



**POOLED AUTO PHYSICAL DAMAGE PROGRAM**

**MEMORANDUM OF COVERAGE**

**2018/19 PROGRAM YEAR**

CENTRAL SAN JOAQUIN VALLEY  
RISK MANAGEMENT AUTHORITY

AUTO PHYSICAL DAMAGE COVERAGE

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

DECLARATIONS

MEMORANDUM NO. CSJVRMA 2018-APD

**NAMED MEMBER CITY:** Member Cities of the Central San Joaquin Valley Risk Management Authority, et al., 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

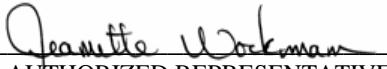
**POLICY PERIOD:** From 7-1-2018 to 7-1-2019  
12:01 a.m. Pacific Time Zone

**LIMITS OF LIABILITY:** \$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

**FORMS AND ENDORSEMENTS:** Form No. CSJVRMA 2018-APD, and  
Forming Part of the Memorandum at Inception Endorsement Nos. 1 and 2

ON BEHALF OF CENTRAL SAN JOAQUIN VALLEY RISK MANAGEMENT AUTHORITY

  
AUTHORIZED REPRESENTATIVE

POOLED AUTO PHYSICAL DAMAGE PROGRAM (APD)

MEMORANDUM OF COVERAGE

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**MEMORANDUM OF COVERAGE**  
**FOR THE**  
**CENTRAL SAN JOAQUIN VALLEY RISK MANAGEMENT AUTHORITY**  
**POOLED AUTO PHYSICAL DAMAGE PROGRAM**

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

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, 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. **Loss** shall have the same meaning as in the **purchased insurance**.
2. **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 COVERAGE**

**ENDORSEMENT NO. 1**

This endorsement, effective 12:01 a.m. 7/1/2018 forms a part of Memorandum No. CSJVRMA 2018-APD.

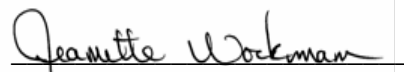
It is understood that the named **Member City** of the Declarations is completed as follows:

Central San Joaquin Valley Risk Management Authority,

City of Angels Camp	City of 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 Reedley
City of Exeter	City of Ripon
City of Farmersville	City of Riverbank
City of Firebaugh	City of San Joaquin
City of Fowler	City of Sanger
City of Gustine	City of Selma
City of Hughson	City of Shafter
City of Huron	City of Sonora
City of Kerman	City of Taft
City of Kingsburg	City of Tehachapi
City of Lathrop	City of Turlock
City of Lemoore	City of Waterford
City of Livingston	

Effective Date: July 1, 2018

Endorsement No.: 1

  
AUTHORIZED REPRESENTATIVE

Endt. No. 1 (7/1/2018)

**CENTRAL SAN JOAQUIN VALLEY  
RISK MANAGEMENT AUTHORITY**

**MEMORANDUM OF COVERAGE**

**AUTO PHYSICAL DAMAGE COVERAGE**

**ENDORSEMENT NO. 2**

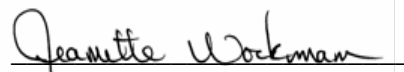
This endorsement, effective 12:01 a.m. 7/1/2018, forms a part of Memorandum No. CSJVRMA 2018-APD.

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 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 Reedley
City of Exeter	City of Ripon
City of Farmersville	City of Riverbank
City of Firebaugh	City of San Joaquin
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City of Huron	City of Sonora
City of Kerman	City of Taft
City of Kingsburg	City of Tehachapi
City of Lathrop	City of Turlock
City of Lemoore	City of Waterford
City of Livingston	

Effective Date: July 1, 2018  
Endorsement No.: 2

  
AUTHORIZED REPRESENTATIVE

Endt. No. 2 (7/1/2018)