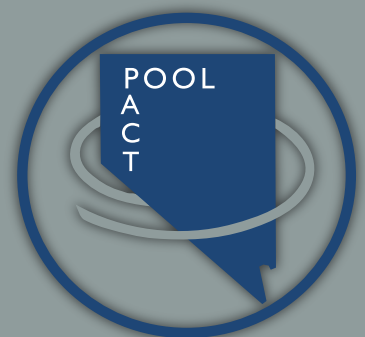


NEVADA PUBLIC AGENCY INSURANCE POOL

POOL PROPERTY AND CASUALTY COVERAGE FORM

POOL/PACT
201 S. Roop St., Suite 102
Carson City, NV 89701
(775) 885-7475
www.poolpact.com

Claims Service Provider:
Davies Claims Solutions
639 Isbell Road #390
Reno, Nevada 89509
(775) 329-1181
(800) 291-6826
www.ascrisk.com



NEVADA PUBLIC AGENCY INSURANCE POOL (POOL)
PROPERTY DECLARATIONS

FORM NUMBER	COVERAGE PERIOD	NAMED ASSURED	MAINTENANCE DEDUCTIBLE
NPAIP 20212022	07/01/20201– 07/01/2022 12:01 A.M. Standard Time	Per Attachment A	Per Attachment B

SECTION V. PROPERTY LIMITS

Coverage	Limit per Loss	
Property	\$300,000,000	Per Schedule of Locations
The following sublimits apply to Section V. C. Extensions of Property Coverage:		
1. Accounts Receivable	\$5,000,000 per loss	
2. Arson Reward	10% up to \$25,000 per loss	
3. Debris Removal-Mold/Asbestos	\$100,000	
4. Earthquake	\$150,000,000 aggregate	
4. Flood	\$150,000,000 aggregate	
	\$25,000,000 aggregate, Flood Zone A	
5. Equipment Breakdown	\$100,000,000	
• Loss of Income & Extra Expense	included	
• Hazardous Substance Coverage	\$250,000 per loss	
• Spoilage Coverage	\$250,000 per loss	
• Data Restoration	\$100,000 per loss	
• Electrical Risk Improvements	\$10,000	
6. Expediting Expenses	\$25,000	
7. Unintentional Errors and Omissions	\$5,000,000 per loss	
8. Money and Securities	\$500,000 per loss	
10.c. Ordinance or Law - LEED Building	\$500,000	
Vehicle Agreed Value	Per Attachment D, if applicable	

This Declarations Page, together with the Nevada Public Agency Insurance Pool (hereinafter referred to as POOL) Coverage Form, edition 20212022, outlines the coverage provided by POOL. In accepting coverage, the Named Assured agrees to pay an annual Contribution, as determined by POOL.

Countersigned:



Authorized Representative

Date: July 1, 2021

NEVADA PUBLIC AGENCY INSURANCE POOL (POOL)

LIABILITY DECLARATIONS

FORM NUMBER	COVERAGE PERIOD	NAMED ASSURED	MAINTENANCE DEDUCTIBLE
NPAIP 20212022	07/01/2021 – 07/01/2022 12:01 A.M. Standard Time	Per Attachment A	Per Attachment B

SECTION VI. LIABILITY LIMITS

Coverage	Limit per Named Assured	Annual Aggregate Limit per Named Assured
Per Event	\$10,000,000	\$10,000,000
<i>All Sublimits are a part of and not in addition to the Limits of Liability.</i> <i>Liability Sublimits:</i> <ul style="list-style-type: none">• Additional Insured (Lessors) (Section I, item 2) \$2,000,000• Criminal Defense Fees and Cost (Section VI, part C, item 4) \$50,000 \$50,000• Defense for Regulatory Agency Actions (Section VI, part C, item 16) \$50,000• Weed Spray Property Damage (Section IV, item 3 (B) (2) (ix)) \$250,000 \$250,000• Emergency Response to Pollution (Section IV, item 3 (B) (2) (v)) \$1,000,000 \$1,000,000• Sexual Abuse (Section VI, part C, item 21) \$2,500,000 \$2,500,000		
<i>Retroactive Date</i>		<i>May 1, 1987 except as shown in Attachment C</i>

This Declarations Page, together with the Nevada Public Agency Insurance Pool (hereinafter referred to as POOL) Coverage Form, edition 20212022, outlines the coverage provided by POOL. In accepting coverage, the Named Assured agrees to pay an annual contribution, as determined by POOL.

Countersigned:



Authorized Representative

Date: July 1, 2021

POOL Named Assured Endorsement
Effective July 1, 2021

POOL DECLARATIONS PAGE	
Attachment A	
Effective July 1, 2021 it is understood and agreed that the Named Assureds covered hereunder are as follows:	
Alamo Sewer & Water General Improvement District	
Amargosa Library District	
Beatty Library District	
Beatty Water & Sanitation	
Boulder, City of including Damboree, Inc.	
Caliente, City of	
Canyon General Improvement District	
Carlin, City of including these subentities:	
Carlin Volunteer Fire/Ambulance	
Carlin Open Door Senior Citizens Center	
Carlin Friends of the Library	
Carson City, A Consolidated Municipality	
Carson City School District	
Carson-Truckee Water Conservancy District	
Carson Water Subconservancy District	
Central Nevada Historical Society	
Central Nevada Regional Water Authority	
Churchill County including these subentities:	
Road Commission	
Planning Commission	
Parks and Recreation Commission	
Museum Board	
Library Board	
Fire Board	
Cemetery Board	
Board of Equalization	
Coalition for Senior Citizens	
CC Communications	
Churchill County Volunteer Fire Department	
Churchill County Mosquito & Weed Abatement District	
Churchill County School District	
County Fiscal Officers Association	

POOL Named Assured Endorsement
Effective July 1, 2021

Douglas County Mosquito Abatement District
Douglas County Redevelopment Agency
Douglas County School District
Douglas County Lake Tahoe Sewer Authority
East Fork Swimming Pool District
Elko Central Dispatch Administrative Authority
Elko, City of
Elko Convention and Visitors Authority
Elko County including these subentities:
Elko Senior Citizens Center
Jackpot, Town of
Jarbidge, Town of
Local Emergency Planning Commission
Montello, Town of
Mountain City, Town of
North East Area Fire Protection District
Northeastern Nevada Regional Development Authority
Tuscarora, Town of and Water District
Volunteer Fire Departments (several)
Elko County Fair Board and Elko County Agricultural Association
Elko County School District
Elko TV District
Ely, City of including White Pine Historical Railroad Foundation
Esmeralda County
Goldfield, Town of
Goldfield TV District
Silver Peak, Town of
Esmeralda County School District
Eureka County including these subentities:
Diamond Valley Weed
Diamond Valley Rodent
Crescent Valley, Town of
Eureka, Town of
Devil's Gate GID
Eureka Television District
Eureka County Fair Board
Eureka County Recreation Board
Eureka Volunteer Fire Department
Diamond Valley Volunteer Fire Department
Crescent Valley Volunteer Fire Department
Pine Valley Volunteer Fire Department
Dunphy Volunteer Fire Department
Beowawe Volunteer Fire Department
Eureka EMS
Crescent Valley EMS

POOL Named Assured Endorsement
Effective July 1, 2021

Eureka County School District
Fernley, City of
Fernley Swimming Pool District
Gardnerville, Town of
Gardnerville-Ranchos General Improvement District
Genoa, Town of
Gerlach GID
Humboldt County including these subentities:
Denio Television District
Golconda Fire Protection District
Golconda Water District
Humboldt Development Authority
Humboldt Fire Protection District
Kings River GID
McDermott Fire Protection District
McDermott GID
Orvada Community Services District
Orvada Fire Protection District
Orvada GID
Orvada Rodent Control District
Paradise Fire Protection District
Paradise Sewer District
Paradise Weed Control District
Pueblo Fire Protection District
Quinn River Television District
Sixth Judicial District Court
Senior Citizens of Humboldt County
Union Justice Court
Wildfire Support Group, Inc.
Winnemucca Rural Fire Protection District
Winnemucca Convention & Visitors Authority
Humboldt County Fair & Recreation Board
Humboldt County Fairgrounds Agricultural District #3
Community Halls of Golconda, Orvada, McDermott, Paradise Valley, Kings River, Denio, Jackson Mounta

POOL Named Assured Endorsement
Effective July 1, 2021

Humboldt County School District
Humboldt General Hospital
Humboldt River Basin Water
Incline Village General Improvement District
Indian Hills General Improvement District
Kingsbury General Improvement District
Lakeridge General Improvement District
Lander County including these subentities:
Argenta Television District
Austin Ambulance Service
Austin Volunteer Fire Department
Austin, Town of
Battle Mountain Ambulance Service
Battle Mountain Volunteer Fire Department
Battle Mountain, Town of
Kingston, Town of
Kingston Volunteer Fire Department
Lander County Convention & Tourism
Lander County Community Health Office
Lander County Hospital District dba Battle Mountain General Hospital
Lander County School District
Lincoln County including these subentities:
Alamo, Town of
Lincoln County Emergency Management
Lincoln County Fair Board
Lincoln County Television District
Meadow Valley Ambulance
Panaca, Town of
Lincoln County Fire District
Pioche Public Utilities
Pioche, Town of
Pioche Volunteer Fire Department
Lincoln County Senior Citizens (only for Property and Automobile Liability coverage)
Pioche Housing Authority (only for Property coverage)
Lincoln County Regional Development Authority
Lincoln County School District
Lincoln County Water District
Logan Creek Estates General Improvement District

POOL Named Assured Endorsement
Effective July 1, 2021

Lovelock, City of
Lovelock Meadows Water
Lyon County including these subentities:
Central Lyon Vector Control District
Dayton Utilities
Lyon County Fair & Rodeo
Mason Valley Mosquito Control District
Walker River Weed Control District
Willowcreek General Improvement District
Dayton Valley Dog Park Association
Lyon County School District
Marla Bay General Improvement District
Mason Valley Swimming Pool District
Minden, Town of
Minden Gardnerville Sanitation District
Mineral County including these subentities:
Hawthorne Fire Department
Hawthorne Utilities
Luning Volunteer Fire Department
Mina Care and Share Center
Mina Volunteer Fire Department
Mineral County Care and Share
Mineral County Airport Land Advisory Board
Mineral County Convention & Tourism Authority Board
Mineral County Parks & Recreation
Mineral County Planning Commission
Schurz Volunteer Fire Department
Walker Lake Volunteer Fire Department
Walker Lake Water District
Mineral County Housing Authority
Mineral County School District
Moapa Valley Fire Protection District
Moapa Valley Water District
Mt. Charleston Fire Protection District

POOL Named Assured Endorsement
Effective July 1, 2021

Nevada Association of Conservation Districts including the following conservation districts:
Clover Valley
Esmeralda
Jiggs
Lahonton
Lander
Lincoln
Mason Valley
Northeast Elko
Paradise Sonoma
Quinn River
Smith Valley
Stillwater
Vya
White Pine
Nevada Association of Counties
Nevada Association of School Boards
Nevada Association of School Superintendents
Nevada Commission for Reconstruction of V&T Railway
Nevada League of Cities
Nevada Public Agency Insurance Pool
Nevada Risk Pooling, Inc.
Nevada Rural Housing Authority including these subentities
Blue Bird Property, LLC.
Nevada Tahoe Conservation District
Nevadaworks
North Lake Tahoe FPD
North Lyon County FPD
Northern Nye County Hospital
Nye County including these subentities:
Amargosa, Town of
Beatty General Improvement District
Beatty, Town of
Gabbs, Town of
Manhattan, Town of
Nye County Senior Nutrition, Inc.
Nye County Water District
Railroad Valley, Town of
Southern Nye County Conservation District
Tonopah Conservation District

POOL Named Assured Endorsement
Effective July 1, 2021

Nye County School District
Pahrnagat Valley Fire District
Pahrump, Town of
Pahrump Library District
Palomino Valley General Improvement District
Pershing County including these subentities:
Grass Valley Volunteer Fire
Imlay Volunteer Fire
Imlay, unincorporated town of
Lovelock Valley Weed District
Pershing County Television District
Pershing County Volunteer Ambulance
Public Administrator
Rye Patch Volunteer Fire
Senior Citizen's Center
Eleventh Judicial District Court - Juvenile Court appointed workers
Volunteer Police Reserves
WIC Program Administrator
Pershing County School District
Pershing County Water Conservation District
Pooling Resources, Inc.
Regional Transportation Commission of Washoe County
Round Mountain, Town of
Sierra Estates General Improvement District
Silver Springs General Improvement District
Silver Springs Stagecoach Hospital District
Skyland General Improvement District
Smoky Valley Library District
Southern Nevada Area Communications Council
Southern Nevada Health District
Stagecoach General Improvement District

POOL Named Assured Endorsement
Effective July 1, 2021

Storey County including these subentities:
Storey County Library District
Storey County Planning Commission
Storey County Fire Protection District
Storey County Volunteer Firemen
Storey County Sheriff's Reserve
Virginia Divide Sewer
Virginia City Tourism Commission
Storey County School District
Sun Valley General Improvement District
Tahoe Douglas District
Tahoe Douglas FPD
Tahoe Reno Industrial General Improvement District
Tonopah, Town of including Tonopah Historic Mining Park Foundation and Tonopah Development Corporation
Tonopah Library District
Topaz Ranch Estates General Improvement District
Truckee Meadows Regional Planning Agency
US Board of Water Commissioners
Walker Basin Conservancy
Walker River Irrigation District
Washoe County Fire Suppression including these subentities:
Gerlach Volunteer Fire Department
Red Rock Volunteer Fire Department
Washoe County Water Conservation District
Wells, City of
West Wendover, City of
West Wendover Recreation District
Western Nevada Development District
Western Nevada Regional Youth Center

POOL Named Assured Endorsement
Effective July 1, 2021

White Pine County including these subentities:
Agriculture District
Baker Sewer and Water GID
Lund Water GID
McGill Ruth Water Department
Regional Planning Commission
Regional Transportation Commission
Soil Conservation
Baker, Town of
Cherry Creek, Town of
Lund, Town of
McGill, Town of
Ruth, Town of
White Pine County Youth Center
Tri-County Weed Control District
White Pine County Fire District including these subentities:
Volunteer Fire Departments of Baker, Cherry Creek, Cold Creek, Lackawanna, Lund, McGill, Ruth
Volunteer Ambulance Services
White Pine County School District
White Pine County Tourism & Recreation
White Pine Television District #1
Winnemucca, City of
Yerington, City of
Zephyr Cove GID
Zephyr Heights GID

POOL Attachment B - Member Maintenance Deductible Schedule

Member Name	Maintenance Deductible
Alamo Sewer & Water GID	\$500
Amargosa Library District	\$500
Beatty Library District	\$500
Beatty Water & Sanitation	\$500
Boulder, City of	\$10,000
Caliente, City of	\$500
Canyon GID	\$2,000
Carlin, City of	\$500
Carson City	\$25,000 Property Section V; \$100,000 Liability Section VI
Carson City School District	\$50,000
Carson-Truckee Water Conservancy District	\$500
Carson Water Subconservancy District	\$500
Central Nevada Historical Society	\$1,000
Central Nevada Regional Water Authority	\$500
Churchill County	\$50,000
Churchill County Mosquito, Vector & Weed Control District	\$2,500
Churchill County School District	\$25,000
County Fiscal Officers Association	\$500
Douglas County Mosquito Abatement District	\$500
Douglas County Redevelopment Agency	\$500
Douglas County School District	\$10,000
Douglas County Lake Tahoe Sewer Authority	\$5,000
East Fork Swimming Pool District	\$1,000 except Section V \$10,000
Elko Central Dispatch Administrative Authority	\$500
Elko, City of	\$5,000
Elko Convention and Visitors Authority	\$2,500
Elko County	\$25,000
Elko County Fair & Recreation Board/Elko County Agricultural Association	\$2,500
Elko County School District	\$10,000
Elko TV District	\$1,000
Ely, City of	\$500
Esmeralda County	\$500
Esmeralda County School District	\$500
Eureka County	\$2,500
Eureka County School District	\$5,000
Fernley, City of	\$2,000
Fernley Swimming Pool District	\$1,000
Gardnerville, Town of	\$500
Gardnerville-Ranchos GID	\$500
Genoa, Town of	\$500
Gerlach GID	\$500
Humboldt County	\$2,000
Humboldt County School District	\$10,000
Humboldt General Hospital	\$25,000
Humboldt River Basin Water	\$500
Incline Village GID	\$5,000
Indian Hills GID	\$1,000
Kingsbury GID	\$5,000 except Section V \$500
Lakeridge GID	\$500
Lander County	\$5,000
Lander County Hospital District - Battle Mountain General Hospital	\$10,000
Lander County School District	\$5,000
Lincoln County	\$2,000
Lincoln County Regional Development Authority	\$1,000

POOL Attachment B - Member Maintenance Deductible Schedule

Lincoln County School District	\$2,000
Lincoln County Water District	\$500
Logan Creek Estates GID	\$500
Lovelock, City of	\$500
Lovelock Meadows Water	\$2,000
Lyon County	\$25,000
Lyon County School District	* see below
Marla Bay GID	\$500
Mason Valley Swimming Pool District	\$1,000
Minden, Town of	\$500
Minden Gardnerville Sanitation District	\$5,000
Mineral County	\$2,000
Mineral County Housing Authority	\$1,000
Mineral County School District	\$1,000 except Section VI Wrongful Acts \$5,000
Moapa Valley Fire Protection District	\$5,000
Moapa Valley Water District	\$500
Mt Charleston Fire Protection District	\$1,000
Nevada Association of Conservation Districts	each participating subentity district: \$500
Nevada Association of Counties	\$500
Nevada Association of School Boards	\$500
Nevada Association of School Superintendents	\$500
Nevada Commission for Reconstruction of V&T Railway	\$500
Nevada League of Cities	\$500
Nevada Public Agency Insurance Pool	\$10,000
Nevada Risk Pooling, Inc.	\$5,000
Nevada Rural Housing Authority	\$500
Nevada Tahoe Conservation District	\$500
Nevadaworks	\$500
North Lake Tahoe FPD	\$1,000
North Lyon County FPD	\$2,500
Northern Nye County Hospital	\$2,500
Nye County	\$25,000
Except the following sub-entities:	
Nye County Water District:	\$500
Town of Amargosa Valley	\$2,500
Nye County School District	\$5,000
Pahranagat Valley Fire District	\$1,000
Pahrump, Town of	\$2,000
Pahrump Library District	\$500
Palomino Valley General Improvement District	\$1,000
Pershing County	\$1,000
Pershing County School District	\$1,000
Pershing County Water Conservation District	\$500 except Section VI Wrongful Acts \$2,500
Pooling Resources, Inc.	\$5,000
Regional Transportation Commission of Washoe County	\$25,000
Round Mountain, Town of	\$500
Sierra Estates GID	\$500
Silver Springs GID	\$1,000
Silver Springs Stagecoach Hospital	\$500
Skyland GID	\$1,000
Smoky Valley Library District	\$500
Southern Nevada Area Communications Council	\$1,000

POOL Attachment B - Member Maintenance Deductible Schedule

Southern Nevada Health District	\$50,000
Stagecoach GID	\$500
Storey County , except this subentity:	\$5,000
Virginia City Tourism Commission	\$500
Storey County School District	\$500
Sun Valley GID	\$500
Tahoe Douglas District	\$1,000
Tahoe Douglas FPD	\$5,000
Tahoe Reno Industrial GID	\$1,000
Tonopah, Town of	\$5,000
Tonopah Library District	\$500
Topaz Ranch Estates General Improvement District	\$1,000
Truckee Meadows Regional Planning Agency	\$500
US Board of Water Commissioners	\$500
Walker Basin Conservancy	\$1,000
Walker River Irrigation District	\$500
Washoe County Fire Suppression	\$5,000
Washoe County Water Conservation District	\$500
Wells, City of	\$500
West Wendover, City of	\$1,000 except Section VI Wrongful Acts \$10,000
West Wendover Recreation District	\$1,000
Western Nevada Development District	\$500
Western Nevada Regional Youth Center	\$1,000
White Pine County	\$25,000
White Pine County Fire District	\$500
White Pine County School District	\$5,000
White Pine County Tourism & Recreation	\$500
White Pine Television District #1	\$500
Winnemucca, City of	\$1,000
Yerington, City of	\$1,000
Zephyr Cove General Improvement District	\$1,000
Zephyr Heights General Improvement District	\$1,000
	*It is agreed that the Maintenance Deductible for Lyon County School District is \$50,000 each and every Event /loss Section V and Section VI. The amount of the deductible borne by Lyon County School District is aggregated at \$100,000 for Section V and Section VI combined.
ALL OTHER TERMS, CONDITIONS AND EXCEPTIONS REMAIN UNALTERED.	

POOL DECLARATIONS PAGE
Attachment C

Effective July 1, 2021 it is agreed that retroactive date is May 1, 1987 for an **Event** arising out of a **Wrongful Act** for Limits of Liability up to \$2,000,000 for all **Named Assureds**.

Effective July 1, 2021, the following Retroactive Dates apply to the below listed **Named Assureds** for Limits of Liability up to \$8,000,000 excess of \$2,000,000 for a covered **Event** arising out of a **Wrongful Act**. **Named Assureds** not specifically listed below are subject to a May 1, 1987 retroactive date for Limits of Liability up to \$8,000,000 excess of \$2,000,000.

NAMED ASSURED	RETROACTIVE DATE	DATE JOINED NPAIP
Carson City	July 1, 2010	July 1, 2021
Central Nevada Historical Society	July 1, 2017	July 1, 2017
Douglas County Sewer Improvement District #1	July 1, 2003 \$4M x \$2M July 1, 2014 \$4M x \$6M	July 1, 2014
Elko Convention and Visitors Authority	July 1, 2004 \$1M x \$2M July 1, 2011 \$7M x \$3M	July 1, 2011
Elko TV District	February 26, 1992	July 1, 2016
Gerlach General Improvement District	October 15, 2012	October 15, 2012
Lincoln County Regional Development Authority	July 1, 2021	July 1, 2021
Mason Valley Swimming Pool District	July 1, 1998 \$1M x \$2M July 1, 1999 \$7M x \$3M	July 1, 2014
Moapa Valley Fire Protection District	July 1, 2020	July 1, 2020
Mt. Charleston Fire Protection District	May 19, 2015	May 19, 2015
Nevada Association of Conservation Districts (each participating district)	July 1, 2018	July 1, 2018
Northern Nye County Hospital District	June 14, 2016	July 1, 2016
North Lyon County Fire Protection District	July 1, 2018	July 1, 2018
Palomino Valley General Improvement District	April 22, 2012	April 22, 2012
Regional Transportation Commission of Washoe County	March 27, 2000 \$5M July 1, 2017 \$5M x \$5M	July 1, 2017
Silver Springs Stagecoach Hospital District	October 1, 2015	October 1, 2015
Southern Nevada Communications Council	September 24, 2014	September 24, 2014
Southern Nevada Health District	July 1, 2016	July 1, 2016
Walker Basin Conservancy	July 1, 2017	July 1, 2017
White Pine Television District #1	April 15, 2019	April 15, 2019

--	--	--

Boulder City				
Year	Make	Model	VIN #	Agreed Value
2016	Inter	2K WATER TRUCK	1HTMKSTNXGH460666	\$102,928
2017	INTER	4000 4300	1HTMMAAN8HH743981	\$230,017
2012	GMC	SAVANA G4500 Ambulance	1GD675CL6C1125023	\$174,690
2012	GMC	SAVANA G4500 Ambulance	1GD675CL6C1126690	\$174,690
2016	Ford	AMBULANCE	1FDXE4FS2GDC24434	\$174,997
2020	PIE	PIERCE TFT FIRE	4P1BAAFF2LA021302	\$745,306
2006	COMMAND	QUANTUM COMMAND	4P1CU01H96A006010	\$566,000
City of Carlin				
Year	Make	Model	VIN #	Agreed Value
1995	Pierce	Pumper Truck	4RICT02D1SA000485	\$380,000
1999	Pierce	SABER	4P1CT02U2XA001S40	\$380,000
1999	Freightliner	Ultramedic Ambulance	1FV3GJCC8YHB56098	\$260,000
2009	Freightliner	Ambulance	1FVACWBSX9HAF8616	\$260,000
2003	Ford	F550	1FDAWS7P53ED50195	\$200,000
Churchill County				
Year	Make	Model	VIN #	Agreed Value
2015	FORD	F150 Command	1FTEW1EF3FKD38206	\$75,000
1988	INTERNATIONAL	PUMPER	1HTLFTVN9JH587676	\$250,703
2006	INTERNATIONAL	WESTATES	1HTWEAZR87J376875	\$350,000
2006	INTERNATIONAL	WESTATES	1HTWEAZRX7J376876	\$350,000
1994	DARLEY	AERIAL	4S7AT9D00SC014135	\$857,826
1994	DARLEY	PUMPER	4S7AT9D06SC014138	\$764,114
2000	FREIGHTLINER	FL80	1FVNJLCB4YHG72836	\$150,000
2015	FORD	F450 Brush Truck	1FDUF4HT6FEC82688	\$125,000
2010	KENWORTH	TANKER	2NKHLN9XXAM261971	\$142,165
2010	KENWORTH	TANKER	2NKHLN9X1AM261972	\$142,165
2017	FORD	F450 Brush Truck	1FDUF4HT3HEE86321	\$125,000
2013	FREIGHTLINER	M2 106 MED DUTY	1FVACWUDU9DHF4052	\$300,000
2020	FORD	F150 Command	1FTEW1E42LKD10990	\$80,000

City of Elko					Year	Make	Model	VIN #	Agreed Value
	1990	PIERCE	AERIAL PUMPER					4P1CT02H4LA000578	\$834,885
	1996	E-ONE	TITAN PUMPER					4ENDAAA81S1005035	\$824,226
	2000	PACE AMERICAN	CO8514TA2 TRAILER					4P2WB1424YU025516	\$42,928
	2000	UTILITY	TRENCH RESCUE TRAILER					4P5CH20Z6Y2000688	\$48,867
	2006	PIERCE	FIRE TRUCK					4P1CE01T26A006660	\$492,000
	2006	SCOTTY	FIRE SAFE HOUSE TRAILER					1SSTT35T8711SS110	\$35,323
	2007	OSHKOSH	TITAN STRIKER 1500					10TBKAK167S095463	\$934,324
	2008	INTERNATIONAL	URBAN INTERFACE FIRE TRK					1HTWEAZR68J555949	\$440,159
	2007	HME	AERIAL FIRE TRUCK					44KFT64827WZ21156	\$1,048,308
	2000	PACE	HAZMAT TRAILER					4P2AB1424U046031	\$86,250
	2011	LDV	BOMB DISPOSAL TRUCK					1FVACWDU08DAZ7277	\$449,868
	2014	INTERNATIONAL	7400 DUMP TRUCK					3HAWDAZR2FL540477	\$102,000
	2015	INTERNATIONAL	MODEL 4300 STREET SWEEP					1HTMMAAN6GH746666	\$236,982
	2018	Pierce	PUMPER FIRETRUCK					4P1BAAFF3JA019197	\$514,845
	2019	BME	WILDLAND TYPE III FIRETRUCK					1FVDCYFE7LHLM7815	\$500,000
	2019	BME	TYPE 3 FIRE TRUCK					1FVDCYFE7LHLM7832	\$331,000
	2020	Crestline	F350/CCCL150 Ambulance					1FDRF3HT6LED63265	\$198,228
	2020	Elgin	Broom Bear Street Sweeper					1FVACXFE5LHLZ3270	\$260,000
	2021	Metroquip	Vacuum Truck					3BKBLJ0X5MF462201	\$570,000
County of Elko					Year	Make	Model	VIN #	Agreed Value
	1972	INTERNATIONAL	4x4 w/ FIRE EQUIPMENT					146720H249441	\$330,000
	1996	HME	FIRE TRUCK					44KFT4281TWZ18170	\$500,000
	1997	CHEVROLET	FIRE PUMPER					1GBHK33F3VF039849	\$200,000
	1989	FORD	F350 PICKUP					1FDKF38G2KKB07208	\$125,000
	2001	FREIGHTLINER	2 TON FIRE TRUCK					1FVDBTBVX1HH52093	\$330,000
	1990	INTERNATIONAL	PUMPER FIRE TRUCK					1HTSEZ7NLH273217	\$330,000
	1990	INTERNATIONAL	PUMPER FIRE TRUCK					1HT5EZ7NSLH273220	\$430,000
	2003	INTERNATIONAL	FIRE PUMPER					1HTWEADN33J078717	\$330,000
	1993	PETERBILT	WATER TENDER TRUCK					1XPFR9X0RD340899	\$250,000
	2005	FORD	F450 4X4 W/ COMPRESSOR					1FDXW47P05EB72980	\$200,000
	2006	INTERNATIONAL	FIRE TRUCK					1HTWEAZN36J289283	\$330,000
	2006	INTERNATIONAL	FIRE TRUCK					1HTWEAZN56J289284	\$330,000

2006	FORD	F550 SUPER DUTY PUMPER	1FDAW57P06EB83054	\$200,000
1990	INTERNATIONAL	2574 WATER TENDER TRUCK	1HTGGGRT5MH351108	\$250,000
1988	CHEVROLET	K3500 FIRE TRUCK	1GBGK34N7KE134983	\$200,000
2005	TRAVEL EZE	LOWBOY TRL TE110DG	1DAR3D7N56M017854	\$150,000
2001	FORD	F350 PICKUP	1FDWX37F61ED27682	\$310,000
1993	INTERNATIONAL	FIRE TRUCK	1HTSEPPN9RH539562	\$330,000
1993	INTERNATIONAL	FIRE TRUCK	1HTSEPPN7RH539561	\$330,000
2007	STERLING	ACTERRA FIRE TRUCK	2FZHCHDJ87AY61651	\$250,000
2007	HME	FIRE TRUCK	44KFT44887WZ21019	\$500,000
2008	DODGE	AMBULANCE	3D6WG46A88G135158	\$156,084
2008	DODGE	AMBULANCE	3D6WG46AX8G135159	\$155,157
2008	DODGE	AMBULANCE	3D6WG46A68G135160	\$156,084
1997	FREIGHTLINER	FIRE TRUCK/TENDER	1FUYSDYB7WP705333	\$250,000
2009	DODGE	Ram 3500 Ambulance	3D6WG46L89G529083	\$157,484
1988	FORD	F250 PICKUP	1FTHF262JKA82773	\$200,000
1994	International	Fire Truck	1HTSEPPN2RH544585	\$330,000
1995	Ford	Water Tender Truck	1FDZU90X0TVA22466	\$250,000
2004	Kenworth	Tractor	1XKDD49X34R052628	\$350,000
2008	Sterling	Crew Cab Fire Truck	3F6WK78A68G351139	\$200,000
2008	FORD F550	FIRE TRUCK	1FDAW57R58EC14772	\$200,000
1998	FREIGHTLINER	WATER TRUCK TENDER	1FV6HLBA6WH949965	\$250,000
2013	INTERNATIONAL	7000 FIRE TRUCK	1HTWEAZR2DJ622251	\$330,000
1991	HITEC	FIRE ENGINE	1D91D32F0M3008418	\$430,000
2013	Chevrolet	Ambulance	1GBZGUBL9D1170041	\$98,309
2013	Chevrolet	Silverado ambulance	1GB3KCC84DF215901	\$139,580
2013	Chevrolet	Silverado ambulance	1GB3K0C84DF216918	\$139,580
2015	INTERNATIONAL	7400	1HTWEAZR9FH140225	\$330,000
2015	INTERNATIONAL	7400	1HTWEAZR7FH140224	\$310,000
1963	Studebaker	2.5 ton brush truck	M63781	\$330,000
1959	Curtis-Wright	2.5 ton tender	2320-1418235	\$250,000
1969	Kaiser	5 ton tender	11073	\$150,000
1968	Kaiser	5 ton tender	10716	\$250,000
1983	AM-General	Tender	NKOEAN1047-10087	\$150,000
1980	INTERNATIONAL	Tender	AF195KCA21292	\$250,000
1984	CHEVROLET	Type 6 engine	1GCGD34J5EF307935	\$200,000
1970	KAISER	5 TON BRUSH	05A07370012510040	\$330,000
1970	KAISER	5 TON BRUSH	12324	\$330,000
1974	KAISER	2.5 TON BRUSH	28153	\$330,000

1968	KAISER	2.5 TON BRUSH	04L09671	\$330,000
1968	KAISER	CHASSIS	04K88771	\$330,000
1969	KAISER	2.5 TON BRUSH	9522-10069	\$330,000
1974	AM-GENERAL	2.5 TON BRUSH	2320-077-1617	\$330,000
1968	KAISER	5 TON BRUSH	05C-71270-C124-11575	\$330,000
1981	GMC SIERRA	TYPE-6 ENG.	1GDHK34M4BJ513577	\$200,000
1981	CHEVROLET	TYPE-6 ENG.	1GBGK24M6BJ149371	\$200,000
1972	INT'L	Type-3 ENG.	146720H249471	\$310,000
1981	INT'L	Type-1 ENG.	1HTAR18BHB36223	\$500,000
1982	FORD	TYPE-1 ENG.	1FDNF70K6DVA01186	\$500,000
1985	INTERN	TYPE-3 ENG.	1HTLLTVR8GHA32630	\$330,000
1989	DODGE	TYPE-6 ENG.	1B7KM2681KS191344	\$200,000
1998	INT'L	TYPE-3 ENG.	1HTSDADN6XH590681	\$310,000
1984	INTERN	TENDER	1HTZPKZR1EHA47536	\$250,000
1987	INT'L	TENDER	1HTZPGDR1HHA26338	\$250,000
1996	FORD	TYPE-3 ENG.	1FDXF80CXVVA02821	\$310,000
1996	FORD	TYPE-3 ENG.	1FDXF80C8VVA02820	\$330,000
2007	FORD	TYPE-6 ENG.	1FDWX37R88EC93815	\$200,000
1992	INTERNATIONAL	FIRE TRUCK	1HTSHN2R4PH488295	\$250,000
1995	Dodge	1 ton	1B6MC36C3SS324311	\$200,000
2015	CHEVY	SILVERADO K3500	1GB3KZC89FF611880	\$143,800
2015	INTERNATIONAL	TCG	3HAWEAZR5FL677572	\$330,000
2013	Ford	F-750	3FRWF7FL3DV026305	\$143,649
2017	Ram	5500 Firetruck	3C7WRNEL8HG500580	\$503,753
1974	AM-GENERAL	Type 1 Water Tender	155629	\$150,000
2001	FORD F550	Engine type 6	1FDAF57F31ED61796	\$150,000
2019	FREIGHTLINER	M2 106 4 Door 4X4 Type 3 Brish Truck	1FVDCYFE5KHKS8658	\$328,436
2019	FREIGHTLINER	M2 106 4 Door 4X4 Type 3 Brish Truck	1FVDCYFE7KHKS8659	\$328,436
2019	FREIGHTLINER	M2 106 2 Door 2000 gallon Water Tender	1FVACYFEXKHKS8660	\$246,710
2019	INTERNATIONAL	4700 Brush Truck	1HTWETAR4KH077939	\$400,000
2004	FREIGHTLINER	Mobile Command Vehicle	4UZAARBW45CN86677	\$350,000
2020	EONE	Typhoon pumper fire truck	4EN6AAA83L1002843	\$539,354
2020	Ford	Skeeter Wildfire Brush Truck	1FD0X5HT5LEE51077	\$230,000
2018	Ford	Skeeter Wildfire Brush Truck	1FD0X5HT8JEB41017	\$230,000
2021	FREIGHTLINER	Water Tender Truck	1FVKCYFE7MHMP7120	\$350,000
2021	FREIGHTLINER	Water Tender Truck	1FVKCYFE7MHMP7121	\$350,000
2021	FREIGHTLINER	Water Tender Truck	1FVKCYFE7MHMP7122	\$350,000
2020	Ford	Ambulance	1FDRF3HT7LDA08207	\$172,000

2020	Ford	Ambulance	1FDRF3HT9LDA08208	\$172,000
2021	FREIGHTLINER	Water Tender Truck	1FVKCYFE0MHMP7122	\$418,500
2021	FREIGHTLINER	Water Tender Truck	1FVKCYFE9MHMP7121	\$418,500
Elko County School District				
Year	Make	Model	VIN #	Agreed Value
2018	BLUEBIRD	RE BUS 48 passenger	1BABNB6A7JF338669	\$130,207
2018	BLUEBIRD	RE BUS 48 passenger	1BABNB6A5JF338671	\$130,207
2018	BLUEBIRD	RE BUS 48 passenger	1BABNB6A8JF338678	\$130,207
2018	BLUEBIRD	RE BUS 48 passenger	1BABNB6A6JF338677	\$130,207
2018	BLUEBIRD	RE BUS 48 passenger	1BABNB6A4JF338676	\$130,207
2018	BLUEBIRD	RE BUS 48 passenger	1BABNB6A2JF338675	\$130,207
2018	BLUEBIRD	RE BUS 48 passenger	1BABNB6A0JF338674	\$130,207
2018	BLUEBIRD	RE BUS 48 passenger	1BABNB6A9JF338673	\$130,207
2018	BLUEBIRD	RE BUS 48 passenger	1BABNB6A7JF338672	\$130,207
2018	BLUEBIRD	RE BUS 48 passenger	1BABNB6A3JF338670	\$130,207
City of Ely				
Year	Make	Model	VIN #	Agreed Value
2016	Johnston	SWEEPER TRUCK	1FVACXDT8GHHJ8570	\$150,000
1985	PIERCE	E-1 ARROW PUMPER TK	1P9CAON4GA040139	\$479,104
1988	INTERNATIONAL	DUMP TRUCK	1HTGGAETXVH498139	\$84,000
1988	INTERNATIONAL	DUMP TRUCK	1HTGGAET6WH498138	\$84,000
1998	HME	PUMPER TRUCK R1	44KFT4283WW218689	\$433,188
2003	FORD	F-350 CREW CAB	1FTSW31P539C03154	\$101,304
1995	FREIGHTLINER	FDL 120 - DUMP TRUCK	1FUYDSYB9SP706296	\$100,000
1995	FREIGHTLINER	DUMP TRUCK	1FUYDSYB0SP706297	\$100,000
2000	FORD	F 350 SERVICE TRUCK	1FDSF35S5YEA06129	\$56,850
2007	FORD	F650 DUMP TRUCK	3FRNF65E87V515702	\$52,000
2004	CAMP OUT	HAZMAT TRAILER	4RACS25264K004087	\$10,000
1995	Charmac Cargo	HAZMAT TRAILER	1C9C16205S1212118	\$10,000
2009	CENTRAL STATES	LADDER TRUCK	4S7AU2J999C065876	\$451,000
1997	FREIGHTLINER	BRUSH TRUCK	1FV2HLBA4VH736543	\$50,000
2020	Ford F-450	AMBULANCE	Being built at factory	\$208,735
1997	ELGIN on Ford Cha	Sweeper/Vacuum	1FDXH81C2VVA42688	\$200,000
2017	Rosenbauer	Cab Over	54F2CC611HWM11954	\$519,323

2020	Ford	F-450 Ambulance - WPC		1FDUF4HT3LED42275	\$197,591
2021	Ford	F450 4x4 Ambulance		1FDUF4HT3MED09916	\$209,735
Esmeralda County					
Year	Make	Model	VIN #	Agreed Value	
2017	NAVISTAR	SKID Fire Truck Int'l 7300, MX-3030N	3HAWBMMLOHL636007	\$241,045	
2005	FIRE TRUCK	FIRE TRUCK	1HTWKA8R75H127455	\$401,078	
2011	FORD	F350 AMBULANCE	1FDRF3HT7BEB53806	\$85,500	
2012	FORD	F450 AMBULANCE	1FDUF4GT3CEC34630	\$161,911	
2004	FORD	F450 AMBULANCE	1FDXE45P848B24260	\$147,403	
2004	FORD	F450 AMBULANCE	1FDXE45P55HA02635	\$127,701	
Eureka County					
Year	Make	Model	VIN #	Agreed Value	
1985	Seagrave	FIRETRUCK	1F9EV28H8FCST1154	\$103,798	
1998	International	4x4 Fire Truck	1HTSEAAAN1WH541677	\$275,000	
1998	International	4x4 Fire Truck	1HTSEAAANXWH541676	\$275,000	
1998	International	4x4 Fire Truck	1HTSEAAAN3WH522502	\$275,000	
1985	Kenworth	Water Tender FIRE TRK	1XKAD29X2G5328477	\$175,000	
2001	Freightliner	Fire Truck	1FDBTBV81HJ37376	\$125,000	
2001	Freightliner	Fire Truck	1FVKGXB562HJ54344	\$125,000	
1990	International	Fire Truck	1FTSEZ7N3LH273216	\$275,000	
2002	Freightliner	Fire Truck	1FVKXBBS62H54344	\$275,000	
1990	International	NAVISTAR FIRE TRUCK	1HTSEZ7N2LH273207	\$325,000	
2007	Ford	F350	1FDAW57P67EB12183	\$70,000	
1994	International	NAVISTAR FIRE TRUCK	1HTSEPPN9RH544583	\$275,000	
2008	Ford	F16 F550 Fire truck	1FDAW57R58EC22306	\$150,000	
1968	FORD F850	PUMPER FIRETRUCK	86LUE12566	\$175,000	
1992	FRD F350	BRUSH FIRETRUCK	2FDKF38M5NCA19008	\$70,000	
1992	FORD F350	BRUSH FIRETRUCK	2FDKF38M4NCA18013	\$70,000	
1992	EME NDBAA	E ONE FIRETRUCK	4ENDBAA87N1009740	\$750,000	
1985	KENW LBDX	Water Tender FIRE TRK	2NKCLBOX3FM913441	\$175,000	
1968	KAISER	Water Tender FIRE TRK	15375	\$125,000	
2000	Ford	F350 Ambulance	1FDWF36F7YED43355	\$200,000	
2004	International	4400 Model SBA Ambulance	1HTMRAAAM84H601486	\$200,000	
2006	Ford	F350 Ambulance	1FDWF37P77EA42526	\$200,000	

1993	IHC	4800 4x4 Fire Truck	1HTSEPP0PM535851	\$275,000
2008	FORD	F550 4x4 4 dr	1FDAW57R98EC14774	\$112,463
1991	IHC	4900 4 DR ENGINE	1HTSDPBROMH367816	\$422,471
2008	FORD	F550 4x4 4Dr	1FDAW57R58EC14773	\$112,463
2012	Chevrolet	AMBULANCE	1GB3K0CL7CF162825	\$200,000
2009	GMC	Service Truck	1GDE5C3989F403667	\$200,000
2008	GMC	C550 Firetruck	1GDE5E3908F416374	\$175,000
2007	Kenworth	Truck Ext.	1XKWP4EX18R217099	\$150,000
2007	Kenworth	Truck Ext.	1XKWP4EX48R217100	\$150,000
2010	Kenworth	T370	2NKHLN9X8AM264495	\$151,456
2010	Kenworth	T371	2NKHLN9X8AM264495	\$151,456
2002	INTL 4000	4x4 Fire Truck	1HTSEAAAN42H407319	\$125,000
2007	FORD F550	SUPER Duty Fire Truck	1FDAW57P87EA03370	\$112,000
1994	INTL NAVI	NAVISTAR	1HTSEAAAN7RH596591	\$125,000
2008	Ford	F550 Fire Truck	1FDAW57R08ED93545	\$150,000

Eureka County School District

Year	Make	Model	VIN #	Agreed Value
2005	MCI	Coach Bus	1M8PDMDA95PO56662	\$500,000
2011	BLUEBIRD	BUS	1BABNCPA9BF275368	\$150,000
2010	BLUEBIRD	BUS	1BAKCCPA4CF285944	\$150,000
2012	BLUEBIRD	BUS	1BABNBXA5CF288520	\$150,000
2012	BLUEBIRD	BUS	1BABNBXA3CF282411	\$150,000
2013	BLUEBIRD	BUS	1BABNBXA3DF295242	\$150,000
2014	BLUEBIRD	BUS T3RE	1BABNBCAXFF306097	\$150,000
2017	BLUEBIRD	BUS	1HAGUB1HN009033	\$73,132
2022	BLUEBIRD	Bus	1BABNB6A9NF382338	\$156,007
2022	BLUEBIRD	Bus	1BABNB6A0NF382339	\$156,007
2022	BLUEBIRD	Bus	1BABNB6A7NF382340	\$156,007

Humboldt County

Year	Make	Model	VIN #	Agreed Value
1968	Ford	1100gal Pumper Fire Tr	F60ERD34886	\$155,870
1975	Ford	2 Ton Pumper Fire Truck	F66FVX40043	\$139,530
1977	International	IHC Fire Truck	D0622GHA24761	\$201,911
1984	Chevrolet	250 gal Fire Truck	1GBHK34W1EV132454	\$71,506

1989	Ford	F700C&C Fire Truck	1FDNF77K6KVA56238	\$94,567
1987	GMC	7000 Pumper Fire Tr	1GDM7D1G2HV537348	\$171,863
1989	Peterbilt	Pumper Fire Truck	1XPCDB9X3KD272498	\$177,135
1995	International	Pumper Fire Truck	1HTSEAAAN0SH203004	\$283,674
1995	International	Pumper Fire Truck	1HTSEAAAN2SH203005	\$273,219
1995	International	C&C Fire Truck	1HTSEAAAR4SH673247	\$153,436
1997	Am. General	Hummer Fire Truck	137ZA8938VE177750	\$193,182
2000	Sterling	Water Truck	2FWWHECA7AB68032	\$48,883
2001	GMC	Med Con Truck	1GDP7H1C21J502324	\$178,552
2002	International	4800 Fire Truck	1HTSEADN62H534603	\$316,615
2002	International	4800 Fire Truck	1HTSEADN82H534604	\$315,168
2002	Ford	Fire Truck	1FDAF57F02ED14663	\$48,000
2003	Peterbilt	Water Truck	2NPNLZ9X63M807883	\$180,483
2004	Ford Fire Truck	F550 1 1/2 T Brush Truck	1FDAW57P14EB59360	\$95,829
2005	Freightliner	FL70 Fire Truck	1FVDBUDC95DU89459	\$163,000
2008	Dodge	Ram Truck	3D6WD78A38G200506	\$91,408
2002	International	TK	1HTWEAAR92J043265	\$200,000
2011	Ameri-Can Engineer	Shower/Restroom Trailer	1A9500K27B1270042	\$45,680
2011	Ameri-Can Engineer	Shower/Restroom Trailer	1A9500K29B1270043	\$45,680
2019	International	7400 Tru-Straight Truck (including Alum-Line Flatbed Tank Beds)	1HTWETAR8KH501722	\$238,611
2019	International	HV507 4 wheel drive	3HAEETAR6LL290706	\$119,000
2019	Ford	F550 Fire Truck	1FD0X5HY2KEG07828	\$139,245
Humboldt General Hospital				
Year	Make	Model	VIN #	Agreed Value
1995	Ford	F350 Rescue Ambulance/equip Incident Response Vehicle	1FTHF36F1SEA67579	\$130,293
2001	Ford	F350 Ambulance Van/equip patient transport	1FDWF36F21EB59026	\$153,257
2009	Freightliner	AD170 Ambulance patient tgransport	1FVACWBSX9HAD5935	\$281,054
2015	Freightliner	Ambulance patient transport	1FVACWUDU1FHGR9457	\$370,105
2010	Braun Freedom	Spartan Metro Star patient transport	2S7TM2B96AC072549	\$268,902
1999	Ford	F350 Superduty Amb patient transport	1FDLE40F8VHB79256	\$120,000
2008	Chevrolet	2wd Cutaway patient transport	1GBE4V1918F406225	\$76,260
2016	Freightliner	Rescue truck/Ambulance	4S7CT2D9XH08230	\$499,536
2018	Dodge	EVG Ambulance Remount 5500	3C7WRNCL6JG179616	\$500,000
2019	Dodge	EVG Ambulance Remount 5501	3C7WRNCL6JG248241	\$500,000
2020	Dodge	EVG Ambulance Remount 5502	3C7WRNCL6JG291092	\$500,000

Incline Village GID				
Year	Make	Model	VIN #	Agreed Value
2001	Peterbilt	Dump Truck (Model 357)	1NPALT9X01D561573	\$170,000
2004	Freightliner	Vactor (Model 2110-J4)	1FVABXAK24HM12200	\$380,000
2006	Kenworth	T800B Dump Truck	1NKDL00X97R174210	\$170,000
2011	International	Bus 36 Passenger	4DRAMAANXBA268619	\$125,000
2011	International	Bus 36 Passenger	4DRAMAANXBA268618	\$125,000
2019	Wstar	Vac Con Truck	5KKHAEFG2LPU4618	\$416,000
Lander County				
Year	Make	Model	VIN #	Agreed Value
1973	OLDSMOBILE	AMBULANCE	3W60T3M363360	\$70,019
1995	CHEVROLET	AMBULANCE	1GBJK34FXSE264741	\$133,722
1986	FORD	AMBULANCE	1FDKE30L8GHA34376	\$133,470
1996	KENWORTH	TRACTOR	1XKWDB9X2VR736410	\$68,500
1979	PETERBUILT	WATERTRUCK	116222P	\$37,500
1967	PETERBUILT	DUMP TRUCK	2356661H	
1981	KENWORTH		S195107	\$29,500
1989	INTERNATIONAL	DUMP TRUCK	1HTGGRRR4LH238334	\$69,470
1997	INTERNATIONAL	SANDER	1HTGGAXR4WH538010	\$98,737
2000	FORD	SAND/PLow TRUCK	1FDAF57F6YEE27963	\$44,915
2015	DODGE	RAM DIESEL TRUCK	3CTWRLAL5FG595042	\$54,543
1984	CHEVROLET	FIRE TRUCK	1GBJK34W0EV109619	\$67,409
2017	FREIGHTLINER	114SD 10 WHEEL DUMP TRUCK	1FVHG3DV0HHU0433	\$171,600
1990	GMC	FIRE PUMPER TRUCK	1GDP7D1YXLV509554	\$288,497
2013	FORD	F550 FIRE TRUCK	1FDOW5HT3DEA25134	\$244,512
1981	PIERCE	FIRE TRUCK	1GBJ7D2E2BV138293	\$370,871
1992	INTERNATIONAL	AMBULANCE	1HTSDNSM3NH403637	\$156,660
2008	FORD	AMBULANCE	1FDWVF37R38EB01834	\$178,627
2015	FORD	NORTHSTAR AMBULANCE	1FDUF4GT2FEA83767	\$153,168
1979	PETERBUILT	TRACTOR	110508P	\$46,000
1979	PETERBUILT	TRACTOR	N126852P	\$37,500
1983	PETERBUILT	TRACTOR	1XP9D29X6DN157384	\$18,000
1983	PETERBUILT	TRACTOR	1XP9D29XODP157479	\$18,000
2002	KENWORTH	TRACTOR	1XKWDB9X32R894850	\$77,652
1988	INTERNATIONAL	DUMP TRUCK	1HTZPGRR5KH641505	\$69,296

1991	GMC	PICKUP	1GDHC34J2ME525533	\$5,585
1990	INTERNATIONAL	DUMP TRUCK	1HTGGRR6LH238335	\$85,740
1996	KENWORTH	DUMP TRUCK	1NKWLB9XXTS711192	\$28,000
1996	KENWORTH	TRACTOR	1XKWDB9X8TS711193	\$28,000
1979	PETERBUILT	TRACTOR	11508P	\$46,000
1997	FORD	4X2 SERVICE TRUCK	3FELF47FXVMA12388	\$62,575
1992	INTERNATIONAL	DUMP TRUCK	1HTGGCPT2NH446092	\$33,400
2004	CHEVROLET	2500 (Bugman)	1GCHK29214E271221	\$13,500
2003	CHEVROLET	C4500 DUMP TRUCK	1GBC4E1E83F503161	\$17,000
2010	SPARTAN	FIRETRUCK W/PUMP APP	4S7CT2B95AC071933	\$334,750
1935	FORD	FIRE ENGINE	BB181835578	\$10,000
1960	SEAGRAVE	FIRE TRUCK	L3530	\$19,000
1962	LAFRANCE	FIRE TRUCK	718752	\$253,055
1971	INTERNATIONAL	FIRE TRUCK	228902G432591	\$269,587
1982	GMC	FIRE TRUCK	1GBHK34W2BZ145864	\$226,088
1989	FORD	FIRE TRUCK	1FDYD8OU5KVA28760	\$368,616
1996	FORD	UTILITY TRUCK	1FDKF38FSTEB25256	\$72,662
1996	FORD	WATER TRUCK	1FDYS96T4VA23139	\$317,474
1987	FORD	AMBULANCE	1FDKF3717HKB12930	\$51,000
2003	INTERNATIONAL	FIRE TRUCK	1HTWEAAN43J055225	\$155,834
2015	FORD	F550 RESCUE TRUCK	1FD0W5HT3FEB72136	\$166,267
2003	WALTON	UTILITY DUMP TRAILER	1W9TE122431284527	\$10,500
1989	CHEVROLET	AMBULANCE	1GBJR34W9KF303891	\$116,633
1996	INTERNATIONAL	FERRERA	1HTSDADR9TH367063	\$293,297
2018	4X4	AMBULANCE	3C7WRLBL7JG175855	\$171,971
2016	MERCEDES	SPRINTER AMBULANCE	WDAFE7CD4GP322650	\$110,000
2019	INTERNATIONAL	BME Fire truck	3HAWETAR7KL009550	\$298,759
2019	INTERNATIONAL	7400	3HAWETAR2KL315880	\$309,000
2019	DODGE	Ram Ambulance	3C7WRNBL6KG562328	\$187,742
Lander County School District				
Year	Make	Model	VIN #	Agreed Value
1999	Bluebird	Bus	1BABMC7AXXF084598	\$32,600
1998	Bluebird	Bus	1BAANCSA6WFO81308	\$74,000
2000	Bluebird	8400S Bus	1BABNCPA6YF093071	\$72,767
2000	Bluebird	8400S Bus	1BABNCPA4YF092890	\$72,767
2005	Bluebird	Bus	1BABNCKA35F226694	\$75,630

2011	Bluebird	Bus	1BABNCPA3BF275494	\$99,766
Lincoln County				
Year	Make	Model	VIN #	Agreed Value
2016	GM	Chevy Silverado K3500	1GB3KZC88GF281005	\$173,600
2001	Ford	F-350	1FDWF36F92EA71009	\$122,000
2004	Ford	F-350 Marque	1FDWF37P34EC51810	\$142,000
2015	Ford	F350 Super	1FDRF3HT8FED73106	\$166,500
2011	Ford	F-350	1FDRF3HT9BEA38785	\$122,000
2019	FORD	F550	1FDOW5HT1KED71518	\$125,420
1979	Chevrolet	Fire Truck	C17DE9V117322	\$315,000
2002	Ford	F450 4 x4	1FDXW47F32ED28125	\$160,000
2007	American	Freight Liner	1FVACYDJ17HY51155	\$365,000
City of Lovelock				
Year	Make	Model	VIN #	Agreed Value
2002	HME	Mdl 1871-P2 Fire Truck	44KFT64842WZ19868	\$ 505,767
1981	Ford	Fire Truck	1FDXC80K7BVJ04182	\$ 314,865
1952	AMCN	Fire Truck at Museum	F5279	\$ 200,000
1961	Ford	American LaFrance	F85QU121126	\$ 245,800
1958	Chevrolet	Ladder Truck	4B580114123	\$ 100,000
2012	International	Garbage Truck	3HAMMAAR5CL538267	\$ 127,350
Lyon County				
Year	Make	Model	VIN #	Agreed Value
2018	Freightliner	Vactor Model 114SD	1FVHG3FE4JHJY7477	\$ 426,197
2021	Freightliner	114SD	3ALHG3FM4MDMZ3757	\$ 219,276
Mineral County				
Year	Make	Model	VIN #	Agreed Value
2012	Mercedes	Ambulance	WD3PE7CC9C5697796	\$122,500
2001	Ford	Ambulance	1FDSE35F62HA36042	\$140,392
2007	Kenworth	Fire Truck	2NKMHN8X88M218936	\$374,700
1989	Ford	Mini Pumper	1fdkf38g8kka76465	\$112,715
1998	GMC	FERRA Fire Truck	1gdp7h1j0wj508715	\$377,900

2002	Ford	Ambulance	1FDSE35F52HA36047	\$144,256
1990	FMC	Fire Truck	1FDXK84A6LYA45622	\$330,536
1991	Ford	Ambulance	1FDKF38M3NNA37128	\$70,000
2020	Chevrolet	Ambulance	1HTKJPVK5LH583442	\$140,000
Moapa Valley FPD				
Year	Make	Model	VIN #	Agreed Value
2004	Freightliner	Rescue	1FVACWCS04HN22960	\$250,000
2012	Freightliner	Water Tender	1FVHCYBSXDHBZ1626	\$400,000
2008	Ferrara	Engine	1F95147266H140410	\$350,000
2012	Ford	F550 SUPERDUTY XLT		\$250,000
2012	Freightliner	Rescue	1FVACNDT9DHBW9838	\$250,000
2012	Ford	F550 SUPERDUTY XLT	1FD0W5HTXCEC77736	\$250,000
2014	Freightliner	Tender	3ALDCYCY3FDGM4379	\$400,000
2010	Ferrara	Engine	1F94242209H140715	\$350,000
2012	Freightliner	Rescue	1FVACWD17DHBW9837	\$250,000
2002	International	Engine	1HTWEADR33J057384	\$350,000
2012	Ford	F550 SUPERDUTY XLT	1FD0W5HT8CEC06048	\$250,000
2015	Freightliner	Tender	1FVHG3CY7GHHHP9109	\$400,000
2018	Ford	F550 SUPERDUTY XLT		\$250,000
2018	Ford	F550 SUPERDUTY XLT		\$250,000
2020	Dodge	5500	Being manufactured	\$190,000
2021	Ford	F250	Coming Soon	\$85,000
Mt. Charleston FPD				
Year	Make	Model	VIN #	Agreed Value
2018	International	TFT	3HAWETAR6JL479793	\$ 440,340
North Lake Tahoe Fire Protection District				
Year	Make	Model	VIN #	Agreed Value
1995	INTERNATIONAL	FIRE TRUCK	1HTSEAA5TH241619	\$290,535
1998	KME	FIRE TRUCK	1K9AF4487XN058878	\$433,976
1999	FORD	F550	1FDAW57F1XEE78186	\$42,400
1999	AMERICAN	TOWER TRUCK	16MGF3715YDO27740	\$201,400
2000	KME	CUSTOM PUMPER	1K9AF4480YN058058	\$433,976
2000	KME	QUINT AERIAL	1K9AF6684YN058170	\$649,632

2000	KME	RESCUE TRUCK	1K9AF4480YN058173	\$501,236
2008	INTERNATIONAL	PUMPER	1HTWEAZR68J572301	\$282,250
2008	INTERNATIONAL	PUMPER	1HTWEAZR48J572300	\$282,250
2014	Rosenbauer Motors	Fire Truck	54F2EB611EWM10819	\$505,356
2014	Rosenbauer Motors	Fire Truck	54F2EB611EWM10818	\$505,356
2015	North Star Ambulan	D3500 Dodge	3C7WRTBL3FG32085	\$142,463
2016	North Star Ambulan	D3500 Dodge	3C7WRTBL7GG221242	\$141,455
2016	North Star Ambulan	D3500 Dodge Ram	3C7WRTBL1GG328366	\$153,532
2019	North Star Ambulan	Dodge 3500	3C7WRTBL4JG424113	\$174,581
2019	Rosenbauer	Type 1 Fire Engine	54F2EB612KWM12445	\$590,054
2019	International Crew C	Braun Northwest/North Star	3HAEUTAL4LL076568	\$236,238
2019	International Crew C	Braun Northwest/North Star	3HAEUTAL4LL076569	\$236,238
2019	RAM	5500 Type 6	3C7WRNELOKKG616959	\$174,000
2019	RAM	5500 Type 6	3C7WRNEL9KG667408	\$174,000
North Lyon FPD				
Year	Make	Model	VIN #	Agreed Value
1948		Fire Engine	98EQ27450	\$20,000.00
1999	Ford	F-350 Super PAM	1FDWE30F2XHA53176	\$211,496.16
1998	Pierce	Quantam	4P1CT02S3WA000796	\$679,135.80
1998	Pierce	Quantam	4P1CT02S7WA000798	\$680,667.15
2000	Freightliner	Water Tender	1FVXTMDB9YHG97441	\$357,102.81
2003	Pierce	Dash R Series Quint	4P1CT02H43A003139	\$957,983.37
2006	Pierce	Water Tender	1HTWYSBTX6J317845	\$394,472.93
2013	Ram	3500 Ambulance	3C7WRSBC9DG583756	\$214,022.40
2016	Dodge	3500 Ambulance	3C7WRTBL3GG155675	\$255,827.59
2017	HME	Brush Truck	3HAWEAZROHL416109	\$291,647.40
2017	RAM	5500 4x4	3C7WRNFL7HG753663	\$108,846.55
2019	Ford	F-450 Super Duty	1FD0X4HT0KEF24574	\$255,827.59
2020	Ford	F550 4x4 Crew Cab Brush Truck	1FD0W5HT1LEC32944	\$165,000.00
2020	Pierce	Enforcers PUC	4P1BAAFFXMA022604	\$676,350.00
2020	Pierce	Enforcers PUC	4P1BAAFF8MA022603	\$676,350.00
2020	Ford	F-450 Super Duty	1FDX0X4HT5LEE89922	\$278,324.00
Nye County				
Year	Make	Model	VIN #	Agreed Value

2005	KENWORTH	2005 KENWORTH FIRE TRUCK	2NKMHD8X95M099414	\$306,925
2004	KENWORTH	T30	2NKMHD8X65M094754	\$372,008
2004	KENWORTH	T30	2NKMHD8X45M097165	\$434,506
2007	FORD	1655 D UTILITY TRUCK	1FDXF47P67EB27965	\$96,803
2004	KENWORTH	T30	2NKMHD8X85M096245	\$349,856
2000	FRHT	F60	1FV3GFBC3YHA70860	\$202,288
2005	FORD	FORD F550 XL SUPER DUTY	1FDAW56P65EA78910	\$255,988
2007	PETERBILT	CONVENTION	1NP TL00X98D747224	\$187,863
2007	PETERBILT	CONVENTION	1XP5DBOX37D686152	\$113,000
2007	PETERBILT	CONVENTION	1XP5DBOX17D733632	\$113,000
2017	Western Star	4700 Dump Truck w/plow	5KKHAVDV1HPJD1518	\$213,000
2017	Dodge	Ram	3C7WRTBL9HG534424	\$164,053
2017	Braun	Ambulance	3C7WRTBL0HG583785	\$160,258
2017	Braun	Ambulance	3C7WRTBL2HG583786	\$160,258
1984	International	S1900	1HTLDWMN4EHA42972	\$50,000
1995	E-ONE	Custom Pumper	44J7BAA89N100966	\$40,000
2018	International	740 Typell Fire Engine	1HWETAR0KH077940	\$300,000
2019	Ford	E350 - Prisoner Transport	1FDWE3FS0KDC33387	\$98,163
2020	Ford	E350 - Prisoner Transport	1FDWE3FS2KDC33388	\$98,163
Pahrnagat Valley Fire District				
Year	Make	Model	VIN #	Agreed Value
2015	Ford	F350 Ambulance	1FDRF3FT7FEA46521	\$61,000
2004	American	American LaFrance Pumper	3C7WRNFL6FG706296	\$110,000
2015	Dodge	5500 - Rescue Squad	306628	\$70,000
2014	Ford	E-350 Ambulance	1FDWE3F33EDB05584	\$125,000
Town of Pahrump				
Year	Make	Model	VIN #	Agreed Value
1983	WHITE	ARFF ENGINE	1WXDAHVR1DN056724	\$636,087
1989	E ONE ENGINE	FIRE TRUCK	46JDBAA86K100279	\$394,975
1991	MACK	AERIALSCOPE TRUCK	1M2A156C8MM001438	\$398,698
1998	PIERCE (2014 REF	QUANTUM FIRE PUMPER #5	4P1CT02S8XA001606	\$550,000
1998	PIERCE (2014 REF	QUANTUM FIRE PUMPER #1	4P1CT02S8WA000843	\$550,000
1998	PIERCE (2014 REF	QUANTUM FIRE PUMPER #3	4P1CT02S4WA00273	\$550,000
2003	FORD	ATTACK 1	1FDAF5733EC03261	\$116,668

2004	AMLAF	PUMPER	4Z3HAAACK85RN95285	\$405,486
2007	STERLING	WATER TENDER W/ CHASSIS	2FZHAZCG67AY50004	\$221,000
2008	DODGE	RAM AMBULANCE	3D6WGA48AB8G135161	\$167,126
2008	INTERNATIONAL	FIRE TRUCK - #7400	1HTWEAZN48J654864	\$201,427
2008	STERLING	FIRE TRUCK	2FZHAZCK28AZ95093	\$251,664
2008	STERLING	FIRE TRUCK	2FZHAZCK28AZ95092	\$229,894
2011	CHEV	AMBULANCE CC31403	1GB3C0CL4BF243244	\$137,658
2012	CHEV	AMBULANCE	1GB3C0CL3CF162446	\$134,500
2016	DODGE	Ambulance Chassis	3C7WRSBL5HG535399	\$37,631
2016	DODGE	Ambulance Chassis w/box remount	3C7WRSBL8HG535400	\$86,662
2016	DODGE	Ambulance Chassis	3C7WRSBLXHG535401	\$87,000
2018	DODGE	RAM 3500 AMBULANCE	3CLWRSBL9JG245379	\$170,497
2018	DODGE	RAM 3500 AMBULANCE	3CLWRSBL5JG245380	\$170,497
2018	DODGE	3500 AMBULANCE	3C7WRSBL7JG245381	\$170,497
2020	KME CUSTOM PUM	FIRETRUCK	1K9AF4S81LN058954	\$633,025
2019	DODGE	DD3L64 Ambulance	3C7WRSBL6KG568144	\$175,972
2019	DODGE	DD3L64 Ambulance	3C7WRSBL4KG58143	\$175,972
2008	Spartan MO	Fire Truck	4S7AW2C938C070500	\$250,000
Pershing County				
Year	Make	Model	VIN #	Agreed Value
2002	HME	Fire Truck Model 1871-P2	44KFT64882WZ19869	\$497,199
1990	Peterbilt	4000 gal Tank Truck	1XP5D29X2KD283081	\$294,379
1990	International	Gumman 2000 gal Fire Tr.	1HTCGJUT9LH261219	\$413,424
1997	Ford F350	Rescue Utility Truck	1FDKF38F3VEC40733	\$254,165
1928	Ford	Model A Firetruck - Museum	FR4883T	\$20,000
1956	Cadillac	Ambulance/equipment - Museum	5686099656	\$10,000
1951	Ford	LaFrance - Museum	F2579	\$10,000
1995	Ford F350	Ambulance/equipment	1FDKE37F2SNB09547	\$125,591
2000	Ford	Coach Ambulance/equipment	1FDWVF36FOYED15915	\$134,786
2008	Ford	Coach Ambulance/equipment	1FDWVF36R98EC45003	\$135,286
1980	International	Pumper Truck	AA172KHA20107	\$247,442
1961	American	La France Fire Truck TRANS/CITY	F85QU121126	\$361,814
1995	Ford	Pumper Fire Truck - F350	1FDKF38FOSNB36647	\$68,035
1984	Ford F250	Rescue 4x4 Utility Truck	1FTEF26F2EPB10087	\$90,914
1995	International	4800 Fire Truck	1HTSEAAARXSH639622	\$250,000
2015	Chevy	Siverado Ambulance	1GB3CZC80FF509882	\$137,200

2016	Freightliner	M2-112 Pumper Truck	1FVHC5DV7GHHH1924	\$257,468
2016	Freightliner	M2-112 Pumper Truck	1FVHC5DV9GHHH1925	\$257,468
2016	Freightliner	M2-112 Pumper Truck	1FVHC5DV0GHHH1926	\$257,468
2017	International	Fire Truck	3HAWMSUR8HL673017	\$378,415
1987	Ford	Low Tilt C8000	1FAYA80VSHVA53523	\$22,000
2006	International	7400 Brush Truck	1HTWEAZN06J313989	\$250,000
Town of Round Mountain				
Year	Make	Model	VIN #	Agreed Value
2008	Ford	F555 Super Duty Fire Truck 4X4	1FDAW57R08EE13101	\$78,559
Storey County				
Year	Make	Model	VIN #	Agreed Value
1981	IHC	Water Tender	1HTCF2571DGBG15218	\$170,000
1982	E-One 55'	Telesquirt	1PGBD5JD06RHA1032	\$197,000
1986	International	TYPE III BRUSH ENGINE MODEL 1854	1HTLFTVN3GHA49809	\$50,000
1986	International	TYPE III BRUSH ENGINE MODEL 1854	1HTLFTVN1GHA52207	\$50,000
1992	Freightliner	6x6 3500 gal Water Tender	1FUCMZYBGPP521150	\$225,000
1996	HME	Fire Engine Pumper	44KFT4285TWZ18298	\$450,000
1996	HME	Fire Engine Pumper	44KFT4287TWZ18299	\$450,000
1999	Freightliner	Water Tender	1FV7M0Y95YPF57549	\$245,000
2002	IHC	Brush Engine	1HTSEADR22H554351	\$296,827
2002	IHC	Brush Engine	1HTSEADR42H554349	\$296,827
2002	IHC	Brush Engine	1HTSEADR02H554350	\$296,287
2002	IHC	Brush Engine	1HTSEADR22H554348	\$296,827
2002	Chevrolet	Ambulance	1GBJK34G32F158568	\$245,000
2003	Pierce Saber	Heavy Duty Rescue Truck	4P1CT02M13A003225	\$462,949
2004	Pierce	Fire Truck 55' Aerial Quint	4P1CT02H64A004231	\$280,000
2004	Ford	F-350 Super Duty Ambulance	1FDWFF37P74EB45571	\$245,000
2006	Peterbilt	378 Transport 78	1XPFD49X26D650826	\$115,000
2007	Freightliner	Water Tender	1FVXAV0028PZ13059	\$245,000
2011	Ferrara	110' Platform Fire Truck	44KFT6385BWZ22052	\$1,100,000
2014	International	7400 SFA 4x4 Brush Truck	1HTWEAAR1EH778558	\$195,000
2015	Ferrara	Type 1 Fire Truck	1F960492XFH140222	\$613,860
2015	Ferrara	Type 1 Fire Truck	1F9604923FH140224	\$613,860
2015	Ferrara	Type 1 Fire Truck	1F9604921FH140223	\$613,860

2015	Dodge	RAM Ambulance	3C7WRLBL5FG567272	\$245,000
2015	Dodge	RAM Ambulance	3C7WRLBL7FG567273	\$245,000
2015	Dodge	RAM Ambulance	3C7WRLBL1FG569584	\$245,000
2016	Ram	4500HD Ambulance	3C7WRLBL1GG278004	\$245,000
2018	International	Brush Engine 7400	3HAWETARXJL753674	\$195,000
1897	Clapp & Jones	Fire Pumper	N/A	\$385,000
1977	Mack	Fire Truck	MB68SFC1140	\$138,000
1999	International	Sewer Vactor 2100	1HTGGAHT7XH643524	\$425,000
2016	International	Elgin Street Sweeper	1HTMMAAN8GH270100	\$242,900
2018	International	Dump Truck	3HTDTAPT7JN695359	\$150,200
Tahoe Douglas Fire Protection District				
Year	Make	Model	VIN #	Agreed Value
1992	Seagrave	WATER TRUCK	1F9HU28RXNCST2166	\$300,000
1997	International	BRUSH	1HTSEAAAN3W4480204	\$327,700
2004	Seagrave	LADDER TRUCK	1F9F838T03CST2155	\$815,613
2006	Ferrara	INFERNO FIRE ENGINE	1F95147256H140365	\$515,674
2006	Ferrara	INFERNO FIRE ENGINE	1F95147276H140366	\$513,755
2010	Ferrara	FIRE ENGINE	1F9504721AH140813	\$465,612
2012	Navistar Intrnational	FIRE ENGINE	1HTWEAZRXDJ114061	\$280,000
2010	Ford	Flat Bed	1FDWVF3HR7AEB38177	\$100,000
2000	Ford	F350	3FTSF31S4YMA61613	\$39,216
2002	Ford	F350 PICKUP	1FTSF31S52EB98170	\$41,913
2017	Ferrara	INFERNO FIRE ENGINE	1F9604920HH140507	\$584,000
2017	Ford	Braun Ambulance	1FDRF3HT0HEE50666	\$184,000
2018	Ford	F350Ambulance	1FDRF3HT2JEC68361	\$132,133
2019	Ford	F350 Ambulance	1FDRF3HT1BEB20333	\$156,000
Town of Tonopah				
Year	Make	Model	VIN #	Agreed Value
2018	Ford	F550 4x4 - Custom Fire/Rescue truck	1FD0W5HT1JEC46310	\$224,850
Washoe Fire Supression				
Year	Make	Model	VIN #	Agreed Value
2004	Ford	Expedition, 4WD	1FMFU16L04LB54357	\$35,000
2000	Ford	F-550 Patrol Truck, 4WD	1FDAF57F2YEA28449	\$160,000

1992	Ford	F-350 Ambulance	1FDKF38M6NNA90535	\$125,263
2006	PIERCE	TENDER	1HTWGAZT16J184539	\$228,809
1995	Hendrickson	FREIGHTLINER FL80	1FV6HLC3XSL66164	\$350,000
2005	International	BRUSH TRUCK MODEL 14	1HTWEAZR65J127519	\$218,000
2009	Kenworth	WATER TENDER	29KHLN9X59M245592	\$200,000
1999	Ford F-350	PATROL TRUCK/BRUSH	1FDSX35F9XEA92138	\$160,000
2010	Horton	Type 1 Ambulance	1FDAF4HR8AEA60105	\$160,000
2010	Polaris	Ranger-10, 6 x 6	4XAH76A5A4903246	\$21,000
2010	Interstate	Cargo Trailer	4RACS1426AN075070	\$5,450
City of Wells				
Year	Make	Model	VIN #	Agreed Value
1996	Ford	LT9000 Dump Truck	1FDZU90L4TVAO7854	\$88,004
1996	Freightliner	FL80 Fire Truck w/ Equip	1FV6JLC3TL743877	\$411,550
City of West Wendover				
Year	Make	Model	VIN #	Agreed Value
1992	WESTATES	HMEFO-4X2 FIRE TRUCK	44KFT4283NWZ17587	\$450,000
1996	PIERCE	SABER FIRE TRUCK	4P1CT02U2TA000205	\$450,000
1997	HAULMARK	TRAILER	16HGB2429VU606466	\$53,154
1990	DODGE	RAM 1 TON PICKUP	1B6MM3681LS651395	\$30,369
2006	MANAC/DRAEGER	MOBILE LIVE FIRE TRAINING TRLR	2M512161961109699	\$500,000
2002	FREIGHTLINER	TRACTOR	1FUJA6CG12LH3422	\$32,598
2011	CONDOR	ALF GARGABE TRUCK	5SXHNZCYXBR1A0989	\$250,000
2020	PETERBILT	320 GARBAGE TRUCK	3BPDJ0X3LF108338	\$275,490
2020	FREIGHTLINER	114SD GARBAGE TRUCK	1FVHG3DV5LHLY9430	\$189,500
2008	E-One International	Pumper Truck	1HTMKAZRX8H661733	\$400,000
White Pine County				
Year	Make	Model	VIN #	Agreed Value
1998	INTERNATIONAL	DUMP TRUCK #42	1HTTGAST9WJ036278	\$90,000
1998	INTERNATIONAL	DUMP TRUCK #33	1HTTGAST7WJ036277	\$85,000
1995	FORD	AMBULANCE	1FDKE30F45HB31013	\$127,000
2006	FORD	F-450 DUEL REAR WHEEL TRUCK	1FDXX47P86EB93199	\$167,000
1995	FORD	AMBULANCE	1FDKE30F1SHA68243	\$140,000
1994	FORD	AMBULANCE	1FDJE30M3RHA94024	\$137,000

2000	FORD	E350 SUPER DUTY AMBULANCE	1FDWE35F21HA12496	\$115,000
1999	FORD	AMBULANCE	1FDWE30F2XHA53176	\$127,000
2005	FORD	F350 AMBULANCE	1FDXE45P25HA02639	\$147,000
2012	FORD	F-350 TYPE 1 RX5 CUSTOM	1FDRF3HT4CEA82971	\$140,319
1997	FORD	E-350 AMBULANCE	1FDKE30F3VHB02588	\$72,800
1989		AMBULANCE	1GBHR34N5KF304283	\$15,000
1998	PIERCE	QUANTUM TENDER ENGINE	4P1CT02S3WA000829	\$700,000
White Pine County Fire District				
Year	Make	Model	VIN #	Agreed Value
2005	International	Fire Truck	1HTMKAZR86H177301	\$397,000
1995	Ford	Fire Truck	1FDYF80E6SVA23702	\$364,000
1990	International	Brush Truck	1HTSEZ7N9LG273219	\$164,000
1974	International	Fire Truck	4Q2AODHBB64480	\$68,000
1995	Ford	Brush Truck	1FTHF36G3SEA68970	\$84,000
1982	MAC	Fire Truck	VG6M112B8CB061863	\$271,000
1974	Clark	Fire Truck	322704CGH10051	\$305,000
2006	Chevrolet	Rescue Truck	1GBJC33D56F154547	\$86,000
2004	Titan	Fire Truck	4ENGAAA8641007525	\$690,000
1991	International	Fire Truck	1HTSEZ7N3MH347185	\$251,000
2003	Ford	Rescue Truck	1FDXW47P03ED42851	\$144,000
1995	Chevrolet	Brush Truck	1GBHK34N4SE247598	\$53,000
1977	Chevrolet	Water Tender	CJV37V128866	\$148,000
1989	Dodge	Brush Truck	1B6MM3688KS150227	\$54,000
2006	Ford	Brush Truck	1FDXX47P86EB93199	\$104,000
2009	Ford	Crewcab Rescue Truck	1FTSW21Y09EA72453	\$100,000
2000	Sterling	Water Tender	2FZXBJBB4YAF62633	\$200,000
2001	Sterling	Water Tender	2FWWBJBA61AF76622	\$200,000
2010	Peterbilt	Water Tender	2NPRHN8X1AM106212	\$130,000
1987	Ford	Fire Engine	1FDXK87UOHVA28794	\$75,000
1991	International	3D Fire Truck	1HTSENGN7MH316059	\$47,500
2015	Ford	F550 Fire Truck	1FDUF5HY0FEB36630	\$35,024
2005	Ford Darley	Structure Truck	FDLF47F05EA32168	\$150,000
1997	International	Heavy Wildland Fire Truck	1HTSEAAAN6WH541951	\$350,000
1997	International	Brush Truck	1HTSEAAAN6WH541951	\$350,000
2000	Pierce	Structure Truck	4P1CT02S6YA000276	\$550,000
1993	Pierce	Lance Pumper	4PICT0ZO1PA000640	\$550,000
2001	International	Rescue Pumper	1HTSEADR71H391355	\$400,000
1998	Pierce	Water Tender	4P1CT02S3WA000829	\$675,000

1999	Pierce	Fire Truck	4P1CT02S0XA000040	\$550,000
1998	Pierce	Sabre Fire Engine	4P1CT02UXXA000961	\$550,000
2020	Ford	Ambulance	1FDUF4HT3LED42275	\$197,776
City of Winnemucca				
Year	Make	Model	VIN #	Agreed Value
1989	Ford	FMC Starfire Pumper	1FDXK84A9KVA13471	\$300,283
1984	GMC	1Ton Bush Pumper	1GDJK34W4EV515975	\$49,437
1991	International	Bush Fire Truck	1HTSEZ7N9MH334862	\$274,291
2015	Ferrara	Cinder - Ladder Truck	1F9455625FH140308	\$750,000
2001	HME1871-P2	Pumper Truck/Equipment	44KFT42851WZ19433	\$471,194
2004	Ford	F450 Fire Truck	1FDXF47P94ED47709	\$77,458
1937	Ford	Hose Fire Truck	99T391292	\$40,000
1998	PIRC	Pumper Truck	4P1CT02S7WA000803	\$100,000
2006	Ford	F550 Brush Truck	1FDAF57P06ED26276	\$55,000

**POOL Endorsement
Number 1**

Effective July 1, 2021 it is agreed that Section VI, C. Exclusion 8 does not apply and coverage is provided as limited herein for all damages for an **Event** arising out of the conduct of a jail or detention facility physician who has contracted to provide medical services to the following **Named Assureds**, but only in respect of operations by or on behalf of said **Named Assureds**:

Churchill County
Douglas County
Elko County
Humboldt County
Lander County
Lincoln County
Nye County

Coverage provided hereby shall not exceed \$1,000,000 per **Event** and shall be excess of any other coverage available.

ALL OTHER TERMS, CONDITIONS, AND EXCEPTIONS REMAIN UNALTERED.

POOL Endorsement Number 2

Effective July 1, 2021 it is hereby agreed and understood that the employees (except the applicable district court judge) working on behalf of the following Judicial Districts with respect to the specified County are included as Assureds under Section VI - Liability while acting within the course and scope of their duties as employees working on behalf of such Judicial Districts.

DISTRICTS

1st Judicial District

Carson City
Storey County

3rd Judicial District

Lyon County

4th Judicial District

Elko County

5th Judicial District

Nye County
Mineral County
Esmeralda County

6th Judicial District

Humboldt County

7th Judicial District

Eureka County
White Pine County
Lincoln County

9th Judicial District

Douglas County

10th Judicial District

Churchill County

11th Judicial District

Lander County
Mineral County
Pershing County

The inclusion hereunder of more than one Assured shall not operate to increase the Limits of Liability.

ALL OTHER TERMS, CONDITIONS AND EXCEPTIONS REMAIN UNALTERED.

**POOL Endorsement
Number 3**

Effective July 1, 2021 it is agreed coverage under Section V is extended to include Auto Physical Damage coverage for school buses only while at the Elko County School District Transportation Facility.

ALL OTHER TERMS, CONDITIONS AND EXCEPTIONS REMAIN UNALTERED.

**POOL Endorsement
Number 4**

Effective July 1, 2021 it is agreed coverage under Section V is extended to include the following for named perils coverage:

1. Lander County
Soccer Field
Battle Mountain, NV
2. Douglas County School District
Douglas High School artificial turf field
670 Highway 88, Minden, NV 89423
3. Nye County School District
Pahrump High Turf Field
501 Calvada
Pahrump, NV 89048
4. Carson City School District
Carson High School Turf Field
1111 N Saliman Rd
Carson City, NV 89701

Named perils covered are:

Windstorm
Hail
Fire
Explosion
Smoke
Lightning
Falling Objects
Sinkhole
Collapse
Riot
Civil Commotion
Aircraft
Vandalism
Vehicles
Theft

ALL OTHER TERMS, CONDITIONS AND EXCEPTIONS REMAIN UNALTERED.

**POOL Endorsement
Number 5**

This endorsement applies to the following **Named Assureds**:

1. Lander County Hospital District dba Battle Mountain General Hospital;
2. Humboldt County Hospital District dba Humboldt General Hospital;
3. Lincoln County Hospital District dba Grover C. Dils Hospital.

Effective July 1, 2021, Section VI. LIABILITY COVERAGE, Paragraph B.4, is amended as follows:

With respect to the above-referenced Named Assureds Only, Paragraph B.4 is deleted in its entirety, and the definition of "Event" is modified and limited to mean as follows:

4. **"Event"** means the following:

- a. an accident arising out of the ownership, maintenance, loading or unloading, use, operation or entrustment of a covered **Automobile** which results in **Bodily Injury** or **Property Damage** during this coverage period.

ALL OTHER TERMS, CONDITIONS, AND EXCEPTIONS REMAIN UNALTERED.

**POOL Endorsement
Number 6**

Effective July 1, 2021 it is agreed that the coverage is amended as follows:

Nevada Bell Telephone Company, d/b/a: AT&T Nevada is added as an additional assured solely as respects its contract with Storey County, Nevada entitled "AT&T Nevada Emergency Warning Call Database (ECD) Extract" (including Exhibit A attached thereto) subject to the provisions of Nevada Revised Statutes Chapter 41, not to exceed \$100,000 in the aggregate.

ALL OTHER TERMS, CONDITIONS AND EXCEPTIONS REMAIN UNALTERED.

**POOL Endorsement
Number 7**

Effective July 1, 2021 it is agreed that Section V, E. Exclusion 3 does not apply to bridges owned by POOL member Storey County specifically listed on the Schedule of Locations on file with the POOL.

ALL OTHER TERMS, CONDITIONS, AND EXCEPTIONS REMAIN UNALTERED.

**POOL Endorsement
Number 8**

Effective July 1, 2021 it is agreed that the coverage is amended as follows:

Regarding Heavenly Mountain Resort located in Douglas County, Nevada and El Dorado County, California, (the "Premises"), which is under the control of Heavenly Mountain Resort through a special use permit granted by the United States Department of Agriculture, Forest Service (the "Forest Service"), Heavenly Mountain Resort and the Forest Service are added as an additional assured solely as respects liability arising out of Program as described in the "**SERVICE AND OPERATIONS AGREEMENT**" with Douglas County School District and only as their interests may appear on this policy.

ALL OTHER TERMS, CONDITIONS AND EXCEPTIONS REMAIN UNALTERED.

POOL Endorsement

9

THIS ENDORSEMENT CHANGES THE COVERAGE DOCUMENT. PLEASE READ IT CAREFULLY

Effective date of this Endorsement: July 1, 2021

LIMITATION TO MAINTENANCE DEDUCTIBLE

It is hereby agreed and understood that the following policies procured by the POOL are subject to a retention/deductible. This endorsement hereby limits the POOL Members share of the retention/deductible of the listed policies to the Maintenance Deductible stated in the **Pool Form, Section II. Property Limits, Liability Limits and Maintenance Deductible, Subsection 3. Maintenance Deductible.**

1. Lloyds of London Property Terrorism

2. Lloyds of London Liability Terrorism

3. Ironshore Site Pollution Incident Legal Liability Select (SPILLS) except that the Maintenance Deductible for each Member shall be \$25,000 for this coverage.

All other terms and conditions of the listed policies shall apply.

**POOL Endorsement
Number 10**

Effective July 1, 2021 it is agreed that Section VI, C. Exclusion 8 does not apply and coverage is provided as limited herein for all damages for an **Event** arising out of the conduct of a psychologist, psychiatrist, physician or social worker who has contracted to provide such services to the following **Named Assureds**, but only in respect of operations by or on behalf of said **Named Assureds**:

Carson City, a Consolidated Municipality, for its Health Department physician and employed nurses, including APRN and including the Carson City Sheriff's Office psychologist.

Coverage provided hereby shall not exceed \$1,000,000 per **Event** and shall be excess of any other coverage available.

ALL OTHER TERMS, CONDITIONS, AND EXCEPTIONS REMAIN UNALTERED.

TABLE OF COVERAGE PROVISIONS

SECTION I	NAMED ASSURED	PAGE 3
SECTION II	PROPERTY LIMITS, LIABILITY LIMITS AND MAINTENANCE DEDUCTIBLE	PAGE 4
	1. PROPERTY LIMITS	PAGE 4
	2. LIABILITY LIMITS	PAGE 4
	3. MAINTENANCE DEDUCTIBLE	PAGE 4
SECTION III.	GENERAL CONDITIONS – ALL SECTIONS	PAGES 4 - 5
	SALVAGE AND RECOVERY CLAUSE	PAGE 4
	CANCELLATION/NONRENEWAL	PAGE 4
	BANKRUPTCY AND INSOLVENCY	PAGES 4 - 5
	OTHER INSURANCE OR COVERAGE	PAGE 5
	MORTGAGE CLAUSE	PAGE 5
	SUBROGATION AND RECOVERIES	PAGE 5
	WAIVER OF SUBROGATION	PAGE 5
	ASSIGNMENT/TRANSFER OF RIGHTS AND DUTIES	PAGE 5
	CHANGES	PAGE 5
	CONCEALMENT, MISREPRESENTATION OR FRAUD	PAGE 5
	LIMITATION ON RIGHT TO SUE	PAGE 5
SECTION IV	GENERAL EXCLUSIONS – ALL SECTIONS	PAGES 6-11
	1. WAR AND TERRORISM EXCLUSION	PAGE 6
	2. NUCLEAR INCIDENT EXCLUSION	PAGE 6
	3. POLLUTION HAZARD	PAGES 7 - 8
	4. LEAD	PAGE 8
	5. SILICA DUST OR ASBESTOS	PAGE 8
	6. MOLD, MILDEW AND FUNGUS CLAUSE AND MICROORGANISM EXCLUSION (MAP) (Time Limit and Sublimit)	PAGES 8 - 9
	7. COMMUNICABLE DISEASE EXCLUSION	PAGE 9
	8. PROPERTY CYBER AND DATA EXCLUSION	PAGES 9 - 11
	9. ALL COVERAGE FOR CYBER RISK EXCLUSION	PAGE 11
SECTION V	PROPERTY COVERAGE	PAGES 11-22
	A. Property Coverage Agreement	PAGE 11
	B. Covered Property	PAGE 11
	C. Coverage Extensions	PAGES 11-12
	1. Accounts Receivable	PAGE 12
	2. Arson Reward	PAGE 12
	3. Debris Removal:	PAGE 12
	4. Earthquake and Flood:	PAGE 12
	5. Equipment Breakdown	PAGES 12-22

SECTION VI

LIABILITY COVERAGE

- A. Liability Coverage Agreement**
- B. Liability Definitions**
- C. Liability Exclusions**
- D. Liability Conditions**

PAGES 23-29

PAGE 23

PAGES 23-24

PAGES 24-28

PAGES 28-29

NEVADA PUBLIC AGENCY INSURANCE POOL (POOL) COVERAGE FORM

All terms or phrases in **bold print** in the body of the Coverage Form are defined terms.

Section I. Named Assured: The **Named Assured** means each member listed on Attachment A of this Coverage Form and all Boards, Departments, Divisions, Commissions, and Authorities under the supervision or control of the **Named Assured** whether now or hereafter constituted.

It is agreed that the unqualified word **Assured** wherever used within this coverage includes not only the **Named Assured** but also:

1. (a) any official, trustee, director, officer, volunteer or employee of the **Named Assured** while acting within the course and scope of their duties as such, and

(b) unless otherwise excluded under this Coverage Form, any person, organization, trustee or estate to whom the **Named Assured** is obligated by written contract or agreement to provide insurance or coverage such as is offered by this coverage, but only with respect to operations by or on behalf of the **Named Assured**; such coverage does not apply to any **Event** that takes place prior to the execution of such contract or agreement,
2. as respects Section VI. Liability Coverage and subject to the Definitions and Conditions therein, any person or organization specified in a written contract or agreement to be named an additional assured and who leases equipment to the **Named Assured** or whose land or premises is used by the **Named Assured**, but only with respect to liability for the use of the leased equipment, land or premises by the **Named Assured**, and not to exceed the limits of liability required in the written contract or agreement nor in any case to exceed the sublimit shown in the Declarations per **Event**, such sublimit applying as part of and not in addition to the Section VI Limits of Liability available to the **Named Assured**.

Such coverage does not apply:
 - (a) to any **Event** that takes place prior to the execution of such contract or agreement,
 - (b) to any **Event** which takes place after the equipment lease expires or use of the land or premises ceases;
 - (c) to any **Wrongful Act** or **Law Enforcement Activities**;
 - (d) to any **Event** arising out of the sole negligence of such person or organization;
 - (e) to structural alterations or new construction performed by or on behalf of such person or organization;
3. any person while using an owned **automobile** or a hired **automobile**, and any person or organization legally responsible for the use thereof, provided the actual use of the **automobile** is by the **Named Assured** or with its permission, and any **Assured** with respect to the use of non-owned **automobiles** in the business of the **Named Assured**. This Coverage with respect to any person or organization other than the **Named Assured** does not apply:
 - (a) to any person or organization, or to any agent or employee thereof, operating an **automobile** sales agency, repair shop, service station, storage garage or public parking place, with respect to any accident arising out of the operation thereof;
 - (b) to any employee with respect to injury to or sickness, disease or death of another employee of the same employer injured while such employment in an accident arising out of the maintenance or use of the **automobile** in the business of such employer;
 - (c) with respect to any hired **automobile**, to the owner or a lessor thereof, other than the **Named Assured**, nor to any agent or employee of such owner or lessor;
4. the interest of the **Named Assured** in any joint venture or interlocal cooperation agreement to which the **Named Assured** is a party and any activities under the supervision or control of the **Named Assured** whether now or hereafter constituted, provided no separate independent legal entity is formed and subject to the Other Insurance or Coverage provisions contained herein.

Section II. Property Limits, Liability Limits and Maintenance Deductible

1. PROPERTY LIMITS

- A. The Limit per Loss shown in the Declarations applies to all Covered Property of all Assureds combined as described in the Schedule of Locations.
- B. POOL's maximum Limit per Loss for direct physical loss or damage to Covered Property resulting from any one loss shall not exceed the Limit per Loss set forth in the Property Declarations, subject to any coverage extensions, sublimits, exclusions, restrictions or limitations.
- C. All sublimits apply as part of and not in addition to the Limit per Loss.

2. LIABILITY LIMITS

- A. The Limit of Liability applies separately to each **Named Assured** listed on Attachment A.
- B. POOL's maximum Limit of Liability for all loss resulting from any one **Event** shall not exceed the Per **Event** Limit of Liability set forth in the Liability Declarations nor the Annual Aggregate Limit of Liability, regardless of the number of persons, Boards, Departments, Divisions, Commissions, and Authorities under the supervision or control of the **Named Assured**.
- C. The inclusion hereunder of more than one **Assured** shall not operate to increase the Pool's Limit of Liability for the **Named Assured**.
- D. All sublimits apply as part of and not in addition to the Limit of Liability
- E. All expenses including related medical and legal costs are included when calculating appropriate deductible amounts and limits of liability within this coverage section.
- F. All defense costs, including attorney's fees, incurred by NPAIP in defense of an Assured reduce the deductible amounts and limits of liability within this coverage section.

3. MAINTENANCE DEDUCTIBLE

Pool will not be liable for loss or damage in any one loss/**Event** until the amount of loss or damage exceeds the Maintenance Deductible amount shown on the declarations page of this Coverage Form. If two or more Maintenance Deductibles apply to a single loss/**Event**, then the largest Maintenance Deductible amount will apply. However, this Coverage Form allows for application of (a) separate and distinct Maintenance Deductibles; and (b) Maintenance Deductibles for specific loss categories; as shown in the Declarations.

Section III. General Conditions – All Sections

- 1. **SALVAGE AND RECOVERY CLAUSE:** All salvages, recoveries and payments recovered or received subsequent to a loss settlement under this coverage shall be applied as if recovered or received prior to the settlement and all necessary adjustments shall be made by the parties hereto.
- 2. **CANCELLATION/NONRENEWAL:** If the **Assured** fails to pay the Contribution by the date specified by the POOL in its written invoice, 30 days written notice of cancellation will be given. This Coverage is otherwise cancelable only at the end of a coverage period. Either of the parties may cancel by giving written notice to the other party, provided notice is issued at least 120 days prior to the end of the current coverage period.
- 3. **BANKRUPTCY AND INSOLVENCY:** In case of bankruptcy or insolvency of the **Assured** or any entity comprising the **Assured**, POOL shall not be relieved of the payment of any claim to the

Assured or its liquidator, receiver or statutory successor under this Coverage Form without diminution because of the insolvency of the **Assured**.

4. OTHER INSURANCE OR COVERAGE: If any other coverage, bond or insurance is available that covers a loss covered herein, except for coverage, bond or insurance purchased to apply specifically in excess of this coverage, then this coverage will apply in excess of the other valid and collectable coverage, bond or insurance. When this coverage is excess over other coverage, bond or insurance, POOL will pay only the amount of loss, if any, that exceeds the sum of all deductibles (and self-funded amounts) and the amount all such other coverage, bond or insurance would pay for the loss in the absence of this coverage.
5. MORTGAGE CLAUSE: The interest of any creditor, lien holder or mortgagor on property covered hereunder is included as if a separate endorsement were attached hereto to the extent of the amount of the debt, lien or mortgage as of the date of loss subject to the limits of liability set forth in this coverage.
6. SUBROGATION AND RECOVERIES: POOL shall be subrogated to all rights which the **Assured** has against any person or other entity in respect to any claim or payment made under this coverage, and the **Assured** shall cooperate with POOL to secure the rights of POOL. In case any reimbursement is obtained or recovery made, the net amount of such reimbursement or recovery, after deducting the actual cost incurred by the **Assured** and/or POOL in obtaining or making the same, shall be applied in the following order: (a) to reduce the amount of loss which exceeds the applicable limit of liability; (b) to reduce POOL loss until POOL is fully reimbursed; (c) to reduce the **Assured**'s loss because of the application of the deductible.
7. WAIVER OF SUBROGATION: This coverage shall not be invalidated if the **Assured** by written agreement has waived or shall waive its right of recovery from any party for loss or damage covered hereunder; provided that any such waiver is made prior to the occurrence of said loss or damage.
8. ASSIGNMENT/TRANSFER OF RIGHTS AND DUTIES: The **Assured**'s rights, interests, benefits and/or duties (both pre-loss and post loss) under this Coverage Form may not be transferred or assigned without POOL's prior written consent. Any such transfer or assignment without POOL's prior written consent is void and invalid.
9. CHANGES: By acceptance of this coverage, the **Assured** agrees that it embodies all agreements existing between the **Assured** and POOL relating to this coverage. None of the provisions, conditions or other terms of this coverage shall be waived or altered except by written endorsement; nor shall notice to any agent or knowledge possessed by any agent or other person be held to be a waiver or change in any part of this coverage.
10. CONCEALMENT, MISREPRESENTATION OR FRAUD: POOL will not pay for any loss or damage in any case of intentional concealment or misrepresentation or fraud committed by the **Assured** at any time and relating to a claim under this coverage.
11. LIMITATION ON RIGHT TO SUE. An **Assured** shall not sue or maintain any litigation or lawsuit for damages against POOL. By acceptance of this coverage, the **Assured** specifically agrees to waive any right to sue or maintain any litigation or lawsuit for damages against POOL. However, this Section does not prohibit any declaratory relief action seeking to interpret wording of this Coverage Form. Carson City County, Nevada shall be the sole venue for any and all disputes or declaratory relief litigation brought by an **Assured** relating to this Coverage Form or the POOL.

Section IV. General Exclusions – All Sections

1. **WAR AND TERRORISM EXCLUSION:** Coverage does not apply herein for loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
 - (A) war, invasion, acts of foreign enemies, hostilities or warlike operations, (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
 - (B) any act of terrorism.

For the purpose of this exclusion an act of terrorism means an act, including but not limited to an act by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), government(s), power(s), authority(ies) or military force(s),

- (i) that:
 - a. involves the use of force or violence and/or the threat thereof against human life or property;
 - b. is dangerous to human life or property; or
 - c. interferes with or disrupts an electronic or communication system; and
- (ii) the purpose or effect of which is to
 - a. intimidate, coerce or harm a government or the civilian population of a country, state or community;
 - b. disrupt the economy of a country, state or community; or
 - c. influence or affect the policy or conduct of the government of a country, state or community.

An act of terrorism includes but is not limited to an “act of terrorism” as defined by the Terrorism Risk Insurance Act of 2002, as amended, (“TRIA”) or any law enacted to reauthorize or succeed TRIA.

Coverage does not apply to loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (A.) and/or (B.) above.

2. **NUCLEAR INCIDENT EXCLUSION:**

DEFINITIONS - As used in this exclusion, “hazardous properties” include radioactive, toxic or explosive properties; “nuclear material” means source material, special nuclear material or by-product material; “source material”, “special nuclear material”, and “by-product material” have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof; “spent fuel” means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor; “waste” means any waste material (1) containing by-product material and (2) resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility; “nuclear facility” means (a) any nuclear reactor, (b) any equipment or device designed or used for separating the isotopes of uranium or plutonium, processing or utilizing spent fuel, or handling, processing or packaging waste, (c) any equipment or device used for the processing, fabrication or alloying of special nuclear material if at any time the total amount of such material in the custody of the **Assured** at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235, or (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste, and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations; “nuclear reactor” means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

PROPERTY- This coverage does not apply to any loss or damage arising directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination however caused. But

if Fire is covered and a Fire arises directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination any loss or damage arising directly from that Fire shall (subject to the provisions of this Coverage Form) be covered. LIABILITY- This coverage does not apply under any Liability Coverage, to injury, sickness, disease, death or destruction:

- (A) with respect to which an **Assured** under the coverage is also an **Assured** under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an **Assured** under any such policy but for its termination upon exhaustion of its limit of liability; or
- (B) resulting from the hazardous properties of nuclear material and with respect to which (1) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (2) the **Assured** is, or had this coverage not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization; or
- (C) resulting from the hazardous properties of nuclear material if
 - (1) the nuclear material (a) is at any nuclear facility owned by, or operated by or on behalf of, an **Assured** or (b) has been discharged or dispersed therefrom;
 - (2) the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an **Assured**; or
 - (3) the injury, sickness, disease, death or destruction arises out of the furnishing by an **Assured** of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion- 2 (C) (3) - applies only to injury to or destruction of property at such nuclear facility.

With respect to injury to or destruction of property, the words "injury" or "destruction" include all forms of radioactive contamination of property.

3. POLLUTION HAZARD - It is agreed that this coverage does not apply to:

- A) any loss or damages which would not have occurred in whole or in part but for the actual, alleged or threatened existence, discharge, dispersal, seepage, migration, release or escape of pollutants, irritants or hazardous substances at any time; "Pollutant" means any solid, liquid, gaseous or thermal irritant, corrosive or contaminant, including but not limited to smoke, vapors, soot, fumes, acids or alkalis, chemicals, metals and waste. Waste also includes materials to be recycled, reconditioned or reclaimed.
- B) any loss, cost or expense arising out of any:
 - (1) request, demand or order that any **Assured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize or in any other way respond to, or assess the effects of pollutants; or
 - (2) claim or suit by or on behalf of a governmental authority or others for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to or assessing the effects of pollutants.

However, coverage does apply to any loss or damage arising out of:

- i) Heat, smoke or fumes from a hostile fire;
- ii) Backup or overflow of any sewer;
- iii) Use of teargas, mace, or similar substance by any public safety officer within the scope of employment for the **Named Assured**;
- iv) Collision, upset or overturn of any vehicle;
- v) Loss or damage caused by an employee or official of the **Named Assured** (but only while acting within the scope of duty and on behalf of the **Named Assured**)

and where property or persons are in danger because of sudden and unexpected discharge, dispersal, release or escape of any pollutant. The onset of the discharge, dispersal, release or escape of pollutants must have occurred no more than 72 hours prior to any **Assured's** arrival at the site or location of the **Event**. POOL's Limit of Liability for all such loss will not exceed the sublimit shown in the Declarations for any one **Event** or in the aggregate annually.

- vi) Water intended for sale or use by an **Assured**, provided the damages arise out of pollution that was accidental, demonstrated as having commenced during the term of the Coverage Form, became known to the **Assured** within 120 hours, was reported by the **Named Assured** within 14 calendar days from the start of the **Event**, and efforts to terminate the **Event** were expended as soon as reasonably possible;
- vii) Use of chemicals approved by the U.S. Environmental Protection Agency to disinfect or purify a swimming pool owned or operated by the **Assured**;
- viii) Cost of cleanup at the premises of the **Assured** made necessary as a result of covered loss or damage to Covered Property.
- ix) Weed spraying operations by or on behalf of any **Assured**; coverage is extended only for **Property Damage** liability; damage must manifest itself and be reported to POOL within 180 days of the spraying; POOL's Limit of Liability for all such loss will not exceed the limit of liability shown in the Declarations page for any one **Event** or in the aggregate annually.

- 4. **LEAD:** This coverage does not apply to: any loss or damages arising out of lead or the hazardous properties of lead; any loss or damages for remedial investigations or feasibility studies or the costs of testing, monitoring, abatement, mitigation, cleaning, removal or disposal of lead or any item(s) containing lead; any loss or damages arising out of any supervision, instructions, recommendations, warnings or advice given or which should have been given in connection with the above; or any obligation to share damages with or repay someone else who must pay damages in connection with the above.
- 5. **SILICA DUST OR ASBESTOS:** This coverage does not apply to any loss or damages arising out of Asbestosis, Silicosis, Mesothelioma, Emphysema, Pneumoconiosis, Pulmonary Fibrosis, Pleuritis, Endothelioma or any lung disease or any ailment caused by or aggravated by asbestos in any form or by silica dust; any loss or damages arising out of the existence of asbestos in any form or of silica dust, including the costs of investigations or feasibility studies, or to the costs of testing, monitoring, abatement, mitigation, cleaning, removal or disposal of any property or substance; any loss or damages arising out of any supervision, instructions, recommendations, warnings or advice given or which should have been given in connection with the above; or any obligation to share damages with or repay someone else who must pay damages in connection with the above.
- 6. **MOLD, MILDEW AND FUNGUS CLAUSE AND MICROORGANISM EXCLUSION (MAP)**
(Time Limit and Sublimit)
 - A) This Coverage Form only cover physical loss or damage to **Assured** property by mold, mildew or fungus when directly caused by a peril covered by this Coverage Form occurring during the policy period.

This coverage is subject to all limitations in the Coverage Form and, in addition, to each of the following specific limitations:

- (1) Said property must otherwise be covered under this Coverage Form for physical loss or damage by that peril.
- (2) The **Assured** must report to the Pool the existence and cost of the physical loss or damage by mold, mildew or fungus as soon as practicable, but no later than twelve (12) months after the peril first caused any physical loss or damage to covered property during the coverage period. This Coverage Form does not cover any physical loss or damage by mold, mildew or fungus first reported to the Pool after that twelve (12) month period.

Regardless of circumstance or other Coverage Form provisions, the maximum amount covered and payable under this Coverage Form for all mold, mildew or fungus caused by or resulting from such peril is the sublimit shown in the Declarations for all parts of any claim and in total (the aggregate sublimit) for the Coverage period. This sublimit applies to all sections or extensions of the Coverage Form combined under which any claim arises or is made.

- B) Except as set forth in the foregoing Section A, this Coverage Form does not cover any loss, damage, claim, cost, expense or other sum directly or indirectly arising out of or relating to:

mold, mildew, fungus, spores or other microorganism of any type, nature, or description, including but not limited to any substance whose presence poses an actual or potential threat to human health.

This exclusion applies regardless whether there is (i) any physical loss or damage to covered property; (ii) any covered peril or cause, whether or not contributing concurrently or in any sequence; (iii) any loss of use, occupancy, or functionality; or (iv) any action required, including but not limited to repair, replacement, removal, cleanup, abatement, disposal, relocation, or steps taken to address medical or legal concerns.

7. COMMUNICABLE DISEASE EXCLUSION

This Coverage Form, subject to all applicable terms, conditions and exclusions, covers losses attributable to direct physical loss or physical damage occurring during the period of coverage. Consequently and notwithstanding any other provision of this Coverage Form to the contrary, this Coverage Form does not cover any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

1. For the purposes of this endorsement, loss, damage, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:

1.1. for a Communicable Disease, or

1.2. any property covered hereunder that is affected by such Communicable Disease.

2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

2.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

2.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

2.3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property covered hereunder.

3. This exclusion applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

8. PROPERTY CYBER AND DATA EXCLUSION

1. Notwithstanding any provision to the contrary within this Coverage Form or any endorsement thereto this Coverage Form excludes any:

1.1 **Cyber Loss**, unless subject to the provisions of paragraph 2;

1.2 loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement,

restoration or reproduction of any **Data**, including any amount pertaining to the value of such **Data**, unless subject to the provisions of paragraph 3;

regardless of any cause or event contributing concurrently or in any other sequence thereto.

2. Subject to all the terms, conditions, limitations and exclusions of this Coverage Form or any endorsement thereto, this Coverage Form covers physical loss or physical damage to property covered under this Coverage Form caused by any ensuing fire or explosion which directly results from a **Cyber Incident**, unless that **Cyber Incident** is caused by, contributed to by, resulting from, arising out of or in connection with a **Cyber Act** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **Cyber Act**.
3. Subject to all the terms, conditions, limitations and exclusions of this Coverage Form or any endorsement thereto, should **Data Processing Media** owned or operated by the **Assured** suffer physical loss or physical damage covered by this Coverage Form then this Coverage Form will cover the cost to repair or replace the **Data Processing Media** itself plus the costs of copying the **Data** from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling the **Data**. If such media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank **Data Processing Media**. However, this Coverage Form excludes any amount pertaining to the value of such **Data**, to the **Assured** or any other party, even if such **Data** cannot be recreated, gathered or assembled.
4. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
5. This exclusion supersedes and, if in conflict with any other wording in the Coverage Form or any endorsement thereto having a bearing on **Cyber Loss**, **Data** or **Data Processing Media**, replaces that wording.

Definitions

6. **Cyber Loss** means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any **Cyber Act** or **Cyber Incident** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **Cyber Act** or **Cyber Incident**.
7. **Cyber Act** means an unauthorized, malicious or criminal act or series of related unauthorized, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**.
8. **Cyber Incident** means:
 - 8.1. any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System**; or
 - 8.2. any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.
9. **Computer System** means:
 - 9.1. any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device),

server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the **Assured** or any other party.

10. **Data** means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **Computer System**.

11. **Data Processing Media** means any property covered by this Coverage Form on which **Data** can be stored but not the **Data** itself.

9. **CYBER RISK COVERAGE EXCLUSION.**

All cyber risk coverage is excluded from this Coverage Form. Any cyber risk coverage is exclusively contained within the separate Pool Cyber Risk Coverage Form and is specifically and entirely excluded from this Coverage Form.

Section V. PROPERTY COVERAGE

A. Property Coverage Agreement

POOL agrees subject to the limits, exclusions, conditions and other terms of this Coverage Form to pay on behalf of the **Assured** for direct physical loss or damage to Covered Property except as excluded or limited in this Coverage Form.

B. Covered Property

This Property Coverage Section covers property, unless excluded, as described in the Schedule of Locations, wherever located, agreed to and kept on file by POOL or its designees that the **Assured**:

Owns;
Operates;
Controls;
or Contractually agrees to cover for physical loss or damage, to the extent of such contractual obligation.

Covered Property shall also include:

1. New construction, including property while in the course of construction;
2. Additions under construction;
3. Alterations and repairs to any building or structure;
4. Improvements and Betterments in which the **Assured** has a legal interest;
5. Materials, equipment and supplies for new construction, additions, buildings or structures;
6. Temporary structures;
7. **Electronic Data Processing Equipment** as defined in this Coverage Form;
8. Machinery, equipment, and fixtures that are permanently attached to the building;
9. **Automobiles** and mobile equipment as per schedule agreed to and kept on file by POOL or its designees;
10. Covered Property in transit;
11. Personal property of officers and employees of the **Named Assured**, while at a location described in the Schedule of Locations;
12. The **Assured's** interest in and legal liability for property of others, while at a location described in the Schedule of Locations; and
13. **Valuable Papers and Records** as defined in this Coverage Form.

C. Coverage Extensions

This Property Coverage Section includes the following Coverage:

- i. are subject to the applicable limit of liability;
- ii. will not increase the POOL limit of liability; and
- iii. are subject to POOL coverage provisions, including applicable exclusions, definitions and deductibles, all as shown in this section and elsewhere in the POOL Coverage Form.

1. Accounts Receivable

This Coverage Form is extended to cover all amounts due the **Named Assured** from customers, which the **Named Assured** is unable to collect, as a result of direct physical loss or damage to accounts receivable records up to the sublimit of liability shown in the Property Declarations.

Coverage includes:

- a. Interest charges on any loan to offset impaired collections pending repayment of sums that cannot be collected.
- b. Collection expenses in excess of normal collection costs.
- c. Other reasonable expenses incurred by the **Named Assured** in recreating records of accounts receivable.

However, there shall be no coverage under this extension for bookkeeping, accounting, or billing error or omission; or alteration, falsification, manipulation, concealment, destruction or disposal of accounts or records of accounts receivable committed to conceal the wrongful giving, taking, obtaining or withholding of money, **securities** or other property.

2. Arson Reward

This Coverage Form is extended to cover payment of any reward offered on the **Named Assured's** behalf for information that leads to conviction of the perpetrator(s) of arson or vandalism to Covered Property that sustains direct physical loss or damage covered by this agreement.

POOL's total liability for any one award is ten percent (10%) of the physical loss or damage to Covered Property up to the sublimit of liability shown in the Property Declarations.

POOL's payment of this reward will not increase regardless of the number of informants providing information that leads to a conviction.

3. Debris Removal:

POOL shall pay for the reasonable and necessary expense incurred to remove debris from a described location that remains as a result of direct physical loss or damage to Covered Property for which there is coverage under this Property Coverage Section. Subject to the Debris Removal – Mold/Asbestos sublimit shown in the Property Declarations, Debris Removal shall also include removal of mold and asbestos containing materials necessitated as a result of direct physical loss or damage to Covered Property caused by a covered loss including the costs of an environmental consultant.

4. Earthquake and Flood:

Earthquake and **Flood** are covered perils, as defined in this Coverage Form subject to the sublimits shown in the Property Declarations.

5. Equipment Breakdown

- A. Under Section V. F. Perils Excluded, items 4, 5 and 6 are deleted in their entirety with respect to Covered Property. However, there shall be no coverage under this extension for any of the following:

1. Insulating or refractory material; footing, foundation, mounting pad or settings, or piling.
2. Vessel or vessel part not under pressure of its contents or under vacuum.
3. Sewer piping, fire protection piping, or water piping; except piping solely supplying boiler feed water or boiler condensate.
4. **Automobiles**, dragline, excavation or construction equipment.
5. Products manufactured by the **Named Assured** unless permanently installed.
6. Pressure vessels and piping that are buried below ground and require the excavation of materials to inspect, remove, repair or replace.
7. Malfunction including but not limited to adjustment, alignment, calibration, cleaning or modification.
8. Leakage at any valve, fitting, shaft seal, gland packing, joint or connection.
9. The functioning of any safety or protective device.
10. The cracking of any part on an internal combustion gas turbine exposed to the products of combustion.
11. Any loss or damage to any boiler, fired vessel, electric steam generator, or electrical or electronic equipment while undergoing a test which subjects such equipment to greater than maximum allowable operating conditions as identified by the manufacturer of such equipment.

B. Under Section V. F. Perils Excluded, items 5 and 14 are deleted in their entirety with respect to **Electronic Data Processing Equipment, Electronic Data Processing Media and Electronic Data Processing Data.**

C. The following is added to Section V. G. Property Conditions, item 4 Basis of Valuation:

New Generation:

If Covered Property damaged under this coverage extension is valued at replacement cost, cannot be repaired and requires replacement, the damaged Covered Property may be replaced with newer generation Covered Property of the same capacity which improves the environment, increases efficiency or enhances safety. POOL will pay up to an additional 50% of the damage amount for the Covered Property. This additional amount is included in, not in addition to, the applicable Equipment Breakdown coverage limit.

D. This Coverage Extension is subject to the following limitations of coverage and sublimits shown in the Property Declarations:

1. Loss of Income and Extra Expense:

Coverage is extended to pay for actual **Loss of Income** and **Extra Expense** as defined in this Coverage Form sustained due to a loss covered by this coverage extension.

2. Hazardous Substance Coverage:

Coverage is extended to clean, repair, replace, or dispose of Covered Property that is damaged, contaminated or polluted by a substance declared to be hazardous by a governmental agency as a result of direct physical loss or damage covered by this extension of coverage. The coverage provided by this extension of coverage does not include loss to perishable goods due to contamination from the release of a refrigerant, including but not limited to ammonia.

3. Spoilage Coverage:

Coverage is provided for covered perishable goods due to spoilage resulting from direct physical loss or damage covered by this coverage extension, including damage to perishable goods due to contamination from the release of refrigerant, including but not limited to ammonia. Perishable

goods are defined as Covered Property that is subject to deterioration or impairment as a result of a change of conditions, including but not limited to temperature, humidity or pressure.

4. Cost to Restore **Electronic Data Processing Data** and any **Electronic Data Processing Media**:

Coverage is extended to pay for the **Named Assured's** reasonable and necessary cost to research, replace or restore lost **Electronic Data Processing Data** and any **Electronic Data Processing Media** upon which it is stored. However, there shall be no coverage for a loss to media or data that results from any error in machine programming or machine instructions. media or data that results from any error in machine programming or machine instructions.

5. Electrical Risk Improvements:

When Covered Property sustains direct physical loss or damage under this coverage extension resulting from artificially generated electrical current (including arcing) that necessitates its repair or replacement, POOL will pay up to an additional 10% of the amount actually paid for all loss or damage covered by this coverage extension, not to exceed the sublimit shown in the Property Declarations, for costs the **Named Assured** incurs to make material improvements to the electrical system at the location of the loss.

This coverage extension does not pay for:

- a. Stock, work in process, raw materials, finished goods or merchandise.
- b. Any personal property of the **Named Assured's** employees or officers.
- c. Any Covered Property that is repaired or replaced due to direct physical loss or damage as covered by this coverage extension.
- d. Any **Loss of Income** or **Extra Expense**.

These expenses must be reported in writing within 180 days of direct physical loss or damage covered by this coverage extension.

6. Expediting Expenses:

Subject to the sublimits shown in the Property Declarations, POOL shall pay for reasonable and necessary extra costs to expedite:

- a. Temporary repairs to; and
- b. Permanent repairs to or replacement of;

Covered Property sustaining direct physical loss or damage covered by this Coverage Section.

Expediting Expenses do not include:

- 1) Expenses payable elsewhere in the Property Coverage Section.
- 2) The cost of permanent repair or replacement.

7. **Unintentional Errors and Omissions:**

POOL will accept that property and/or location as being covered subject to the applicable sublimit shown in the Property Declarations for each loss, provided the property and/or location is the same in form and substance as other real and personal property which are scheduled.

The **Named Assured** agrees to report such errors or omissions as soon as reasonably possible after discovery of such, and to schedule the proper locations and values then and thereafter.

8. Money and Securities

Money and **securities** of the **Named Assured** only are Covered Property with respect to this coverage extension subject to the sublimits shown in the Property Declarations.

Under Section V. F., Perils Excluded, item 2 is deleted in its entirety but only for this coverage extension. This coverage extension shall apply to direct physical loss or damage resulting from:

- a. Dishonest or fraudulent acts including theft and forgery committed by an official, trustee, director, officer, volunteer or employee of the **Named Assured** acting alone or in collusion with others while in the **Named Assured's** service and who the **Named Assured** compensates directly with salary, wages or commissions; or who are furnished to the **Named Assured** by an employment agency or service and under the **Named Assured's** direct control while performing such services in substituting for a permanent employee on leave, or meeting seasonal or short-term workload conditions.

For purposes of this extension, direct physical loss or damage means loss or damage to tangible property, and does not include consequential, detrimental economic impact or a diminution of value to covered property. Tangible property means property that has physical form and characteristics.

- b. The actual destruction or disappearance of such property.
- c. A peril covered by this Property Coverage Section.

The following are added to Section V. F., Perils Excluded, but only for this coverage extension:

17. Misappropriation, conversion, infidelity, dishonest or fraudulent acts committed by any:

- a. Agent, broker, consignee, independent contractor, subcontractor or similar representatives;
- b. Employee of the **Named Assured** who has previously committed dishonest or fraudulent acts resulting in direct physical loss or damage to **money** and **securities**; or
- c. Person (excluding employees) to whom the property may be entrusted; Whether committed alone or in collusion with others at any time, on the part of the **Named Assured** or any additional interest.

18. The **Named Assured's** inability to realize income that would have been earned had there been no loss of **money** or **securities**; Loss or damage when the only proof of such loss or damage is an inventory computation, or a profit and loss computation.

19. Loss or damage to **money** or **securities** while in transit or at an unnamed location except for:

- a) Robbery while such property is in the care and custody of an employee of the **Named Assured**, or
- b) Actual destruction or disappearance while at a banking institution or similar safe depository.

20. Accounting or arithmetical errors or omissions.

9. Protection and Preservation of Property:

POOL shall pay for the reasonable and necessary costs incurred to temporarily protect or preserve Covered Property at a described location in order to avoid or prevent immediately impending physical loss or damage from a peril covered by this Property Coverage Section.

10. Ordinance or Law:

If at the time of direct physical loss or damage covered by this Coverage Form, there is in force any law or ordinance regulating the demolition, construction, repair, replacement or use of buildings or structures, POOL shall pay for increased costs that are the result of enforcement of such law or ordinance as a direct result of such loss or damage, including:

- a.) the cost to demolish any physically undamaged portion of the buildings or structures and:
- b.) the cost incurred to actually rebuild the physically damaged and the demolished portions of such buildings or structures with materials and in a manner to comply with the law or ordinance, or
- c.) at the Member's option, the cost to repair, replace or reconstruct such damaged or destroyed property with material of like kind and quality that qualifies under the Leadership in Energy and Environmental Design (LEED) Green Building Rating System of the U.S, but only up to the sublimits shown in the Property Declarations.

11. Loss of Income and Extra Expense:

POOL shall pay for actual **Loss of Income** and **Extra Expense** sustained by the **Named Assured** due to the necessary suspension of the **Named Assured's** operations during the **Period of Restoration** as defined in this Coverage Form. The suspension must be caused by direct physical loss of or damage to Covered Property at premises that are described in the Schedule of Locations agreed to and kept on file by POOL or its designees, such loss being caused by a covered peril.

Coverage shall also be provided for actual **Loss of Income** sustained and **Extra Expense** caused when access to the described location is prohibited by order of civil authority. This order must be given as a direct result of physical loss or damage from a peril of the type covered by this Property Coverage Section. POOL will be liable for the actual amount of loss sustained at such location for a period of up to 30 consecutive days from the date of this action.

In order to determine any **Loss of Income** and/or **Extra Expense** loss payable, POOL shall give consideration to the experience of the **Named Assured** before and the probable experience after the **Period of Restoration** and continuation of only those normal charges and expenses that would have existed had no interruption of or suspension of business operations or services occurred.

POOL will not be liable for any loss payable under this coverage extension to the extent that it can be reduced by the **Named Assured** through use of any suitable property or service owned or controlled by the **Named Assured**, or obtainable from other sources.

Any salvage value of such property remaining at the end of the period of interruption for property obtained above will be taken into consideration in the adjustment of any loss.

For purposes of determining the loss payable under this Coverage Extension, **Loss of Income** and **Extra Expense** will not include:

- a. Any loss during any period in which goods would not have been produced.
- b. Any loss during any period in which business operations or services would not have been maintained.
- c. Any increase in loss due to the suspension, cancellation, or lapse of any lease, contract, license, or order.
- d. Any loss due to:
 - 1.) Fines or damages for breach of contract.
 - 2.) Late or non-compliance of orders or penalties of any nature whatsoever.
 - 3.) Any other consequential or remote loss.
- e. Any loss resulting from physical loss or damage to property in transit.

12. Transmission Facilities:

This Coverage Form is extended to cover direct physical loss or damage covered by this Property Coverage Section to electrical and telecommunication equipment; electrical, telecommunication, fuel, water, steam, and refrigeration transmission lines; all situated on or within 1000 feet of the described location.

Coverage is excluded for loss resulting from:

- a) The lack of incoming services described above; or
- b) Physical loss or damage to transmission facilities providing these services; that occurs beyond 1000 feet of the described location.

D. Property Definitions

Actual Cash Value is the replacement value of the property, at the time and place of the loss or damage, less proper deduction for depreciation.

Automobile means any land motor vehicle or trailer/semi-trailer) or mobile equipment owned by the **Named Assured** or for which the **Assured** has an obligation to provide coverage.

Earthquake shall mean earthquake, volcanic eruption, subterranean fire, landslide, subsidence, earth sinking, rising, shifting or any such convulsion of nature including a resulting tsunami. If more than one earthquake shock shall occur within one hundred sixty-eight (168) hours during the term of this coverage, such shocks shall be deemed to be a single earthquake.

Electronic Data Processing Data is defined as all information stored on media devices, including facts, concepts, or computer programs converted to a form usable in a data processing operation, which are legally required to be stored.

Electronic Data Processing Equipment is defined as data processing systems, component parts and related peripheral equipment including air conditioning and fire protection equipment used solely for data processing operations. Electronic data processing equipment does not include electronic systems that control production machinery or the production machinery itself or any memory bank attached to the production machinery. Electronic data processing equipment does not mean property in the course of manufacture or property you hold for sale or demonstration.

Electronic Data Processing Media is defined as all materials on which data is recorded including magnetic tapes, disc packs, paper tapes, and cards used in data processing equipment. **Electronic Data Processing Media** does not include any memory bank attached to production machinery or any property you hold for sale or demonstration.

Extra Expense means necessary expenses incurred by the **Named Assured** during the **Period of Restoration** that would not have incurred if there had been no direct physical loss or damage to property caused by or resulting from a covered loss.

Flood shall mean surface waters, tide and tidal water, the rising, overflowing or breaking of boundaries of natural or man-made bodies of water or spray, whether wind driven or not, from any of the foregoing or by water which backs up through sewers or drains; or mudslide.

Loss of Income means the Net Income (net profit or loss before income taxes) that would have been earned or incurred and continuing normal operating expenses incurred, including payroll.

Money means physically tangible currency and coin used by the United States of America government.

Period of Restoration is defined as the period from the time of direct physical damage covered by this Property Coverage Section to the time when, with due diligence and dispatch, physically damaged property could be repaired or replaced and made ready for operations under the same or equivalent physical and operating conditions that existed prior to such damage.

Securities mean physically tangible negotiable and nonnegotiable instruments representing money.

Total Loss means complete physical destruction of the tangible property and/or its function.

Valuable Papers and Records are inscribed, printed or written: documents; manuscripts or records including abstracts; and, books, deeds, drawings, films, maps, or mortgages. Valuable Papers are not: money, securities and stamps; converted data programs or instructions used in the **Named Assured's** data processing operations; or, materials on which data is recorded.

E. Property Excluded

There shall be no coverage for loss or damage to the following property unless coverage is specifically included in Section V. C. Coverage Extensions, or elsewhere in this Property Coverage Section:

1. Land, water, or any substance in or on land, pavement and roadways, trees, shrubs, plants and lawns, growing crops or standing timber, and animals.
2. Underground mines and mining property located below the surface of the ground.
3. Bridges and tunnels used for vehicular traffic, reservoirs, canals and dams.
4. Docks, piers, and wharves which are not a structural part of the building.
5. Furs and fur garments, jewels, jewelry, watches, pearls, precious and semi-precious stones, gold, silver, platinum and other precious metals and alloys for loss caused by theft.
6. **Money, securities**, accounts, bills, tickets, tokens, evidences of debt, **Electronic Data Processing Media and Data**.
7. Satellites, property undergoing insulation tests, aircraft, and watercraft over fifty (50) feet in length. For purposes of this exclusion, "aircraft" includes but is not limited to both manned aircraft and unmanned aerial vehicles. "Unmanned aerial vehicle" means an aircraft that is not designed, manufactured or modified to be controlled directly by a person from within or on the aircraft, including drones. This exclusion does not apply to "unmanned aerial vehicles" under 55 pounds in weight as equipped and as per the schedule agreed to and kept on file by POOL.
8. Personal property in the custody of the **Assured** acting as a warehouseman, bailee for hire, or carrier for hire.

F. Perils Excluded

There shall be no coverage for loss or damage caused by any of the following perils, unless coverage is specifically included in **Section V. C. Coverage Extensions**, or elsewhere in this Property Coverage Section; however, if loss or damage not excluded results, then that resulting loss or damage is covered.

1. Loss of market; loss of use; damage or deterioration arising from any delay, whether such delay is caused by a covered peril or otherwise; loss caused by any legal proceeding.
2. Misappropriation, conversion, infidelity or any dishonest act; whether committed alone or in collusion with others at any time, on the part of the **Assured** or any additional interest, employees, directors, officers, or agents of the **Assured**, or any person to whom the property may be entrusted (bailees for hire excepted). A willful act of destruction committed by employees of the **Assured**, without the knowledge of the **Assured**, resulting in physical damage, is covered.
3. Unexplained loss, mysterious disappearance, or loss or shortage disclosed on taking inventory; except that this exclusion will not apply to property while in the custody of any bailee. There will be no coverage for the voluntary parting with title or possession of property if induced by any fraudulent act or by false pretense.
4. Explosion, rupture, bursting, cracking, burning or bulging of steam boilers, steam turbines, gas turbines and steam engines; rupture, bursting, cracking, burning or, bulging of: pressure vessels, or piping or apparatus; attached to any steam boilers, steam turbines, gas turbines and steam engines; while all such property is owned, operated or controlled by the **Assured** or under the **Assured's** obligation to cover. This Coverage Form will cover physical loss or damage resulting from: the explosion of accumulated combustible gases or unconsumed fuel within the furnace of a boiler or pressure vessel, other than combustion gas turbines; or within the flues or passages which conduct the gases of combustion therefrom. Loss by fire ensuing from any of the above is covered by this Property Coverage Section.
5. Centrifugal force on rotating or moving parts of machinery; electrical, mechanical, or structural breakdown of machinery or equipment, including moving or stationary parts within or forming an integral part of such machinery or equipment.

6. The lack of power or other incoming service supplied from off the described location, however caused. If physical loss or damage covered herein results to Covered Property at a location described in the Schedule of Locations, the resulting damage is covered.

7. **Earthquake** as defined in this Property Coverage Section.

8. **Flood** as defined in this Property Coverage Section.

9. Wear and tear, gradual deterioration, inherent vice, latent defect, vermin or insects.

10. Defects in materials, faulty workmanship (whether the product or process), faulty construction or faulty design.

11. Dampness or dryness of atmosphere; changes of temperature; freezing, except damage to fire protective equipment caused by freezing; heating; shrinkage; evaporation; depletion; erosion; loss of weight; change in color, flavor, texture or finish; rust; corrosion.

12. Settling, cracking, shrinkage, bulging, or expansion of foundations, walls, floors, roofs, or ceilings. This exclusion will not apply to loss or damage resulting from collapse of a building or structure or of a material part of a building or structure.

13. Exposure to rain, sleet, snow, sand or dust to personal property in the open.

14. Electronic or magnetic injury or disturbance of any kind.

15. Loss arising from errors in machine or systems programming or instructions to machines or systems, unless physical damage not excluded by this coverage results, and then only for direct loss or damage caused by such covered peril.

16. Direct physical loss or damage to tangible Covered Property resulting from seizure or destruction of property by order of governmental authority

G. Property Conditions

1. Notice to POOL:

The **Assured** will:

- a) give immediate notice to the POOL of any loss involving Covered Property via the POOL's designated claims service organization.
- b) protect the property from further loss or damage
- c) promptly separate the damaged and undamaged property; put it in the best possible order; and furnish a complete inventory of the lost, destroyed, damaged and undamaged property showing in detail the quantities, costs, **Actual Cash Value**, replacement value and amount of loss claimed.
- d) as often as may be reasonably required, permit the POOL to inspect the property proving the loss or damage and examine the books and records of the **Assured**.
- e) cooperate as requested by POOL in the POOL's investigation, adjustment, and valuation of any claim for loss or damage to Covered Property.

2. No Benefit to Bailee:

No person or organization, other than the **Assured**, having custody of **Assured** property will benefit from this coverage.

3. Vacant and Unoccupied Locations:

Permission is given to cease operations and for locations to be vacant or unoccupied for:

- a. Sixty (60) consecutive days; or
- b. Up to (120) consecutive days for seasonally operated facilities; or
- c. More than sixty (60) consecutive days with the written consent of POOL;

Provided that the **Assured** maintains the same degree of:

- 1) Fire protection; and
- 2) Watch and alarm service;
- 3) Winterizing measures;

as existed prior to the discontinuance of operations. POOL shall reduce the loss payable by 15% on any vacant or unoccupied building. Buildings under construction or renovation are not considered vacant.

4. Loss Payment:

POOL has the sole right to adjust, value, evaluate and pay claims for loss or damage to covered property on behalf of the **Assured**.

a. In the event of loss or damage to Covered Property, POOL, at its option, will either:

- 1) Pay the value of lost or damaged property;
- 2) Pay the cost of repairing or replacing the lost or damaged property;
- 3) Take all or any part of the property at an agreed or appraised value; or
- 4) Repair, rebuild or replace the property with other property of like kind and quality.

POOL will determine the value of lost or damaged property, or the cost of repair or replacement, in accordance with the applicable terms of paragraph 4, entitled "Basis of Valuation" or any applicable provision of this Coverage Form which amends or supersedes these valuation conditions.

b. POOL will give notice under paragraph 3.a within a reasonable time after receiving written notice of loss from the **Assured**.

5. Basis of Valuation:

Adjustment of loss amount(s) under this Property Coverage Section will be determined based on the cost of repairing or replacing (whichever is the lesser), at the time of loss, with materials or equipment of like kind and quality without deduction for depreciation, except as provided in this valuation section.

The following property, unless endorsed, will be valued at the time of loss as follows:

- a. On property of others: the amount for which the **Assured** is legally liable, but not exceeding the replacement cost.
- b. Fine Arts are valued at the lesser of:
 - 1.) The cost to repair or restore the article to the condition that existed immediately prior to the loss;
 - 2.) The cost to replace the article; or
 - 3.) The value designated for the article on the schedule of fine arts on file with POOL.In case of physical loss or damage to an article that is part of a pair or a set, POOL will pay the full amount of the value of such pair or set only if the damaged article cannot be repaired or restored to its condition before the loss and the **Assured** surrenders the remaining article or articles of the pair or set to POOL.
- c. Accounts receivable is valued at the sum due which the **Assured** is unable to collect from customers, and includes:
 - 1.) Interest charges on any loan to offset impaired collections pending repayment of such sums that cannot be collected;
 - 2.) Collection expenses in excess of normal collection cost; and
 - 3.) Other reasonable expenses incurred by the **Assured** in recreating records of accounts receivable.

If the **Assured** is unable to accurately determine the amount of outstanding accounts receivable at the time of loss, the following method will be used:

- i. Determine the total average monthly amounts of accounts receivable for the 12 months immediately preceding the month in which loss occurs; and
- ii. Adjust that total for any fluctuations in the month in which loss occurs, or for any demonstrated variance for that month.

Unearned interest charges and service charges on deferred payment accounts and normal credit losses on bad debts will be deducted. After payment of loss by POOL, all amounts recovered by

the **Assured** on accounts receivable for which the **Assured** has been indemnified will belong to and be paid to the POOL by the **Assured** up to the total amount of loss paid by the POOL. All recoveries in excess of such amounts will belong to the **Assured**.

- d. **Automobiles** and mobile equipment are valued at the cost to repair or the market value for like kind and quality at the time of loss.
- e. **Specialized Operations Vehicles (Fire, Ambulance, School Buses or other Specialized Vehicles):** If such vehicles are listed on the schedule of vehicles on file with the POOL with an Agreed Value and:
 - 1) at the time of loss, a vehicle is determined to be a **Total Loss**, or
 - 2) a physically damaged vehicle is inspected and cannot be certified by a professional mechanic, certified in evaluating emergency vehicles, to be in safe operating condition as an emergency vehicle, then the **Assured** will be paid the Agreed Value.
- f. **Valuable Papers and Records** is valued at: the cost to replace or restore the property with other of like kind and quality including the cost of researching, gathering and/or assembling information. If the information is not replaced or restored with other of like kind or quality, POOL will pay the blank value of such **Valuable Papers and Records**.
- g. Property while in transit is valued as follows:
 - 1) For property shipped to or for account of the **Assured**: the actual invoice to the **Assured**, together with such costs and charges (including the commission of the **Assured** as selling agent) as may have accrued and become legally due on such property.
 - 2) For property that has been sold by the **Assured** and shipped to or for account of the purchaser (if covered by this Property Coverage Section): the amount of the **Assured's** selling invoice, including prepaid or advanced freight.
 - 3) For property not under invoice: the actual cash market value at point of destination on the date of disaster, less any charges saved which would have become due and payable upon delivery at destination.
- h. **Money** and **Securities** are valued as follows:

Money is valued in United States of America currency for all locations, unless specified otherwise. **Money** issued in currencies other than United States of America currency will be valued in United States dollar equivalent determined by the last rate of exchange quoted in the Wall Street Journal on the date of loss.

Securities are valued at:

 - 1) The cost to replace or restore the security with other of like kind or quality including the cost of issuing duplicate **securities**, if replaced; or
 - 2) The value of each security as of the close of business on the date of loss, if the **securities** cannot be replaced or restored with other of like kind or quality; provided the **Assured** must assign all rights, titles, and interest in such **securities** to POOL.
- i. Property in Transit is valued as follows:
 - 1) Property in transit; Actual invoice value, plus costs and charges (including commission as selling agent) which have accrued and are legally due.
 - 2) Property shipped to or for the account of the **Assured**; selling invoice value, including prepaid or advanced freight, for property which has been sold by the **Assured**.
 - 3) Property shipped to or for the account of the purchaser; **Actual Cash Value** at the point of destination on the date of loss or damage, less any charges saved which would have become due and payable upon delivery at destination for property not under invoice.
- j. The **Named Assured** may:
 - 1) Rebuild or have the property rebuilt at another site, provided that such rebuilding does not increase the amount of loss or damage which would otherwise be payable to rebuild at the current site.
 - 2) Give notice of claim to be calculated on **Actual Cash Value** of the property lost or damaged until repair or replacement has been completed.

- k. Replacement cost is subject to all the terms, conditions and limitations of the POOL Coverage Form (including any endorsements) and the following additional provisions:
- 1) In no event will payment exceed the actual repairs, replacement, or the limit of liability stated in this Coverage Form, whichever is the lesser.
 - 2) If during the term of this Coverage Form, any **Assured** real property is offered for sale, the value of loss or damage will not exceed the lesser of:
 - a. The price of the offer for sale while the property is offered for sale (with proper deduction for the value of any land); or
 - b. The cost to repair or replace. If the **Assured** fails to comply with any of the valuation provisions or does not elect replacement cost within two (2) years from the date of loss, the basis of valuation will be limited to the **Actual Cash Value** as defined in this Coverage Form.
- l. Scheduled Property with an Agreed Value:
The POOL will pay the Agreed Value for property listed on the **Assured's** Agreed Value Schedule of Property, as agreed upon by the Assured and POOL, in the event of a **Total Loss** of the property which cannot be repaired or replaced. If the property can be repaired or replaced, the maximum liability shall not exceed the least of:
1. the cost to repair or restore the property to the condition that existed immediately before the loss; or
 2. the cost to replace the property; or
 3. the Agreed Value.
6. Appraisal:
If the **Assured** and POOL are unable to agree as to the amount necessary to rebuild, repair or replace the damaged or destroyed property or the actual value of loss, each party shall name a competent and disinterested appraiser and the two so chosen shall, before proceeding further, appoint a competent and disinterested umpire. The appraisers together shall obtain repair or replacement estimates, calculate the value of loss, and failing to agree shall submit their differences to the umpire. The award, in writing, duly verified by any two shall determine the points in question. Both parties shall pay the cost of their own appraisers and equally pro rate the cost of the umpire.
7. Suspension:
Upon discovery of a dangerous condition, POOL may immediately suspend the coverage with respect to any Covered Property by giving written notice to the **Assured**. The coverage that is suspended may be reinstated by POOL. If coverage is suspended, it will also be immediately suspended for any mortgagee, lender or additional named interest by written notice of suspension.
8. Conditions Applicable to Property Extension 8. Monies and Securities:
- a. Cancellation as to Any Employee
- 1). This coverage is cancelled as to act of any employee immediately upon notice to or discovery by the **Named Assured** or any official or employee of the **Named Assured** authorized to manage, govern or control employees (who is not in collusion with the employee) of theft or any other dishonest act committed by that employee whether before or after becoming employed by the **Named Assured**.
- b. Discovery
- 1) Coverage applies for **loss** sustained through acts committed or events occurring at any time and discovered by the **Named Assured**
 - a) during the coverage period; or
 - b) one year after the date of cancellation, termination or expiration of this coverage period.
 - 2) Discovery of loss occurs when the **Named Assured** or any official or employee of the **Named Assured** authorized to manage, govern or control employees (who is not in collusion with the employee) first becomes aware of facts from which a reasonable person would know or should know that a loss covered by this coverage has been or will be incurred even though the exact amount or details of loss may not then be known. Discovery

also occurs when the **Named Assured** or any official or employee of the **Named Assured** authorized to manage, govern or control employees (who is not in collusion with the employee) receives notice of an actual or potential claim against the **Named Assured** alleging facts that if true would constitute a covered loss under this Coverage Form.

Section VI. LIABILITY COVERAGE

A. Liability Coverage Agreement (Note: Claims-Made for Wrongful Acts)

In consideration of the payment of the Contribution and subject to the Limits of Liability, exclusions, conditions and other terms of coverage, POOL agrees with the **Assured** to pay on behalf of the **Assured** the total sum of damages which the **Assured** becomes legally obligated to pay as damages resulting from an **Event**, such sum (including related medical and legal costs) being reached either through adjudication or compromise after proper deductions for all recoveries and salvages.

Coverage applies to damages due to an **Event** taking place anywhere in the world, provided that the **Assured's** responsibility to pay damages arising out of such **Event** is determined in a suit on the merits in the United States of America or in a settlement of such suit agreed to by the POOL.

B. Liability Definitions

1. **Automobile** means any land motor vehicle, mobile equipment, trailer/semi-trailer, and attached equipment.
2. **Bodily Injury** means physical injury to any person, including death, sickness, disease or any mental anguish, shock or disability associated with or arising from such physical injury.
3. **Employment-based Benefit Plan Administration** means giving counsel or coverage interpretation to active or prospective benefit plan participants, handling of related records, or effecting enrollment, notification, revision, termination or cancellation of coverage under any employment-based benefit plan. Employment-based benefit plan includes life insurance, accident or health insurance, profit sharing plans, pension plans, stock subscription plans, workers' compensation, unemployment insurance, social security, disability benefits, vacation plans and any other similar employment-based benefit plans.
4. **Event** means one or more of the following:
 - a. an accident that causes **Bodily Injury** or **Property Damage** during this coverage period, excluding consequential **Bodily Injury** that arises out of a **Personal Injury**;
 - b. **Personal Injury** caused by an offense committed during this coverage period;
 - c. **Law Enforcement Activities** during this coverage period which cause **Bodily Injury**, **Property Damage**, **Personal Injury** or the violation of civil rights; however, any damages arising out of employment practices of the **Named Assured** (including discrimination related to recruitment, hiring, evaluation, training, promotion, demotion, discipline or termination of an employee) will be considered a **Wrongful Act** herein;
 - d. any injury caused by errors or omissions arising out of **Employment-based Benefit Plan Administration** committed during this coverage period;
 - e. a **Wrongful Act** taking place during this coverage period or on or after the retroactive date shown in the declarations page of this Coverage Form and reported to POOL during this coverage period or reported to POOL during any extended reporting period added to this coverage by endorsement, but a **Wrongful Act** does not include damages arising out of an **Event** as defined in a., b., c. or d. above.

5. **Law Enforcement Activities** means performance while acting within the scope of duty, including policy making, supervisory and executive functions relating to law enforcement, (a) as a law enforcement officer or reserve officer, (b) as an officer of a jail, (c) as any **Assured** representing a law enforcement agency, and (d) including activities performed for other than the **Named Assured** which are approved in advance by an authorized representative of the **Named Assured**.
6. **Personal Injury** means injury, including consequential **Bodily Injury**, arising out of one or more of the following offenses: False arrest, detention, or imprisonment; malicious prosecution; false or improper service of process; publication or utterance of libel or slander or disparaging material or a publication or utterance in violation of an individual's right to privacy; violation of right of public occupancy; wrongful eviction, wrongful entry, or invasion of premises; assault and/or battery; discrimination; piracy and infringement of copyright of property.
7. **Property Damage** means physical injury to or loss of use of tangible property of others including damage to structures or portions thereof rented to or leased to the **Assured**, including fixtures permanently attached thereto.
8. **Wrongful Act** means any actual or alleged error or misstatement, omission, act of neglect or breach of duty including misfeasance, malfeasance, and nonfeasance by the **Assured**. **Wrongful Act** includes actual or alleged violations of the United States Constitution or any State constitution, or any law affording protection for civil rights, provided coverage is otherwise afforded hereunder for such **Wrongful Act**.
9. The term **Sexual Abuse** as used hereunder shall mean any actual, attempted or alleged sexual conduct towards or to another person or persons, whether intentional, expected or unintentional, which causes physical and/or mental injuries. **Sexual Abuse** includes, but is not limited to, sexual molestation, sexual assault, sexual contact or touching and/or sexual exploitation or sexual injury.

Sexual Abuse does NOT include **Sexual Harassment** as defined in this Coverage Form.
10. The term **Sexual Harassment** as used hereunder shall mean any actual, attempted or alleged unwelcome sexual advances, requests for sexual favors or other conduct of a sexual nature towards or to another person or persons, which causes physical and/or mental injuries. **Sexual Harassment** includes:
 - a. The above conduct when submission to or rejection of such conduct is made either explicitly or implicitly a condition of a person's employment, or a basis for employment decisions affecting a person; or
 - b. The above conduct when such conduct has the purpose or effect of unreasonably interfering with a person's work performance or creating an intimidating, hostile or offensive work environment.

Sexual Harassment does NOT include **Sexual Abuse** as defined in this Coverage Form.

C. Liability Exclusions

1. Coverage does not apply to any claim for damages, whether direct or consequential, which is covered under any other Section of this Coverage Form. Coverage does not apply to property owned by the **Assured**, or to loss of use of tangible property owned by the **Assured**.
2. Coverage does not apply to any claim brought about or contributed to by acts intended or expected by the **Assured** to cause **Bodily Injury** or **Property Damage**. Any act of any one **Assured** will not be imputed to any other **Assured** for the purpose of determining the application of this exclusion.
3. Coverage does not apply to any claim made against any **Assured** flowing from or originating out of the **Assured** gaining any profit or advantage to which they were not legally entitled including, but not

limited to, any wrongful or erroneous collection of taxes, fees or other charges, by whatever name called.

4. Coverage does not apply to any claim arising out of any criminal, dishonest, fraudulent or malicious act, error or omission of any **Assured**, committed with actual, criminal, dishonest, fraudulent or malicious purpose or intent. However, notwithstanding the foregoing, the **Assured** will be reimbursed up to the aggregate limit shown in the Liability Declarations for reasonable attorney fees and costs when incurred in the defense of any criminal proceeding arising out of what would otherwise be within the scope of the **Assured's** employment, provided the **Assured** is exonerated from all charges or all charges are subsequently withdrawn or dismissed. When an **Assured** is a defendant represented by the same attorney or law firm representing other defendants in the same criminal proceeding who are not an **Assured** under this Coverage Form, payment hereunder shall be limited to the **Assured's** proportionate share of the total of the reasonable attorney fees.

If the **Named Assured** is required by law to provide for an employee's legal defense in a criminal proceeding, this coverage will reimburse the **Assured** in accordance with such law.

Whenever coverage under this Coverage Form would be excluded, suspended or lost because of any exclusion relating to criminal, dishonest, fraudulent or malicious conduct by any person covered hereunder, it is agreed that coverage as would otherwise be afforded herein shall be applicable with respect to an **Assured** who did not personally participate or personally acquiesce in or remain passive (including failure to give timely notice) after having knowledge of such conduct.

5. Coverage does not apply to liability arising out of the ownership, maintenance, loading or unloading, use, operation or entrustment to others of any aircraft, airfields, runways, hangars, buildings, or other properties in connection with aviation activities. For purposes of this exclusion, "aircraft" includes but is not limited to both manned aircraft and any "unmanned aerial vehicles." "Unmanned aerial vehicle" means an aircraft that is not designed, manufactured or modified to be controlled directly by a person from within or on the aircraft including drones.

However, this exclusion does not apply to liability arising out of the use of **automobiles** of the **Assured** used in connection with the operation of an airport and on the premises of an airport owned, maintained, or operated by the **Assured**.

Also, this exclusion does not apply to **Wrongful Acts** arising out of airport ownership.

This exclusion does not apply to "unmanned aerial vehicles" under 55 pounds in weight as equipped and as per the schedule agreed to and kept on file by POOL.

6. Coverage does not apply to any obligation for which the **Assured** may be held liable: (a) to any employee under the Fair Labor Standards Act (FLSA) or under any similar laws, however, coverage is extended for costs of defense of actions alleging violation of such laws; (b) under any workers' compensation, unemployment compensation, disability benefits, uninsured or underinsured motorists law, or under any similar laws; or (c) for bodily injuries to any employee of an **Assured** arising out of and in the course of employment by the **Assured** or arising out of performing duties related to the conduct of the **Assured's** business or **Bodily Injury** to any family member of an employee arising out of such activities. The exclusion under (c) applies whether the **Assured** may be liable as an employer or in any other capacity and to any liability for indemnity or contribution brought by any party for **Bodily Injury**.

7. Coverage does not apply to any liability arising out of or in any way connected with the operation of the principles of eminent domain, condemnation, inverse condemnation, or taking of any real property interest, by whatever name(s) called, whether such liability accrues directly against the **Assured** or by any agreement entered into by or on behalf of the **Assured**.

This exclusion also applies to any liability arising out of or connected with allegations that the **Assured's** actions constitute a taking of any real property interest in violation of substantive due process, including but not limited to any allegations that the **Assured's** actions lack any substantial relation to the public health,

safety or general welfare and/or that the **Assured's** actions are arbitrary, capricious, irrational or unreasonable and/or not related to any legitimate governmental purpose.

8. Coverage does not apply to any liability arising out of the rendering of or failure to render the following professional services (including furnishing of food or beverages in connection therewith):
- a. medical, surgical, dental, radiological or nursing service or treatment except by forensic medical examiners or coroners;
 - b. furnishing or dispensing of drugs or medical, dental or surgical supplies;
 - c. services by any person as a member of a formal accreditation or similar professional board or committee of the **Assured**, or as a person charged with the duty of executing directives of any such board or committee, except the administrative, certification, and training duties of an ambulance services medical director (including law enforcement and firefighting agencies as required by law) and medical supplies approving authority.

Further, coverage does not apply in any way to liability arising out of the ownership, operation, management or oversight of any hospital.

This exclusion does not apply to incidental malpractice liability arising out of the rendering of, or failure to render, professional health care services by ambulance crews, emergency medical technicians, paramedics, firefighters or police officers, or nurses including those providing forensic blood draw services in connection with a variety of law enforcement investigational activities, allowed or required by Nevada law. The scene of such medical services may be outside the scope of employment or outside the **Assured's** jurisdiction. However, this coverage will not apply if the individuals rendering medical services are doing so on behalf of and while working or volunteering for another medical services organization not an **Assured** under this coverage.

This exclusion does not apply to services by a public health official arising out of their official duties to protect the health and safety of the general public.

9. Coverage does not apply to any liability arising out of any breach of or failure to perform a contractual obligation including warranties of any kind and including labor agreements. However, this exclusion does not apply to employment related contracts other than labor agreements.

This exclusion does not apply to any statutory implied agreement between law enforcement agencies, in the absence of interlocal or cooperative agreement, to defend, hold harmless, and indemnify claims or liability arising out of the act or omission of the **Assured's** employee while participating in a request for assistance, under NRS 277.035 or Nevada law.

10. Coverage does not apply to any claim based upon or attributable to the rendering or failure to render any opinion, treatment, consultation or service if such opinion, treatment, consultation or service was rendered or failed to have been rendered while the **Assured** was engaged in any activity for which they received compensation from any source other than the **Named Assured**.
11. Coverage does not apply to any claim arising out of estimates of probable costs or cost estimates being exceeded or for faulty preparation of bid specifications or plans.
12. Coverage does not apply to any claim for a **Wrongful Act** arising out of failure to supply a specific amount of electrical power or fuel due to interruption of the electrical power or fuel supply or transmission thereof.

However, an **Event** (other than a **Wrongful Act**) arising from interruption of the electrical power or fuel supply or transmission thereof is covered.

13. Coverage does not apply to any claim based upon or arising out of:
- a. the issuance, modification or cancellation of debt instruments, including, but not limited to, loans or transfers, and interest payable, whether legal or illegal; the collection or payment of taxes, fees or other charges or the collection of or payment of taxes, fees or other charges, to or for

- any other entity, including, but not limited to, hospitals, schools, commissions, joint commissions, boards, agencies, internal or external funds, districts and authorities;
 - b. the failure or alleged failure to comply with any regulatory act or statute such as those governing Medicare or similar Federal programs, the Nevada State Indigent Accident Funds or similar State programs; or
 - c. any fiduciary obligation or duty imposed by the Employee Retirement Income Security Act of 1974 (ERISA), the Pension Benefit Act, the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA), or Section 89 of the Internal Revenue Code, or any amendments thereto or similar provisions of any federal, state, local, statutory, or common law.
14. Coverage does not apply to any liability arising out of the performance or non-performance of an investment.
15. Coverage does not apply to any damages, awards of interest, costs, civil fines, penalties, fees, including attorney's fees, or expenses that the **Assured** may become obligated to pay as a result of an adverse judgment for equitable, injunctive or declaratory relief. Coverage does not apply for any restitution, refund or reimbursement whether called damages or otherwise or to any cost or expense in processing such restitution, refund or reimbursement.
16. Coverage does not apply to any damages, costs, civil fines, penalties or expenses incurred by any **Assured** arising out of any complaint or enforcement action from any federal, state, or local government regulatory agency. However, defense costs related to such actions will be reimbursed for an amount not to exceed the amount shown in the Liability Declarations per **Event**.
17. Coverage does not apply to any criminal court sanctions, fines, penalties, fees, costs, expenses or interest awarded against an **Assured** or to any award of attorney's fees and litigation expenses to a prevailing party in a criminal case after a finding by the court that the **Assured's** position in pursuing the criminal action was vexatious, frivolous or in bad faith under NRS Chapter 41, state, or federal law.
18. Coverage does not apply to any liability arising out of:
- a. Failure of performance of contract by any insurer;
 - b. Failure to procure insurance or the failure of such insurance to adequately cover risks.
19. Coverage does not apply to any liability with respect to **Employment Based Benefit Plan Administration** arising out of:
- a. Insufficiency of funds to meet any obligations under any plan included in the employment-based benefit plan;
 - b. Errors in providing information on past performance of investment vehicles;
 - c. Advice given to any person with respect to that person's decision to participate or not participate in any plan included in the employment-based benefit plan;
 - d. Failure of any investment to perform as represented;
 - e. Investment or non-investment of funds or the performance or nonperformance of any investment;
 - f. Legal advice or investment advice given to an employee or beneficiary;
 - g. Any loss resulting from the termination of any plan included in the employment-based benefit plan or termination of the employment-based benefit plan;
 - h. Taxes, fines or penalties, including those imposed under the Internal Revenue Code or any similar state or local law; or
 - i. Any act or omission of a third-party administrator, or any person other than an employee, who administers an employment-based benefit plan.
20. Coverage does not apply to any damages for **Bodily Injury, Property Damage, Personal Injury**, or other injury that is continuous or progressively deteriorating, and that is first manifest prior to the effective date or after the expiration of this Coverage Form. This exclusion applies even if such injury or damage continues or deteriorates during the term of this Coverage Form.

The most POOL will pay for **Bodily Injury, Property Damage, Personal Injury** and any other injury that is continuous or progressively deteriorating, and that is first manifest during the period of this Coverage Form, is the applicable limit of coverage shown in the Declarations of this Coverage Form. This is the only limit that applies to all related **Bodily Injury, Property Damage, Personal Injury** or other injury, regardless of whether such injury or damage existed before, or continues or progressively deteriorates after, the period of this Coverage Form.

Within the meaning of this exclusion, injury or damage is manifest when appreciable harm occurs that is or should be known to the **Assured** or the person or organization harmed.

21. Coverage does not apply to any claim arising out of the act of **Sexual Abuse** by the **Assured**. Any such act pertaining to any one **Assured** will be imputed to any other **Assured** who personally participated or personally acquiesced in or remained passive (including failure to give timely notice) after having knowledge of such **Sexual Abuse**.

Coverage for any other **Assured** shall not exceed the sublimit shown in the Liability Declarations.

22. Coverage does not apply to liability of any **Assured** who, directly or indirectly, causes damages to their **Assured** employer or principal.

D. Liability Conditions

1. Duties of the **Assured** – If there is an **Event**, loss, incident, occurrence, demand, notice, summons or claim that might involve this coverage, the **Assured** shall submit written notice to POOL as soon as reasonably practicable via POOL's designated claims service organization including particulars sufficient to identify parties involved, time, place, circumstances, nature of any injury or damage, witnesses and any other pertinent information.
2. Cooperation – The POOL has no duty to defend but may at its sole discretion defend an **Assured** against any claim for damages. Where the POOL has exercised its discretion to defend an **Assured**, the POOL has the sole right to investigate, defend or settle any claim against an **Assured** for damages. The **Assured** shall cooperate with POOL, its claims representatives and investigators, and attorneys assigned by POOL to represent the **Assured**, and if requested, attend hearings and trials, assist in securing and obtaining evidence, and obtaining the attendance of witnesses. The **Assured** shall not admit to any liability, assume any obligation, voluntarily make any payment or incur any expense other than first aid to others at the time of an accident. The **Assured** agrees to comply with all terms and conditions in all sections of this Coverage Form. The **Assureds** shall not waive any immunities granted to local governments.
3. Records - The records as kept by the **Assured** shall be made available to POOL or its representatives as necessary to determine the amount of loss or damage covered hereunder.
4. Appeal – If the **Assured** and POOL are unable to agree to appeal a judgment, a disinterested attorney, mutually agreeable to POOL and the **Assured**, shall be retained to render a written opinion concerning such appeal. Such written recommendation shall be binding on both the **Assured** and POOL. Fees of such retained attorney shall be borne equally by both parties.
5. Opportunity to Associate - It is understood that, when so requested, POOL may afford the **Assured** an opportunity to associate, at the **Assured's** own expense, with the POOL in the defense or control of any claim, suit or proceeding.
6. Severability of Certain Interests: If liability is incurred by reason of injury suffered by an employee of one **Assured**, which does not arise out of the injured employee's employment, for which another **Assured** is liable, then this coverage shall pay on behalf of the **Assured** for such liability in the same manner as if separate coverage documents had been issued to each **Assured**. If liability is incurred because of **Property Damage** to property belonging to any **Assured** for which another **Assured** is liable, then this coverage shall pay on behalf of such **Assured** in the same manner as if separate coverage documents had been issued to each **Assured**. Nothing contained in this

Condition shall operate to increase POOL limits of liability or to provide coverage for any **Assured** who, directly or indirectly, causes damages to their **Assured** employer or principal.

7. For the purpose of determining the limit of POOL's liability and the Maintenance Deductible of the **Named Assured**, all damages arising out of one or more related **Events** or arising out of a series of continuous, repeated or interrelated **Events** will be considered as arising out of one **Event**; furthermore, all such damages, whether attributable directly or indirectly to one **Event**, will be added together and the total amount of such damages shall be deemed one **Event**, regardless of the period of time or area over which the **Event** occurs.
8. If any **Event** other than a **Wrongful Act** includes allegations of and is associated with a **Wrongful Act** then all damages arising out of that **Event** and the **Wrongful Act** shall be deemed one **Event** at the time the claim is first made, and the only applicable coverage is that which is in effect at the time the claim is first made.
9. An **Event** with no associated **Wrongful Act** which takes place during more than one coverage period shall be deemed an **Event** during only one coverage period and only the most recent coverage period during which the **Event** took place shall apply.
10. If a **Wrongful Act** did not take place during this coverage period, but commenced on or after the retroactive date shown on the Liability Declarations page of this Coverage Form and prior to the beginning of this coverage period, and a claim because such **Wrongful Act** is made against the **Assured** and reported to POOL during this coverage period, this coverage is extended to damages resulting from such a **Wrongful Act**. Coverage does not apply to damages resulting from a **Wrongful Act** that commenced prior to the retroactive date.
11. Extended Reporting Periods:
 - a. POOL will provide one or more reporting periods, as described below, if this coverage is cancelled or not renewed for any reason other than nonpayment of loss fund contributions or any other amount owed to POOL.
 - b. The reporting periods do not extend the coverage period or change the scope of coverage provided. The reporting periods apply only to claims first made against an **Assured** during the applicable reporting period for damages because of a **Wrongful Act** that occurred before the end of the coverage period.
 - c. The reporting periods do not reinstate or increase the limits of liability.
 - d. A Basic Reporting Period of 30 days from the effective date of cancellation or non-renewal of this form is automatically provided without an additional charge. Subject to the terms and conditions of this coverage, the Basic Reporting Period applies to claims for damages that are first made against the **Assured** and reported in accordance with all coverage provisions no later than the end of the Basic Reporting Period.
 - e. An Optional Extended Reporting Period will take effect on the effective date of cancellation or non-renewal of this coverage and will remain in effect for a period of one to five years, depending on which Optional Extended Reporting Period is purchased. Subject to the terms and conditions of this coverage, the Optional Extended Reporting Period applies to claims for damages that are first made against the **Assured** and reported in accordance with all coverage provisions no later than the end of the Optional Extended Reporting Period. The additional Contribution for this Optional Extended Reporting Period will depend upon which option is chosen. POOL must receive a written request from the **Assured**, together with payment of Contribution due, within 60 days after the effective date of cancellation or non-renewal of this coverage if purchase of one of the Optional Extended Reporting Periods is desired. Once POOL acknowledges receipt of the additional Contribution, the Optional Extended Reporting Period may not be cancelled and the Contribution for the Optional Extended Reporting Period is fully earned.
 - f. The Basic Reporting Period or the Optional Extended Reporting Period does not apply to claims covered under any other coverage purchased subsequent to or to replace this coverage.