - Road Department X RC	None	\$436,379	\$82,171	\$0	\$0	\$0	\$10,300	\$0	\$0	\$0	\$89,823	\$618,673
0010A	195 EOC Drive Mt Airy, GA 30523	1604 1070	911 Building - EMA and Fire X Historical	None	\$1,786,916	\$799,500	\$0	\$0	\$0	\$1,055,750	\$0	\$0	\$0	\$106,314	\$3,748,480
0010B	175 EOC Drive Mt. Airy, GA 30563	1304 1070	Rescue Building RC		\$20,065	\$555	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$20,620
0012A	1112 Airport Road Baldwin, GA 30511	1303 0933	Hangar 6-F X RC	None	\$453,163	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$453,163
0012B	1112 Airport Road Baldwin, GA 30511	1103 0933	Hangar 2-B X RC	None	\$383,790	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$383,790
0012D	1112 Airport Road Baldwin, GA 30511	1303 0933	Hangar 1-A X RC	None	\$532,819	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$532,819
0012E	1112 Airport Road 5/14/2026	1303	Hangar 8-H1	None	\$426,255	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$426,255

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This is the Statement of Values that is on file with ACCG-IRMA, for the 7/1/2026 to 7/1/2027 Coverage Period.

Statement of Values for: Habersham County

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Loc. No.	Address	ISO Occ. Code	Description FloodZone Valuation	Sprinkler Alarm	Bldg Value	Contents Value	A/R Value	VPR Value	Fine Art Value	EDP Value	EDP Media	EE Value	BI Value	Prop Open Value	TOTAL
	Baldwin, GA 30511	0933	X RC												
0012F	1112 Airport Road Baldwin, GA 30511	1303 0933	Hangar 9-H2 X RC	None	\$426,255	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$426,255
0012G	1112 Airport Road Baldwin, GA 30511	1303 0933	Hangar 4-D X RC	None	\$532,606	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$532,606
0012H	1112 Airport Road Baldwin, GA 30511	1303 0933	Hangar 5-E X RC	None	\$532,606	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$532,606
0012I	1112 Airport Road Baldwin, GA 30511	1103 0933	Old Hangar C X RC	None	\$372,973	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$372,973
0012J	1112 Airport Road Baldwin, GA 30511	1303 0933	Hangar G X RC	None	\$513,585	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$513,585
0012K	1112 Airport Road Baldwin, GA 30511	1303 0933	Maintenance Hangar X RC	None	\$347,985	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$347,985
0012L	1112 Airport Road Baldwin, GA 30511	1103 0701	Airport Terminal 2 X RC	Central	\$713,871	\$44,417	\$0	\$0	\$0	\$0	\$0	\$0	\$20,000	\$355,663	\$1,133,951

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Loc. No.	Address	ISO Occ. Code	Description Flood Zone Valuation	Sprinkler Alarm	Bldg Value	Contents Value	A/R Value	VPR Value	Fine Art Value	EDP Value	EDP Media	EE Value	BI Value	Prop Open Value	TOTAL
0016A	4900 Dick's Hill Parkway Mt Airy, GA 30563	1104 1070	Scale House RC		\$18,243	\$7,773	\$0	\$0	\$0	\$3,090	\$0	\$0	\$0	\$0	\$29,106
0017A	6579 New Liberty Road Clarkesville, GA 30523	1304 1070	Fire Station 15 X RC	None	\$322,249	\$21,098	\$0	\$0	\$0	\$2,060	\$0	\$0	\$0	\$30,894	\$376,301
0018A	6400 Camp Creek Road Mt Airy, GA 30563	1204 1070	Fire Station Glude Creek 14 X RC	None	\$303,228	\$28,871	\$0	\$0	\$0	\$2,060	\$0	\$0	\$0	\$30,894	\$365,053
0019A	217A Scoggins Drive Demorest, GA 30535	1104 0844	Senior Center X RC	Central	\$841,428	\$27,761	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$869,189
0020A	196 Scoggins Drive Demorest, GA 30535	1204 0701	AVITA Mental Health Services X RC	Central	\$2,166,229	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,166,229
0021A	123 Old Chimney Mountain Road Batesville, GA 30523	1204 1070	Fire Station 8 X RC	None	\$220,428	\$19,987	\$0	\$0	\$0	\$2,060	\$0	\$0	\$0	\$32,433	\$274,908
0022A	4267 Hollywood Highway Clarkesville, GA 30523	1304 1070	Fire Station 9 X RC	Central	\$1,122,277	\$41,085	\$0	\$0	\$0	\$4,120	\$0	\$0	\$0	\$35,182	\$1,202,664

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Loc. No.	Address	ISO Occ. Code	Description FloodZone Valuation	Sprinkler Alarm	Bldg Value	Contents Value	A/R Value	VPR Value	Fine Art Value	EDP Value	EDP Media	EE Value	BI Value	Prop Open Value	TOTAL
0022B	4263 Hollywood Highway Hollywood, GA 30523	1405 1070	Fire Station X RC		\$28,532	\$6,663	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$35,195
0023A	1302 Fairview School Road Clarkesville, GA 30523	1104 1070	Fire Station 11 X RC	None	\$292,039	\$21,098	\$0	\$0	\$0	\$2,060	\$0	\$0	\$0	\$30,894	\$346,091
0024A	2795 Duncan Bridge Road Comelia, GA 30531	1304 1070	Fire Station 12 X RC	None	\$326,725	\$35,534	\$0	\$0	\$0	\$2,060	\$0	\$0	\$0	\$31,443	\$395,762
0025A	4900 Dick's Hill Parkway Mt Airy, GA 30563	1104 1070	Pumping Station - Landfill RC		\$19,684	\$33,312	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$52,996
0025B	4900 Dick's Hill Pkwy Mt. Airy, GA 30563	1104 1070	Pumping Station #2 RC		\$19,684	\$33,312	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$52,996
0025C	4900 Dick's Hill Pkwy Mt. Airy, GA 30563	1104 1070	Pumping Station #3 RC		\$19,684	\$33,312	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$52,996
0028A	185 Scoggins Drive Demorest, GA 30535	1104 1070	Health Department X RC	Central	\$1,874,191	\$16,657	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$28,915	\$1,919,763
0029A	555 Monroe Street Clarkesville, GA 30523	1204 0844	Agriculture Building	None	\$929,823	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$929,823

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Loc. No.	Address	ISO Occ. Code	Description Flood Zone Valuation	Sprinkler Alarm	Bldg Value	Contents Value	A/R Value	VPR Value	Fine Art Value	EDP Value	EDP Media	EE Value	BI Value	Prop Open Value	TOTAL
			X RC												
0030A	1000 Detention Drive Clarkesville, GA 30523	1604 1000	Detention Center X RC	Central	\$7,556,067	\$471,927	\$0	\$0	\$0	\$1,337,123	\$0	\$0	\$0	\$293,535	\$9,658,652
0031A	4900 Dicks Hill Parkway Mt Airy, GA 30563	1304 1070	Leachate Treatment Plant X RC	None	\$306,584	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$306,584
0031B	4900 Dicks Hill Parkway Mt Airy, GA 30563	1304 1070	Water Tank 1 X RC	None	\$380,433	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$380,433
0031C	4900 Dicks Hill Parkway Mt Airy, GA 30563	1304 1070	Water Tank 2 X RC	None	\$342,389	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$342,389
0033A	4235 Toccoa Highway Clarkesville, GA 30523	1204 0844	Little League Building X RC	None	\$497,920	\$12,214	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$698,683	\$1,208,817
0033B	4235-B Toccoa Highway Clarkesville, GA 30523	1204 0844	Animal Shelter X RC	None	\$247,282	\$22,208	\$0	\$0	\$0	\$5,150	\$0	\$0	\$0	\$0	\$274,640
0033C	4235 Toccoa Highway Clarkesville, GA 30523	1104 0701	Soccer Association Building	None	\$210,357	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$210,357

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2850

Loc. No.	Address	ISO Occ. Code	Description FloodZone Valuation	Sprinkler Alarm	Bldg Value	Contents Value	A/R Value	VPR Value	Fine Art Value	EDP Value	EDP Media	EE Value	B1 Value	Prop Open Value	TOTAL
			X RC												
0034A	1112 Airport Road Baldwin, GA 30511	1103 0844	Airport Terminal X RC	Central	\$255,114	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$255,114
0036A	4235 Toccoa Highway Clarkesville, GA 30523	1304 0844	Old Pavilion - Cattle Barn X RC	None	\$798,909	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$798,909
0038A	120 Paul Franklin Road Clarkesville, GA 30523	1404 0844	Recreation Aquatic Center x RC	Central	\$10,195,598	\$86,612	\$0	\$0	\$0	\$6,180	\$0	\$0	\$0	\$34,632	\$10,323,022
0038B	120 Paul Franklin Rd Clarkesville, GA 30523	1103 0844	Tennis Court Pavilion X RC		\$50,155	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$206,691	\$256,846
0039A	2665 Habersham Mill Road Clarkesville, GA 30523	1204 1070	Fire Station 13 X RC	None	\$373,719	\$22,208	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$31,773	\$427,700
0040A	635 GA Highway 17 Clarkesville, GA 30523	1304 1070	Fire Station 16 - Amy's Creek X RC	None	\$318,893	\$26,650	\$0	\$0	\$0	\$2,060	\$0	\$0	\$0	\$23,638	\$371,241

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Loc. No.	Address	ISO Occ. Code	Description FloodZone Valuation	Sprinkler Alarm	Bldg Value	Contents Value	A/R Value	VPR Value	Fine Art Value	EDP Value	EDP Media	EE Value	BI Value	Prop Open Value	TOTAL
0041A	4235 Toccoa Highway Clarkesville, GA 30523	1304 0844	Vehicle Storage Garage X RC	None	\$1,369,558	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,369,558
0041B	4235 Toccoa Hwy Clarkesville, GA 30523	1203 0844	Restrooms - Fairgrounds X RC		\$47,310	\$2,221	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$49,531
0041D	4235 Toccoa Highway Clarkesville, GA 30523	1103 0844	Soccer Fields - Upper and Lower RC		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$54,971	\$54,971
0045A	120 Paul Franklin Rd Clarkesville, GA 30523	1303 0844	Ball Field Pavillion X RC		\$100,663	\$4,441	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$8,026	\$113,130
0046A	120 Paul Franklin Rd Clarkesville, GA 30523	1203 0844	Restrooms - Football X RC		\$52,644	\$11,104	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$63,748
0049A	120 Paul Franklin Road Clarkesville, GA 30523	1204 0844	Scoring Tower - Aquatic Center X RC	None	\$297,633	\$3,331	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,091,946	\$1,392,910
0049C	120 Paul Franklin Road Clarkesville, GA 30523	1103 0844	Football Fields RC		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$31,448	\$31,448

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Statement of Values for: Habersham County

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Loc. No.	Address	ISO Occ. Code	Description HoodZone Valuation	Sprinkler Alarm	Bldg Value	Contents Value	A/R Value	VPR Value	Fine Art Value	EDP Value	EDP Media	EE Value	BI Value	Prop Open Value	TOTAL
0049D	120 Paul Franklin Road Clarkesville, GA 30523	1303 0844	Tennis Court RC		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$61,942	\$61,942
0051A	4900 Dick's Hill Parkway Mt Airy, GA 30563	1103 0701	Mobile Office Unit - Landfill X RC		\$22,826	\$11,104	\$0	\$0	\$0	\$15,450	\$0	\$0	\$0	\$0	\$49,380
0059A	4900 Dicks Hill Parkway Mt Airy, GA 30563	1104 1070	Pole Shed at Landfill X RC	None	\$168,957	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$168,957
0064A	4218 Toccoa Highway Clarkesville, GA 30523	1304 0933	Fleet Maintenance Garage X RC	None	\$652,331	\$93,275	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$745,606
0064B	4218 Toccoa Highway Clarkesville, GA 30523	1304 0933	Equipment Shed X RC	None	\$284,206	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$284,206
0069A	178 East Green Street Clarkesville, GA 30523	1104 0701	Library - Clarkesville X RC	Central	\$2,203,154	\$88,833	\$0	\$0	\$0	\$26,780	\$0	\$0	\$0	\$4,178	\$2,322,945
0070A	The Orchard and Bear Gap Roads Turnerville, GA 30523	1304 1070	Turnerville Fire Station 17 X	Central	\$881,709	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$33,972	\$915,681

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Loc. No.	Address	ISO Occ. Code	Description Flood Zone Valuation	Sprinkler Alarm	Bldg Value	Contents Value	A/R Value	VPR Value	Fine Art Value	EDP Value	EDP Media	EE Value	BI Value	Prop Open Value	TOTAL
RC															
0071A	295 Llewellyn Street Clarkesville, GA 30523	1604 0701	Judicial Center X RC	Central	\$23,998,594	\$2,859,322	\$0	\$0	\$0	\$272,950	\$0	\$0	\$0	\$247,150	\$27,378,016
0073A	583 Grant St Clarkesville, GA 30523	1303 0844	Gymnastics Center RC		\$0	\$27,761	\$0	\$0	\$0	\$7,725	\$0	\$0	\$0	\$0	\$35,486
0074A	390 Rockford Cove Road Mt. Airy, GA 30563	1403 0701	Accountabili ty Court RC		\$0	\$6,663	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,663
0075A	Ivy Mountain Road Clarkesville, GA 30523	1304 1070	Ivy Mountain Radio Tower X RC	None	\$36,232	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$8,575	\$44,807
0075B	Ivy Mountain Road Clarkesville, GA 30523	1302 1070	Control Building X RC	0	\$10,124	\$0	\$0	\$0	\$0	\$74,160	\$0	\$0	\$0	\$0	\$84,284
0076A	Chenoceta Drive Mt Airy, GA 30523	1304 0844	Chenoceta Drive Radio Tower X RC	None	\$10,124	\$0	\$0	\$0	\$0	\$57,680	\$0	\$0	\$0	\$152,638	\$220,442
0076B	Chenoceta Drive Baldwin, GA 30511	1304 0844	Control Building X RC	0	\$224,893	\$0	\$0	\$0	\$0	\$411,493	\$0	\$0	\$0	\$0	\$636,386

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This is the Statement of Values that is on file with ACCG-IRMA, for the 7/1/2026 to 7/1/2027 Coverage Period.

Statement of Values for: Habersham County

2850

Loc. No.	Address	ISO Occ. Code	Description FloodZone Valuation	Sprinkler Alarm	Bldg Value	Contents Value	A/R Value	VPR Value	Fine Art Value	EDP Value	EDP Media	EE Value	BI Value	Prop Open Value	TOTAL
0077A	Gilbert Gate Road Tallulah Falls, GA 30573	1304 1070	Tallulah Falls Radio Tower X RC	None	\$36,232	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$36,292	\$72,524
0077B	Gilbert Gate Road Tallulah Falls, GA 30573	1304 1070	Tallulah Falls Control Building X RC	0	\$10,124	\$0	\$0	\$0	\$0	\$57,680	\$0	\$0	\$0	\$8,326	\$76,130
0078A	Old Kelly Ridge Road Clarkesville, GA 30524	1302 0844	Skyview Radio building X RC	0	\$10,124	\$0	\$0	\$0	\$0	\$57,680	\$0	\$0	\$0	\$8,575	\$76,379
0079A	2947 Cannon Bridge Road Demorest, GA 30535	1304 0844	Fairview Radio Tower RC		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$179,206	\$179,206
0079A	4306 Toccoa Highway Clarkesville, GA 30523	1204 0701	Facilities Management Transit Office X RC	None	\$306,024	\$13,325	\$0	\$0	\$0	\$2,060	\$0	\$0	\$0	\$26,056	\$347,465
0079B	2947 Cannon Bridge Road Demorest, GA 30535	1304 0844	Fairview Radio Tower Control Building RC		\$231,640	\$0	\$0	\$0	\$0	\$379,696	\$0	\$0	\$0	\$0	\$611,336

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Statement of Values for: Habersham County

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Loc. No.	Address	ISO Occ. Code	Description Hood/Zone Valuation	Sprinkler Alarm	Bldg Value	Contents Value	A/R Value	VPR Value	Fine Art Value	EDP Value	EDP Media	EE Value	B1 Value	Prop Open Value	TOTAL
0080A	710 Sunburst Ln Clarkesville, GA 30523	1304 0844	Bailey Radio Tower Control Building RC		\$231,640	\$0	\$0	\$0	\$0	\$392,794	\$0	\$0	\$0	\$0	\$624,434
0080A	125 Robertson Loop Road Demorest, GA 30535	1303 1070	EMS Base RC		\$0	\$105,490	\$0	\$0	\$0	\$10,300	\$0	\$0	\$0	\$0	\$115,790
0083A	4142 Toccoa Highway Clarkesville, GA 30523	1203 1070	Clarkesville Recycling RC		\$11,780	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$11,780
0084A	130 Jacob's Way Clarkesville, GA 30523	1304 1070	Administrati on Building X RC	Central	\$8,067,412	\$471,927	\$0	\$0	\$0	\$515,000	\$0	\$0	\$0	\$62,337	\$9,116,676
0085A	217B Scoggins Drive Demorest, GA 30535	1104 0844	Senior Wellness Center X RC	None	\$1,081,996	\$24,430	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,106,426
0086A	4336 Toccoa Highway Clarkesville, GA 30523	1103 0844	Single Family Residence RC		\$225,169	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$225,169
0088A	199 Habersham County Shopping Center Cornelia, GA 30531	1204 0701	Leased Property- Elections & Voter Registration Office-		\$0	\$604,682	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$421,079	\$1,025,761

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Statement of Values for: Habersham County

2850

Loc. No.	Address	ISO Occ. Code	Description Flood Zone Valuation	Sprinkler Alarm	Bldg Value	Contents Value	A/R Value	VPR Value	Fine Art Value	EDP Value	EDP Media	EE Value	BI Value	Prop Open Value	TOTAL
			South Precinct- (Old Ingles Building) RC												
0089A	370 Harvey Adams Cir Clarkesville, GA 30523	1104 0844	Vacant Building RC		\$181,201	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$181,201
0090A	501 Bear Gap Road Clarkesville, GA 30523	1303 1070	Bear Gap Control Building RC		\$193,855	\$0	\$0	\$0	\$0	\$456,352	\$0	\$0	\$0	\$0	\$650,207
0090B	501 Bear Gap Road Clarkesville, GA 30523	1603 1070	Bear Gap Tower RC		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$152,639	\$152,639
0091A	225 Four Winds Drive Mount Airy, GA 30563	1603 1070	Four Winds E911 Tower Control Building RC		\$19,008	\$0	\$0	\$0	\$0	\$471,612	\$0	\$0	\$0	\$0	\$490,620
Total					\$80,577,218	\$5,267,251	\$0	\$0	\$0	\$5,652,755	\$0	\$0	\$20,000	\$4,667,255	\$97,184,479

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Statement of Values for: Habersham County

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Loc. No.	Address	ISO Occ. Code	Description FloodZone Valuation	Sprinkler Alarm	Bldg Value	Contents Value	A/R Value	VPR Value	Fine Art Value	EDP Value	EDP Media	EE Value	BI Value	Prop Open Value	TOTAL
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ALL VALUES AND LOCATION INFORMATION ARE CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF. THE VALUES SHOWN ARE AT 100% REPLACEMENT COST, UNLESS OTHERWISE NOTED, AS OF 7/1/2026. I ACKNOWLEDGE IT IS THE RESPONSIBILITY OF THE MEMBER TO UPDATE THE PROPERTY SCHEDULE ON FILE WITH ACCG-IRMA IN ORIGAMI WITH ANY CHANGES DURING THE COVERAGE PERIOD.

MEMBER'S
SIGNATURE: _____

TITLE: _____

DATE: _____