



Municipal Vehicle Program Summary 2022-2023

Program Coverages, Limits and Deductibles

Automobile Liability – In State	\$25,000 \$50,000 \$25,000	Bodily injury per person. Bodily injury per accident. Property damage per accident. Immunity is used as defense for over limit claims/damages.
Automobile Liability – Out of State	Honor that state’s limits.	Immunity is used as defense for over limit claims/damages.
Watercraft Liability	None	Program only covers comprehensive (Part II) up to reported value and boats only under 30 feet.
Mobile Equipment	Included	Must be listed on schedule.
Auto Physical Damage	Included	Actual cash value up to the reported value.
Deductible	\$1,000.00	Each occurrence with deductible only applied to Part II claims. Zero deductible on Part I liability claims.

Initial Class 1 Rate Calculations

Part I – Municipal Member	Passenger Car/Truck	\$100.00
	Large Equipment	\$100.00
	Ambulance	\$200.00
	Buses/Vans over 15 passengers	\$800.00
	Trailers/Mobile Equipment	No liability required.
Part I – Limited Service Member	Passenger Car/Truck	\$200.00
	Large Equipment	\$200.00
	Ambulance	\$200.00
	Buses/Vans over 15 passengers	\$800.00
	Trailers/Mobile Equipment	No liability required.
Part II – Municipal Member	All units	.0055 multiplied by declared value.
Part II – Limited Service Member	All units	.011 multiplied by declared value.

*Full Coverage is calculated by adding the Part I and Part II totals.

*Rates are subject to increase at renewal based on loss ratios.