



Schools Protection Program (SPP) Coverage Summary Document

LOSS OF OR DAMAGE TO COVERED AUTOMOBILES ENDORSEMENT
Effective January 1, 2018 at 12:01 am PST

Note: Summaries are for reference purposes only. In the event of a loss or inquiry, policy wordings including terms, conditions and definitions will apply.

Covered Entities (CE)	A School District designated as a Board of Education and an FEA designated as a Francophone Education Authority under the <i>School Act</i> , RSBC 1996.
Definitions	<p>Covered Automobile:</p> <p>A motor vehicle, trailer or semi-trailer, which</p> <ul style="list-style-type: none"> (i) is owned and licensed in the name of the CE; (ii) is leased and licensed in the name of the CE; or (iii) has been owned and licensed, or leased and licensed, in the name of the CE but is temporarily unlicensed while not in operation during the months of July and August only.
Coverage and Deductibles	<p>Collision or Upset Subject to \$1,000 deductible for each and every Covered Automobile involved.</p> <p>Comprehensive Subject to \$1,000 deductible for each and every occurrence, with the exception for loss or damage caused by fire, lightning or theft of the entire Covered Automobile.</p> <p>Note – attached trailers or semi-trailers are deemed separate Covered Automobiles and are subject to their own deductible.</p> <p>Note – Hit and Run losses are not covered by SPP and must be reported to ICBC</p>
Coverage Territory	This coverage agreement applies only while the Covered Automobile is being operated, used, stored or parked within Canada, the United States of America or upon a vessel plying between ports of those countries.

<p>Requirements if loss or damage to Covered Automobile</p>	<p>If loss or damage to a Covered Automobile occurs, the CE must, if the loss or damage is covered by this endorsement:</p> <ul style="list-style-type: none"> • Promptly notify SPP of the loss or damage; • File a written statement with SPP setting out all of the available information on the manner in which the loss or damage occurred. <p>Detailed instructions found here: http://www.bcspp.org/content/auto http://www.bcspp.org/sites/default/files/media/SDVehicleClaimsProcessingInfo.pdf</p> <p>Links to reporting forms found here: New Claim Report Incident Report</p> <p>If loss or damage to a Covered Automobile occurs, the CE must:</p> <ul style="list-style-type: none"> • At the expense of SPP, protect the vehicle as far as reasonably possible from further loss or damage; and • Until SPP has had a reasonable opportunity to inspect the vehicle, must not, without the consent of SPP, remove any physical evidence of the loss or damage to the vehicle, or make any repairs to the vehicle, other than repairs that are immediately necessary to protect the vehicle from further loss or damage <p>The liability of SPP for payment of indemnity for loss or damage to the vehicle where costs exceed the deductible is limited to the lesser of:</p> <ul style="list-style-type: none"> • The cost of repairing the Covered Automobile and its equipment or any part of it with material of a similar kind and quality, or • The Actual Cash Value of the Covered Automobile and its equipment (i.e. the market value of a like vehicle of a similar model) <p>If SPP pays to a CE the Actual Cash Value of the Covered Automobile or its equipment or both, less any applicable deductible amount, then SPP is entitled, at its option, to the salvage in the Covered Automobile or its equipment or both, and the CE must on request of SPP, execute any documents necessary to transfer to SPP title to the Covered Automobile or its equipment or both.</p>
<p>Exclusions</p>	<p>The following is not an exhaustive list. In the event of any discrepancy, coverage wordings shall apply.</p> <p>SPP shall not be liable for loss of use of a Covered Automobile or for loss or damage:</p> <ul style="list-style-type: none"> • Conversion, embezzlement, theft or secretion by any person in lawful possession of the automobile under a mortgage, conditional sale, lease or other similar written agreement; • Voluntary parting with title or ownership, whether or not induced to do so by any fraudulent scheme, trick, device or false pretense; • To contents of any Covered Automobile or trailer • In excess of a combined value of \$1,000 CAD to permanently attached and shuttle mounted sound or communication equipment not supplied by or available from the manufacturer;

Exclusions (cont.)	<ul style="list-style-type: none"> • In excess of \$5,000 CAD between any equipment which is permanently attached and a custom paint finish not supplied or available from the manufacturer of the Covered Automobile; • Mechanical fracture, failure or breakdown, rust, corrosion, wear and tear, freezing or explosion within the combustion chamber, or damage to tires – <i>unless first caused by a peril covered under this agreement.</i>
Prohibited Uses	<p>The following is not an exhaustive list. In the event of any discrepancy, coverage wordings shall apply.</p> <p>A CE must not knowingly permit the operation of a Covered Automobile for which coverage is provided under this endorsement:</p> <ul style="list-style-type: none"> • if the operator is not authorized and qualified by law to operate the Covered Automobile; • for an illicit or prohibited trade or transportation; • to escape or avoid arrest or other similar police action; • in a race or a speed test <p>A Covered Automobile may not be used to carry explosives, or to carry radioactive material for research, education, development or industrial purposes, or purposes incidental thereto.</p> <p>A CE must not knowingly permit the operation of a Covered Automobile while the operator is under the influence of intoxicating liquor or drug or other intoxicating substance to such an extent that the operator is incapable of proper control of the Covered Automobile.</p>
Additional Agreements	<p>Where loss or damage arises from a covered peril under Section 1 – Collision or Upset or Section 2 - Comprehensive, SPP further agrees:</p> <p>To pay general average, salvage and fire department charges and customs duties of Canada or of the United States of America for which the CE is legal liable;</p> <p>To waive subrogation against every person who, with the CE’s consent, has care, custody or control of the Covered Automobile provided always that this waiver shall not apply to any person</p> <ul style="list-style-type: none"> (1) having such care, custody or control in the course of the business of selling, repairing, maintaining, servicing, storing or parking automobiles, or (2) who has (i) committed a breach of any condition of this endorsement or (ii) driven or operated the Covered Automobile in breach of this endorsement.