

AUTOMOBILE PHYSICAL DAMAGE COVERAGE
(Collision and Comprehensive)

Endorsement

The coverage described herein is provided as a part of the Southern Illinois University Self-Insurance Program, and anything herein conflicting with the Program is hereby amended to comply with said Program.

A. Coverage

1. This coverage shall provide Motor Vehicle Physical Damage Coverage on motor vehicles owned by the University and recorded on the Schedule of Covered Vehicles in the Office of University Risk Management.
2. Covered motor vehicles - for this endorsement "motor vehicle" means a land motor vehicle, trailer, or semi-trailer designed and licensed for use on public roads.
3. Coverage Territory - United States and Canada.
4. Coverage shall be effective upon receipt of the official Request for Coverage in the Office of University Risk Management.
5. Coverage shall be limited to actual cash value of the loss or the amount necessary to repair the vehicle whichever is less.

B. Exclusions

1. Owned, leased, or rented vehicles provided by the University which do not appear on the Schedule of Covered Vehicles recorded in the Office of University Risk Management.
2. No coverage shall extend if the vehicle is operated outside the authorized University purpose or operated in violation of laws or regulations.
3. Private vehicles used by University personnel for personal or University business.
4. Miscellaneous vehicles loaned or provided to University personnel by a third party.
5. Loss for damage resulting from war, radioactive contamination, or discharge of any nuclear weapon.
6. Damage from wear and tear, freezing, mechanical or electrical breakdown, or failure or road damage to the tires.

C. Physical Damage Coverage

1. Comprehensive Coverage - Loss from any cause except the covered motor vehicle's collision with another object or its overturn.

2. Collision Coverage - Loss caused by the covered motor vehicle's collision with another object or its overturn.

D. Contribution Rate Determination

1. Rates shall be determined annually by the Director based on loss experience and shall be approved by the Vice President.
2. A per occurrence deductible shall apply to each claim and shall be part of the rate schedule.
3. Contributions shall be assessed on an annual basis with coverage extending from 12:00 a.m. July 1 to 11:59 p.m. June 30.
4. Mid-term additions or deletions shall be computed and assessed on a pro-rated basis.

E. Claims

1. Claims shall be presented in writing to the Office of University Risk Management within sixty (60) days of said loss for payment consideration.
2. The Self-Insurance Program will pay the lesser of two estimates of repair minus the deductible or the actual cash value of the vehicle minus the deductible, whichever is the lesser amount.
3. Claims presented more than sixty (60) days after the date of loss shall not be paid.