

SUMMARY OF COVERAGE

Type of Coverage:	Automobile Physical Damage
Insured:	32 Members Participating
Carrier:	Royal Insurance Company of America
Policy Number:	PTS-4378250099
Term:	January 1, 2003 to January 1, 2004
Limit:	\$10,000,000 Per Occurrence
Deductible:	\$500 to \$5,000
Coverage:	<p>Coverage is provided against direct and accidental loss or damage to Covered Automobiles and Mobile, Contractors' and Specialized Equipment, as per schedule on file with the Company, subject to the limitations of the policy.</p> <p>Comprehensive coverage affords coverage for loss of damage to a covered Auto or Equipment from any cause other than collision (i.e.: fire, theft and vandalism).</p> <p>Collision coverage affords coverage for loss or damage to a Covered Auto or Equipment that results from a collision with another vehicle or with any other object, including damage resulting if the Auto overturns.</p>
Valuation Provisions:	<p>Private Passenger - Replacement Cost: All private passenger vehicles of all model years.</p> <p>All Other Vehicles and/or Equipment - Replacement Cost: All equipment with reported values of \$25,000 or more, whether that amount applies to individual items or several items with aggregate reported values of \$25,000 or more destroyed in any one less event.</p> <p>All Other Vehicles and/or Equipment - Actual Cash Value: All equipment with reported values at less than \$25,000</p>
Conditions:	All newly acquired vehicles and equipment must be reported to the Company within 6 months of acquisition . Premium adjustments for additions and deletions will be computed at the end of the policy term.

This insurance document is furnished to you as a matter of information for your convenience. It only summarizes the listed policy and is not intended to reflect all the terms, conditions and exclusions of the policy. Moreover, the information contained in this document reflects coverage as of the effective date of the policy and may not include subsequent changes. This document is not an insurance policy and does not amend, alter or extend the coverage afforded by the actual policy. The insurance afforded by the listed policy is subject to all the terms, exclusions and conditions of such policy.

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WISCONSIN MUNICIPAL INSURANCE COMMISSION

- Loss or damage totaling \$500 or less, in excess of your deductible, may be processed for payment by Royal Insurance Company's Naperville, Illinois office, subject to the approval of two competitive repair bids.
- Loss or damage in excess of \$500 over your deductible must be viewed by an inspector of the Royal Insurance Company. The Company is not authorized to pay losses for repaired property if the vehicle or equipment can not be inspected.
- Y2K Exclusion

Exclusions:

- Damage resulting from normal wear and tear, freezing and mechanical breakdown
- Tires: Blowouts, punctures or other damage resulting from normal wear and tear
- Sound equipment such as tape decks or other sound reproducing equipment, unless it is permanently installed; tapes, records or similar items designed for use with this equipment is also excluded. *This exclusion does not apply to police and fire department units or other emergency vehicles.*
- Pollution
- War, whether declared or undeclared
- Nuclear energy, radioactive, explosive or other hazardous properties of nuclear material
- CB and two-way mobile radios, telephone, or scanning monitor receiver including antennas and accessories, unless permanently installed in the opening normally used by the auto manufacturer for the installation of a radio. *This exclusion does not apply to the police and fire department units or other emergency vehicles.*

Coverage Questions &

Change Notices:

	Marsh Risk & Insurance Services	
Contact:	Susan Blankenburg	-or- Rachel Blanco
Phone:	1-800-253-2233, Ext.8690	1-800-253-7744, Ext. 7744
Fax:	1-415-743-8037	1-415-743-8037
E-mail:	susanBlankenburg@marsh.com	Rachel.Blanco@marsh.com

Claims:

First notice of claim:

Phone: 1-800-847-6925

Follow-up Contact:

Ms. Judy Zytha

Royal/Sun Alliance

DDI Plaza 1

1225 Washington Pike, Suite 400

Bridgeville, PA 15017

Phone: 1-412-914-2245

Fax: 1-412-914-1001

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