



LOW VALUE VEHICLE COVERAGE PROGRAM

MEMORANDUM OF COVERAGE

2016/17 PROGRAM YEAR

CENTRAL SAN JOAQUIN VALLEY
RISK MANAGEMENT AUTHORITY

LOW VALUE VEHICLE COVERAGE PROGRAM

FOR VEHICLES WITH VALUES LESS THAN \$25,000

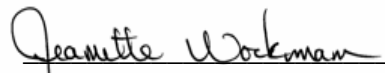
DECLARATIONS

MEMORANDUM NO. CSJVRMA 2016-LVV

NAMED COVERED PARTY:	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 7-1-2016 to 7-1-2017 12:01 a.m. Pacific Standard Time
LIMITS OF COVERAGE:	\$25,000 per loss
DEDUCTIBLE:	\$500 per loss
FORM AND ENDORSEMENTS:	Form No. CSJVRMA 2016-LVV, and Endorsement Nos. 1 and 2

Forming Part of the Memorandum at Inception

ON BEHALF OF CENTRAL SAN JOAQUIN VALLEY RISK MANAGEMENT AUTHORITY


AUTHORIZED REPRESENTATIVE

LOW VALUE VEHICLE COVERAGE PROGRAM (LVVCP)

MEMORANDUM OF COVERAGE

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MEMORANDUM OF COVERAGE
FOR THE
CENTRAL SAN JOAQUIN VALLEY RISK MANAGEMENT AUTHORITY
LOW VALUE VEHICLE COVERAGE PROGRAM

This Memorandum of Coverage is a part of the Master Plan Document of the Central San Joaquin Valley Risk Management Authority (Authority) Low Value Vehicle Coverage Program (LVVCP). The LVVCP Memorandum of Coverage shall be controlling with regard to any inconsistencies between the LVVCP Memorandum of Coverage and the LVVCP Master Plan Document.

A. COVERAGE AGREEMENT

1. The Authority will reimburse the participating member city for losses to covered vehicles, and/or such vehicle's equipment, valued at \$25,000 or less, when such losses occur during the coverage period.
2. The Authority will reimburse the participating member city up to \$100 for towing and labor costs incurred due to a vehicle being disabled. However, such labor must be performed at the site of the disablement.
3. The Authority will reimburse the participating member city up to \$50 per day for the additional expenses incurred in the procurement of transportation to replace that which a disabled vehicle would have provided while it is being repaired or replaced, up to a maximum of thirty calendar days or \$1,500.

B. EXCLUSIONS

1. Coverage does not apply to vehicles:
 - a. that have an actual cash value in excess of \$25,000;
 - b. that are not licensed for travel on public roadways;
 - c. that are contractor's equipment; or
 - d. that are not specifically listed on the LVVCP schedule of covered vehicles.

Effective 7/1/16

2. This coverage does not apply to losses caused by:
 - a. war, whether or not declared, insurrection, riot, rebellion, or revolution;
 - b. wear, tear, freezing, or mechanical or electrical breakdown;
 - c. blowout, punctures, or other road damage to tires; or
 - d. damages intentionally caused to the **vehicle** by any employee, volunteer, officer or member of any board, agency or commission of the member city.

C. LIMIT OF LIABILITY

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

1. the limit of liability shown on the declarations;
2. actual cash value of the damaged or stolen property, as determined by the appropriate Kelly Blue Book; or
3. the cost of repairing or replacing, with like kind, the damaged or stolen property.

D. DEDUCTIBLE

The Authority's liability under Section C above shall be reduced by the deductible amount indicated on the declarations.

E. CONDITIONS

1. The participating member city shall submit two estimates for the cost of repairing the vehicle from which the Authority may establish the cost of repairs under Section C (3). The Authority has the right to set the cost of repairs at the lower of the estimates or any amount higher, but in no event may the cost of repairs established by the Authority be greater than the actual costs of repairing the damaged property.
2. Where the participating member city has not replaced stolen property covered under this Memorandum of Coverage and the stolen property is found, the Authority may return such property to the participating member city and request return of any payments made under the claim reduced by the cost of any repairs to such property.

3. The Authority shall have the right to any proceeds received by the participating member city or right of recovery that the participating member city may have against any other person or entity as a result of the theft or damage.
4. If there is insurance applicable to the loss incurred, such insurance, unless it specifically states that it is in excess of this coverage, shall reduce the liability of the Authority by the amount of such insurance payable for such loss.

F. COVERAGE PERIOD

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

**CENTRAL SAN JOAQUIN VALLEY
RISK MANAGEMENT AUTHORITY**

MEMORANDUM OF COVERAGE

LOW VALUE VEHICLE COVERAGE

ENDORSEMENT NO. 1

This endorsement, effective 12:01 a.m. 7/1/2016, forms a part of Memorandum No. CSJVRMA 2016-LVV.

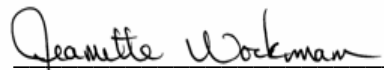
It is understood that the named Covered Party of the Declarations is completed as follows:

Central San Joaquin Valley Risk Management Authority,

City of Angels Camp	City of Lathrop	City of San Joaquin
City of Avenal	City of Lemoore	City of Sanger
City of Chowchilla	City of Livingston	City of Selma
City of Corcoran	City of Los Banos	City of Sutter Creek
City of Dinuba	City of McFarland	City of Taft
City of Dos Palos	City of Mendota	City of Tehachapi
City of Fowler	City of Orange Cove	City of Turlock
City of Gustine	City of Patterson	City of Wasco
City of Hughson	City of Ripon	City of Waterford
City of Huron	City of Riverbank	City of Woodlake

Effective Date: July 1, 2016

Endorsement No.: 1


AUTHORIZED REPRESENTATIVE

Endt. No. 1 (7/1/2016)

**CENTRAL SAN JOAQUIN VALLEY
RISK MANAGEMENT AUTHORITY**

MEMORANDUM OF COVERAGE

LOW VALUE VEHICLE COVERAGE

ENDORSEMENT NO. 2

This endorsement, effective 12:01 a.m. 7/1/2016, forms a part of Memorandum No. CSJVRMA 2016-LVV.

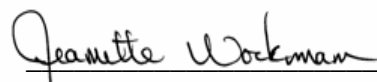
It is understood that the deductible for the named Covered Parties listed in Endorsement No. 1 are as follows:

\$500 Deductible

City of Angels Camp	City of Lathrop	City of San Joaquin
City of Avenal	City of Lemoore	City of Sanger
City of Chowchilla	City of Livingston	City of Selma
City of Corcoran	City of Los Banos	City of Sutter Creek
City of Dinuba	City of McFarland	City of Taft
City of Dos Palos	City of Mendota	City of Tehachapi
City of Fowler	City of Orange Cove	City of Turlock
City of Gustine	City of Patterson	City of Wasco
City of Hughson	City of Ripon	City of Waterford
City of Huron	City of Riverbank	City of Woodlake

Effective Date: July 1, 2016

Endorsement No.: 2


AUTHORIZED REPRESENTATIVE

Endt. No. 2 (7/1/2016)