



## DESCRIPTION OF COVERAGES

### **MOTOR VEHICLE LIABILITY COVERAGE**

*This coverage is mandatory for all members. Member organizations must be 501(c) 3 nonprofits and own or lease at least one vehicle. Covered vehicles must be registered to organization..*

- \$1,000,000 minimum coverage per occurrence with higher limits available. First \$500,000 self-insured; re-insurance to \$1,000, 000. Coverage excess of \$1 million purchased from Best-rated firms.
- Deductibles of \$0 - \$10,000.
- Coverage Includes:
  - **Bodily Injury and Property Damage Coverage** - for damages resulting from an occurrence involving the ownership, maintenance or use of a covered vehicle.
  - **Non-Owned and Hired Auto Coverage** - for vehicles that are leased, rented, borrowed or hired for your agency's use, and for employee-owned personal autos used by your agency. Coverage is in excess of the registered owner's limits, up to your policy limits.
  - **Uninsured and Underinsured Motorists Bodily Injury Coverage** – \$1 million coverage for damages you are legally entitled to recover when injured in an accident caused by the owner or driver of an uninsured or underinsured motor vehicle.
  - **Motor Vehicle Medical Payments Coverage** - \$5,000 coverage per person with a maximum of \$35,000 per occurrence. Covers reasonable immediate expenses incurred for necessary medical and funeral services to or for anyone occupying a covered vehicle.

### **MOTOR VEHICLE PHYSICAL DAMAGE COVERAGE - (OPTIONAL)**

- Limit of up to Actual Cash Value of owned, scheduled vehicles.
- Deductible - \$500
- Coverage includes:
  - Comprehensive loss (fire, theft, vandalism) and/or collision loss (colliding with another object).
  - Includes deductible waiver for fire, theft, or vandalism.
  - Includes Uninsured Motorist deductible waiver.

### **RENTAL REIMBURSEMENT COVERAGE - (OPTIONAL)**

- Covers the cost of renting a replacement vehicle for up to 30 days when your covered vehicle is damaged in a covered occurrence.

### **UNINSURED MOTORISTS PROPERTY DAMAGE COVERAGE (UMPD) - (OPTIONAL)**

- Recommended for vehicles for which you choose not to purchase Physical Damage coverage. UMPD covers up to \$3500 damage to those scheduled vehicles, when damage results from a collision with an uninsured or underinsured motorist.