



POOLED AUTO PHYSICAL DAMAGE PROGRAM

MEMORANDUM OF COVERAGE

2021/22 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 2021-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 the Central San Joaquin Valley Risk Management Authority

MEMORANDUM PERIOD: From 7/1/2021 to 7/1/2022
12:01 a.m. Pacific Standard Time

LIMITS OF COVERAGE: \$25,000 per loss for scheduled vehicles with replacement cost values less than \$250,000

\$100,000 per loss for scheduled vehicles with replacement cost values between \$250,000 and \$750,000

\$250,000 per loss for scheduled vehicles valued above \$750,000

Replacement cost coverage for all scheduled vehicles associated with the police departments, including, but not limited to, motorcycles, patrol cars, unmarked cars, and administration cars

DEDUCTIBLE: \$5,000, \$10,00, and \$25,000 per loss options

FORM AND ENDORSEMENTS: Form No. CSJVRMA 2021-APD and Endorsements No. 1, 2, and 3 Forming Part of the Memorandum at Inception

It is agreed that this Declaration and the Memorandum of Coverage, together with the terms of any endorsements, the JPA Agreement, Bylaws, Master Plan Document, or other relevant policies, constitute the entire coverage agreement. This **Memorandum of Coverage** shall be controlling with regards to any inconsistencies.

ON BEHALF OF THE CENTRAL SAN JOAQUIN VALLEY RISK MANAGEMENT AUTHORITY


AUTHORIZED REPRESENTATIVE

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

MEMORANDUM OF COVERAGE

TABLE OF CONTENTS

A. COVERAGE AGREEMENT1

B. LIMIT OF LIABILITY1

C. DEDUCTIBLE2

D. EXCLUSIONS2

E. CONDITIONS2

F. COVERAGE PERIOD2

G. DEFINITIONS2

**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 **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 and phrases that appear in bold have special meaning. They are defined in Section G, Definitions and/or in other Governing Documents of the **Authority** 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. \$25,000 for vehicles with replacement cost values less than \$250,000
2. \$100,000 for vehicles with replacement cost values between \$250,000 and \$750,000
3. \$250,000 for vehicles with replacement cost values above \$750,000
4. Replacement cost coverage for all vehicles associated with the police department, including, but not limited to, motorcycles, patrol cars, unmarked cars, and administration cars
5. 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 any applicable Member City's deductible amount.

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** Governing Documents 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. 7/1/2021, forms a part of Memorandum No. CSJVRMA 2021-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 Madera
City of Arvin	City of Maricopa
City of Atwater	City of McFarland
City of Avenal	City of Mendota
City of Ceres	City of Newman
City of Chowchilla	City of Oakdale
City of Clovis	City of Orange Cove
City of Corcoran	City of Parlier
City of Delano	City of Porterville
City of Dinuba	City of Reedley
City of Dos Palos	City of Ripon
City of Exeter	City of Riverbank
City of Farmersville	City of San Joaquin
City of Firebaugh	City of Sanger
City of Fowler	City of Selma
City of Gustine	City of Shafter
City of Hughson	City of Sonora
City of Huron	City of Sutter Creek
City of Kerman	City of Taft
City of Kingsburg	City of Tehachapi
City of Lathrop	City of Tracy
City of Lemoore	City of Tulare
City of Lindsay	City of Waterford
City of Livingston	City of Woodlake
City of Los Banos	

Effective Date: July 1, 2021

Endorsement No.: 1


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. 7/1/21, forms a part of Memorandum No. CSJVRMA 2021-APD.

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

\$5,000 Deductible

City of Angels Camp	City of Los Banos
City of Arvin	City of Madera
City of Avenal	City of Maricopa
City of Chowchilla	City of McFarland
City of Clovis	City of Mendota
City of Corcoran	City of Newman
City of Delano	City of Oakdale
City of Dinuba	City of Orange Cove
City of Dos Palos	City of Parlier
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 Selma
City of Hughson	City of Shafter
City of Huron	City of Sonora
City of Kingsburg	City of Taft
City of Lathrop	City of Tehachapi
City of Lemoore	City of Waterford
City of Lindsay	City of Woodlake

\$10,000 Deductible

City of Kerman	City of Sanger
City of Livingston	

\$25,000 Deductible

City of Ceres	City of Tulare
---------------	----------------

Effective Date: July 1, 2021

Endorsement No.: 2


AUTHORIZED REPRESENTATIVE

CENTRAL SAN JOAQUIN VALLEY RISK MANAGEMENT AUTHORITY

MEMORANDUM OF COVERAGE

**AUTO PHYSICAL DAMAGE PROGRAM
ENDORSEMENT NO. 3**

This endorsement, effective 12:01 a.m. 7/1/21, forms a part of Memorandum No. CSJVRMA 2021-APD.

It is understood that the coverage for the following named **Member City** Parties listed in Endorsement No. 1 is limited to coverage for scheduled police vehicles only as defined under section B4 of this **Memorandum**:

\$25,000 Deductible

City of	City of Sutter Creek
City of Porterville	City of Tracy

Effective Date: July 1, 2021

Endorsement No.: 3


AUTHORIZED REPRESENTATIVE