

Updates or Changes to the 2024 Auto Physical Damage Coverage Document

Please note, this document is provided as information for Members and Brokers. This summary cannot bind or change coverage – the form governs all coverage provisions. Please refer to the form itself and carefully review it to understand coverage.

1. Changes made to provide necessary clarifications

As explained below, clarifications of coverage and definitions for **Covered Autos**, **Owned Autos**, and **Hired Autos** are made throughout the Coverage Document,

2. New or Updated Definitions

Definitions L. (**Member**) [replacing **Member District**], M. (**Named Member**), and Q. (**Pool**) [replacing **CSD Pool**] are inserted and are consistent with definitions from Common Terms and Conditions, with references to these terms updated throughout the Coverage Document.

Definitions are reordered alphabetically.

Definitions relating to autos are amended to harmonize with definitions in the Public Entity Liability Coverage Document (if applicable) or to clarify coverage is afforded for **Hired Autos** (even if a **Hired Auto** has not been scheduled) as follows:

- C. **Auto** means a land motor vehicle, trailer or semi-trailer designed for travel on public roads or any other land vehicle that is subject to a compulsory law in the state where it is licensed or principally garaged. However, **Auto** does not include **Mobile Equipment**, unless licensed for road use.
- F. **Covered Auto** are those **Autos** as described in the **Member District's** coverage schedule for the purposes described therein and where contribution has been paid. **Covered Auto** shall also mean **Commandeered Property**.
- H. **Hired Auto** means only those **Autos** the **Member District** leases, hires, rents or borrows without a driver, under a written rental contract or agreement, regardless if the **Member District** has scheduled vehicles. This does not include any **Auto** the **Member District** leases, hires, rents, or borrows from any of the **Member District's** employees, volunteers, or members of their households.

3. Changes made for formatting, grammar, or consistency

The template introductory paragraph used in other Pool coverage documents is inserted.

Internal references are made consistent (Coverage Document, rather than Coverage Part; Section, rather than Paragraph; Auto Schedule, rather than Coverage Schedule).

Use of **Covered Auto**, **Owned Auto**, or **Hired Auto** are made consistent throughout, removing confusing or inapplicable language.

Terms not used for pooling, such as insurance, premium, or policy, are replaced.