

**COMPREHENSIVE COVERAGE
FOR MOTOR VEHICLES
ENDORSEMENT**

This endorsement modifies insurance provided under the following:

LOCAL GOVERNMENT PROPERTY INSURANCE FUND VALUATION POLICY OCI 41-080

A. Property Covered

This endorsement provides coverage for:

1. Motor vehicles, including equipment installed by the factory or the dealer, which are licensed for road use and for which you must maintain an inventory listing per Item **G. 1. Additional Conditions** below. Loss to camper type body or trailer is not "covered" as part of the motor vehicle unless it is included in the inventory listing of motor vehicles. Otherwise, it is considered Personal Property or Contractors Equipment and covered according to the applicable policy provisions
2. Non-Owned motor vehicles licensed for road use, including non-owned trailers or camper type bodies, that:
 - a. You are contractually or legally liable to insure in the event they are damaged or destroyed; and,
 - b. Are in your care, custody or control due to a legitimate governmental purpose.

B. Perils Covered

Coverage is provided for loss caused by;

1. Comprehensive - The Fund will pay for direct and accidental loss of or damage to the motor vehicle unless the loss or damage is the result of an excluded loss in Item **D. Losses Excluded**. Breakage of glass and loss caused by missiles, falling objects, fire, theft, explosion, earthquake, windstorm, hail, water, flood, malicious mischief or vandalism, riot or civil commotion, or colliding with a bird or animal, shall not be deemed loss caused by "collision".
2. Rental Expense - Rental Expense is considered Extra Expense. Coverage, conditions, and limitations are provided by Section IV item L. of the policy and its endorsements.

Note: There is no additional deductible. If the comprehensive damage plus the Extra Expense exceeds the deductible amount, coverage applies and only one deductible will apply.

C. Deductible See the Deductible Section of the basic policy.

D. Losses Excluded

The exclusions in the Section of the basic policy entitled **LOSSES EXCLUDED** are not applicable to this endorsement.

This endorsement does not apply:

1. under any of the coverages, to loss due to "collision";
2. under any of the coverages, to any damage to the Motor Vehicle which is due and confined to wear and tear, freezing, mechanical or electrical breakdown or failure, unless such damage is the result of other loss covered by this endorsement;
3. under any of the coverages, to Personal Property;
4. under any of the coverages, to loss due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing;
5. to loss to tires resulting from road damage such as blowouts or punctures unless such damage is the result of other loss covered by this endorsement.

6. to loss due to confiscation by duly constituted governmental or civil authority

E. Basis of Recovery

The procedure for settlement set forth in the Section of the policy entitled **BASIS OF RECOVERY** applies to this endorsement except that the Fund will pay on the basis of:

1. Actual Cash Value rather than Replacement Cost if Actual Cash Value, (ACV), is shown on the Declarations Page for Comprehensive coverage.
2. Replacement cost for motor vehicles "covered" by the Fund under item **A. 1.** above if Replacement Cost, (RC), is shown on the Declarations Page for Comprehensive coverage.
3. Actual Cash Value (ACV) for non-owned motor vehicles "covered" by the Fund under item **A. 2.** above unless:
 - a. You are contractually liable for comprehensive losses that exceed the Actual Cash Value (ACV) of the non-owned motor vehicle; and,
 - b. Replacement Cost, (RC), is shown on the Declarations Page for Comprehensive coverage.

The Fund will then pay not more than the lesser of either:

- i. The Replacement Cost (RC) of the non-owned motor vehicle; or,
- ii. Your contractual obligation for your use of the non-owned motor vehicle.

F. Definitions. The following additional definition applies to this endorsement:

"Collision" means the impact of a vehicle with an object; impact of a vehicle with an attached vehicle; or, overturn of a vehicle.

G. Additional Conditions

1. **Inventory Required:** You shall maintain for inspection by Fund representatives an inventory, including vehicle acquisitions, deletions and replacements made during the policy year, of the vehicles to be covered by this endorsement as set forth in Item **A. 1. Property Covered** of this endorsement. For each vehicle to be insured the inventory must contain, at least, the last four digits of the Vehicle Identification Number (VIN), model year, model, and original cost new. The inventory shall be made available to Fund representatives if requested.
2. At renewal, the inventory total cost new value is the amount you will report to the Fund for Comprehensive coverage. Any claims will be based on this inventory.
3. For vehicle acquisitions, deletions, and replacements that occur during the policy year, no mid-term charges or refunds will apply.
4. If breakage of glass is caused by "collision" you may elect to have it considered a loss caused by "collision". You may elect to apply either "collision" or Comprehensive coverage to breakage of glass but the Fund will not make duplicate payments for the same damage.