



LOW VALUE VEHICLE COVERAGE PROGRAM

MEMORANDUM OF COVERAGE

2025/26 PROGRAM YEAR

CENTRAL SAN JOAQUIN VALLEY RISK MANAGEMENT AUTHORITY

MEMORANDUM OF COVERAGE

LOW VALUE VEHICLE COVERAGE PROGRAM

FOR VEHICLES WITH VALUES LESS THAN \$25,000

COVERAGE DECLARATIONS

MEMORANDUM NO. CSJVRMA 2025-LVV

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 7/1/2025 to 7/1/2026 12:01 a.m. Pacific Standard Time
LIMITS OF COVERAGE:	\$25,000 per loss
DEDUCTIBLE:	\$500 per loss
FORM AND ENDORSEMENTS:	Form No. CSJVRMA 2025-LVV and Endorsements No. 1 and 2 Forming Part of the Memorandum at Inception

It is agreed that this Declarations 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
LOW VALUE VEHICLE COVERAGE PROGRAM

MEMORANDUM OF COVERAGE

TABLE OF CONTENTS

A.	COVERAGE AGREEMENT	1
B.	EXCLUSIONS.....	1
C.	LIMIT OF LIABILITY.....	2
D.	DEDUCTIBLE	2
E.	CONDITIONS	2
F.	COVERAGE PERIOD	3

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

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

LOW VALUE VEHICLE COVERAGE 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 other Governing Documents of the **Authority**.

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

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, joint employee, agent, 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 PROGRAM

ENDORSEMENT NO. 1

This endorsement, effective 12:01 a.m. 7/1/2025, forms a part of Memorandum No. CSJVRMA 2025-LVV.

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

Effective Date: July 1, 2025

Endorsement No.: 1


AUTHORIZED REPRESENTATIVE

CENTRAL SAN JOAQUIN VALLEY RISK MANAGEMENT AUTHORITY

MEMORANDUM OF COVERAGE

**LOW VALUE VEHICLE PROGRAM
ENDORSEMENT NO. 2**

This endorsement, effective 12:01 a.m. 7/1/2025, forms a part of Memorandum No. CSJVRMA 2025-LVV.

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

\$500 Deductible

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

Effective Date: July 1, 2025

Endorsement No.: 2



AUTHORIZED REPRESENTATIVE