



# **POOLED AUTO PHYSICAL DAMAGE PROGRAM**

## **MEMORANDUM OF COVERAGE**

**2020/21 PROGRAM YEAR**

CENTRAL SAN JOAQUIN VALLEY RISK MANAGEMENT AUTHORITY

**MEMORANDUM OF COVERAGE**

POOLED AUTO PHYSICAL DAMAGE PROGRAM

FOR VEHICLES WITH VALUES IN EXCESS OF \$25,000

COVERAGE DECLARATIONS

MEMORANDUM NO. CSJVRMA 2020-APD

NAMED MEMBER CITY: Member Cities of the Central San Joaquin Valley Risk Management Authority, as per Endorsement No. 1  
1750 Creekside Oaks Drive, Suite 200  
Sacramento, CA 95833

VEHICLES COVERED: Schedule of Covered Vehicles on file with Central San Joaquin Valley Risk Management Authority

MEMORANDUM PERIOD: From 7/1/2020 to 7/1/2021  
12:01 a.m. Pacific Standard Time

LIMITS OF COVERAGE: \$10,000 per loss for vehicles with replacement cost values less than \$250,000 and \$50,000 per loss for vehicles with replacement cost values of \$250,000 or higher

DEDUCTIBLE: \$2,000 per loss

FORM AND ENDORSEMENTS: Form No. CSJVRMA 2020-APD and Endorsements No. 1 and 2 Forming Part of the Memorandum at Inception

ON BEHALF OF CENTRAL SAN JOAQUIN VALLEY RISK MANAGEMENT AUTHORITY

  
\_\_\_\_\_  
AUTHORIZED REPRESENTATIVE

CENTRAL SAN JOAQUIN VALLEY RISK MANAGEMENT AUTHORITY  
POOLED AUTO PHYSICAL DAMAGE PROGRAM

**MEMORANDUM OF COVERAGE**

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**MEMORANDUM OF COVERAGE FOR THE  
CENTRAL SAN JOAQUIN VALLEY RISK MANAGEMENT AUTHORITY**

(Hereinafter referred to as the **Memorandum of Coverage**)

**POOLED AUTO PHYSICAL DAMAGE PROGRAM**

This **Memorandum of Coverage** is the coverage document between the **Member City** and the **Authority**. The terms of this **Memorandum of Coverage** may not be changed or waived except by amendment made a part of this **Memorandum of Coverage**.

Throughout this **Memorandum of Coverage**, words that appear in bold have special meaning. They are defined in Section G, Definitions, and/or in the **Authority's** Bylaws and the **purchased insurance** policy.

A. COVERAGE AGREEMENT

1. The **Authority** will reimburse the **Member City** named on the Declarations for **losses** to vehicles with values in excess of \$25,000 that are, or except for the deductible under the **purchased insurance**, would be, insured by the terms and conditions of the **purchased insurance**.
2. Any portion of this **Memorandum of Coverage** or the Automobile Physical Damage **Master Plan Document** that is inconsistent with the **purchased insurance** shall supersede that portion of the **purchased insurance** as respects that portion of any **loss** which is the subject of this Memorandum.

B. LIMIT OF LIABILITY

The **Authority** shall pay, for any one **loss**, the lesser of:

1. \$10,000 for vehicles with replacement cost values less than \$250,000 and \$50,000 for vehicles with replacement cost values of \$250,000 or higher; or
2. The amount that, except for the deductible applicable to the **purchased insurance**, would be paid under the **purchased insurance**.

C. DEDUCTIBLE

The **Authority's** liability under Section B above shall be reduced by the deductible amount of \$2,000.

D. EXCLUSIONS

1. All vehicles valued under \$25,000 shall be excluded from this program.
2. Damage intentionally caused to the vehicle by any employee, joint employee, agent, volunteer, officer or member of any board, agency or commission of the **Member City**.
3. Damage caused by earthquake or flood.

E. CONDITIONS

1. The **Authority** shall have the same rights as provided to the insurer by the **purchased insurance**.
2. If there is **insurance** other than the **purchased insurance** applicable to the **loss** incurred, such **insurance**, unless it specifically states that it is excess of this coverage, shall reduce the liability of this **Authority** by the amount that **insurance** is liable for such **loss**.

F. COVERAGE PERIOD

This coverage applies to **losses** occurring during the coverage period defined in the Declarations.

G. DEFINITIONS

In addition to the definitions provided in the **Authority's** Bylaws and the **purchased insurance policy**, the following additional definitions apply to the **Master Plan Document** and the **Memorandum of Coverage** for this Auto Physical Damage Program:

1. **Authority** means the Central San Joaquin Valley Risk Management Authority.
2. **Loss** shall have the same meaning as in the **purchased insurance**.
3. **Purchased insurance** shall mean **insurance** purchased by the **Authority** for the benefit of the **Authority** and the **Member City** and specifically identified in the Declarations.

**CENTRAL SAN JOAQUIN VALLEY  
RISK MANAGEMENT AUTHORITY**

**MEMORANDUM OF COVERAGE**

**AUTO PHYSICAL DAMAGE PROGRAM  
ENDORSEMENT NO. 1**

This endorsement, effective 12:01 a.m. 7/1/2020, forms a part of Memorandum No. CSJVRMA 2020-APD.

It is understood that the named **Member City** of the Declarations is completed as follows:

Central San Joaquin Valley Risk Management Authority,

City of Angels Camp	City of Livingston
City of Arvin	City of Los Banos
City of Avenal	City of Madera
City of Chowchilla	City of Maricopa
City of Clovis	City of McFarland
City of Corcoran	City of Mendota
City of Delano	City of Newman
City of Dinuba	City of Oakdale
City of Dos Palos	City of Orange Cove
City of Exeter	City of Reedley
City of Farmersville	City of Ripon
City of Firebaugh	City of Riverbank
City of Fowler	City of San Joaquin
City of Gustine	City of Sanger
City of Hughson	City of Selma
City of Huron	City of Shafter
City of Kerman	City of Sonora
City of Kingsburg	City of Taft
City of Lathrop	City of Tehachapi
City of Lemoore	City of Turlock
City of Lindsay	City of Waterford

Effective Date: July 1, 2020

Endorsement No.: 1

  
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AUTHORIZED REPRESENTATIVE

**CENTRAL SAN JOAQUIN VALLEY  
RISK MANAGEMENT AUTHORITY**

**MEMORANDUM OF COVERAGE**

**AUTO PHYSICAL DAMAGE PROGRAM  
ENDORSEMENT NO. 2**

This endorsement, effective 12:01 a.m. 7/1/20, forms a part of Memorandum No. CSJVRMA 2020-APD.

It is understood that the deductible for the named **Member City** Parties listed in Endorsement No. 1 are as follows:

\$2,000 Deductible

City of Angels Camp	City of Livingston
City of Arvin	City of Los Banos
City of Avenal	City of Madera
City of Chowchilla	City of Maricopa
City of Clovis	City of McFarland
City of Corcoran	City of Mendota
City of Delano	City of Newman
City of Dinuba	City of Oakdale
City of Dos Palos	City of Orange Cove
City of Exeter	City of Reedley
City of Farmersville	City of Ripon
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City of Fowler	City of San Joaquin
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City of Huron	City of Shafter
City of Kerman	City of Sonora
City of Kingsburg	City of Taft
City of Lathrop	City of Tehachapi
City of Lemoore	City of Turlock
City of Lindsay	City of Waterford

Effective Date: July 1, 2020

Endorsement No.: 2

  
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AUTHORIZED REPRESENTATIVE