

NEVADA PUBLIC AGENCY INSURANCE POOL

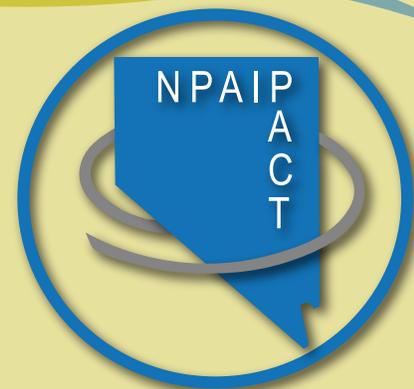
COVERAGE FORM

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NEVADA PUBLIC AGENCY INSURANCE POOL (POOL)

LIABILITY DECLARATIONS

FORM NUMBER	COVERAGE PERIOD	NAMED ASSURED	MAINTENANCE DEDUCTIBLE
NPAIP 201112	07/01/2011 – 07/01/2012 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> Criminal Defense Fees and Costs (Section VI, part C, item 4) \$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 Emergency Response to Pollution (Section IV, item 3.(B) (2) (v)) \$1,000,000 Sexual Abuse (Section VI, part C, item 19) \$2,500,000 2,500,000		
<i>Retroactive Date</i>	<i>Per Attachments C & D</i>	

This Declarations Page, together with the Nevada Public Agency Insurance Pool (hereinafter referred to as POOL) Coverage Form, edition date July 1, 2011, 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, 2011

NEVADA PUBLIC AGENCY INSURANCE POOL (POOL)
PROPERTY DECLARATIONS

FORM NUMBER	COVERAGE PERIOD	NAMED ASSURED	MAINTENANCE DEDUCTIBLE
NPAIP 201112	07/01/2011 – 07/01/2012 Standard Time	Per Attachment A	Per Attachment B

SECTION V. PROPERTY LIMITS

Coverage	Limit per Loss	
Blanket Property	300,000,000	Per Schedule of Locations
The following sublimits apply to Section V. C. Extensions of Property Coverage:		
Accounts Receivable	\$5,000,000 per loss	
Arson Reward	10% up to \$25,000 per loss	
Earthquake	\$100,000,000 aggregate	
Flood	\$100,000,000 aggregate	
	\$10,000,000 aggregate, Flood Zone A	
Equipment Breakdown	\$60,000,000	
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	
Expediting Expenses	\$25,000 per loss	
Unintentional Errors and Omissions	\$5,000,000 per loss	
Money and Securities	\$500,000 per loss	
Transmission Facilities	\$100,000 per loss	
Vehicle Replacement	Per Attachment E, if applicable	

This Declarations Page, together with the Nevada Public Agency Insurance Pool (hereinafter referred to as POOL) Coverage Form, edition date July 1, 2011, 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, 2011

NEVADA PUBLIC AGENCY INSURANCE POOL (POOL)
COVERAGE FORM

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NEVADA PUBLIC AGENCY INSURANCE POOL (POOL) COVERAGE FORM

All terms or phrases in bold print or quotation marks 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) any person, organization, trustee or estate to whom the **Named Assured** is obligated by virtue of 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 \$2,000,000 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** which takes place after the equipment lease expires or use of the land or premises ceases;
 - (b) to any **Wrongful Act** or **Law Enforcement Activities**;
 - (c) to any **Event** arising out of the sole negligence of such person or organization;
 - (d) 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 in the course of 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 Blanket Coverage Limit applies on a group basis to all Covered Property described in the Schedule of Locations.
- B. POOL's maximum Coverage Limit for direct physical loss or damage to Covered Property resulting from any one loss shall not exceed the Blanket Coverage Limit set forth in the Property Declarations, subject to any coverage extensions, sub-limits, exclusions, restrictions or limitations.
- C. All sub-limits apply as part of and not in addition to the Blanket Coverage Limit.

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 Limit of Liability set forth in the Liability Declarations, 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 Limit of Liability.
- D. All sub-limits 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.

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. PROPERTY CLAIMS

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. LIABILITY CLAIMS

- A. 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.
 - B. Cooperation – The POOL may at its 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.
 - C. 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.
 - D. 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.
 - E. 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.
3. 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.
4. 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.

6. **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**.
7. **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.
8. **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.
9. **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.
10. **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.
11. **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.
12. **CROSS LIABILITY:** 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 by reason of **Property Damage** to property belonging to any **Assured** for which another **Assured** is liable, then this coverage shall indemnify 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 include coverage for an **Assured** who sustains **Property Damage** as a consequence of its own employee's acts.
13. **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 effect a waiver or change in any part of this coverage.
14. **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.

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 mean an act, including but not limited to the use of force or violence and /or the threat thereof, of any person or groups(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

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 \$1,000,000 for any one **Event** or in the aggregate annually. This limit is part of Section VI limits and not in addition to any other limit provided by this coverage.

- 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 \$250,000 for any one **Event** or in the aggregate annually. This limit is part of Section VI limits and not in addition to any other limit provided by this coverage.

- 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/FUNGUS**: This coverage does not apply to any loss, cost or expense directly or indirectly arising out of, resulting from or in any manner related to Fungal Pathogens whether or not there is another cause of loss which may have contributed concurrently or in any sequence to a loss. "Fungal Pathogens" as utilized herein shall mean any fungus or mycota or any byproduct or type of infestation produced by such fungus or mycota, including but not limited to mold, mildew, mycotoxins, spores or any biogenic aerosols.

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 **Named 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, where ever located, agreed to and kept on file by POOL or its designees that the **Assured**:

- (i) Owns;
- (ii) Operates;
- (iii) Controls; or
- (iv) 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 **Named 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 described location;
12. The **Named Assured's** interest in and legal liability for property of others, while at a described location; and
13. **Valuable Papers and Records** as defined in this coverage form.

C. Coverage Extensions

This Property Coverage Section includes the following Coverage Extensions for direct physical loss or damage. These Coverage Extensions:

- 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.

Coverage includes:

- a. Interest charges on any loan to offset impaired collections pending repayment of sums that can not 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 sub-limit of liability shown in the 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 for which there is coverage under this Property Coverage Section.

4. Earthquake and Flood:

Earthquake and **Flood** are covered perils, as defined in this coverage form.

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, Media and Electronic Data**.
- C. This Coverage Extension is subject to the following limitations of coverage:
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. **Data Restoration**
Coverage is extended to pay for the **Named Assured's** reasonable and necessary cost to research, replace or restore lost **Electronic Data** and any **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.

6. Expediting Expenses:

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:

The property covered herein is based on the schedule of locations and values submitted by the **Named Assured** prior to the inception of this coverage. However, if any property and/or location is omitted or undervalued because of unintentional errors or omissions of the **Named Assured**, POOL will accept that property and/or location as being covered subject to a maximum of \$5,000,000 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.

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.
- 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:

- 16. 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.

17. 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.

18. 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.

19. 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 claim 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
- 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.

11. Loss of Income and Extra Expense:

POOL shall pay for actual **Loss of Income** and **Extra Expense** sustained by the **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; and 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

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. 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.

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 **Assured** during the Period of Restoration that would not have incurred been 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 currency, coin, bank notes and bullion.

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 negotiable and non negotiable instruments or contracts representing money.

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 **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. Currency, **money**, notes, **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.
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 pretence.
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, 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. No Benefit to Bailee:
No person or organization, other than the **Assured**, having custody of **Assured** property will benefit from this coverage.
2. 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. 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;As existed prior to the discontinuance of normal operations. POOL shall reduce the loss payable by 15% on any vacant or unoccupied building. Buildings under construction or renovation are not considered vacant.
3. 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**.

4. 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 actual cash value at the time of loss or the cost to repair, whichever is less; autos hired under a short-term rental car agreement will be covered for replacement cost.
 - e. **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**.
 - f. **Electronic Data Processing Media** and **Data** 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 **electronic data processing media**.
 - 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** is valued as follows:
Money is valued in Canadian currency for locations situated in Canada and in United States of America currency for all other locations, unless specified otherwise. **Money** issued in currencies other than Canadian and 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 **Assured** may:
- 1) In the event POOL opts to rebuild, 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. The **Assured** may still claim for the additional coverage which replacement cost provides if notification of intention to do so is received by POOL within 180 days after the loss or damage.
- 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,
 - 3) 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.
5. 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.

6. 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.

7. 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 **Named Assured** to pay on behalf of the **Named Assured** the total sum of damages which the **Named 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.

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 results in **Bodily Injury** or **Property Damage** during this coverage period;
 - 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 and reported to POOL during this coverage period or 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 other than **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 criminal sexual conduct of a person by another person, or persons acting in concert, which causes physical and/or mental injuries. **Sexual Abuse** includes: sexual molestation, sexual assault, 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, of a person by another person, or persons acting in concert, 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 herein. 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 pertaining to 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.
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 \$50,000 in the aggregate 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, 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, hangers, buildings, or other properties in connection with aviation activities.

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.

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 virtue of 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 x-ray 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).

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 nurses, ambulance crews, emergency medical technicians, paramedics, firefighters or police officers. 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.

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.
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 as **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, the collection of taxes, or the collection of or payment of fees to or for any other entity, including hospitals, schools, commissions, joint commissions, boards, agencies, 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 liability for damages other than money damages or to any costs, fees or expenses that the **Assured** may become obligated to pay as a result of an adverse judgment for injunctive or declaratory relief.
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 of action from any federal, state, or local government regulatory agency. However, defense costs related to such actions are covered for an amount not to exceed \$50,000 per **Event**.
17. 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.
18. 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.

19. 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.

If this Coverage Form extends for one than one annual period, the following applies:

a. 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 one of the periods of this Coverage Form, is the applicable limit of coverage shown in the Declarations for that one coverage period.

b. The limit specified in paragraph a. above 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 in which it is first manifest.

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.

20. Coverage does not apply to any claim arising out of **Sexual Abuse** by the **Assured**. Any act pertaining to any one **Assured** will not be imputed to any other **Assured** for the purpose of determining the application of this exclusion.

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 **Sexual Abuse**. However, coverage shall not exceed \$2,500,000 per **Event**.

D. Liability Conditions

1. 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.
2. If an **Event** includes allegations of and is associated with a covered **Wrongful Act** then all damages arising out of that **Event** and associated with the covered **Wrongful Act** shall be deemed an **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.
3. 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.
4. If a **Wrongful Act** did not take place during this coverage period, but commenced on or after the retroactive date shown on the declarations page of this coverage form and prior to the beginning of this coverage period, and a claim on account of 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.
5. Coverage applies to damages due to an **Event** taking place anywhere in the world, but only if a suit arising out of such **Event** is brought in the United States of America.
6. 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.
- G. The **Assureds** shall not waive any immunities granted to local governments.

**POOL DECLARATIONS PAGE
Attachment A**

Effective July 1, 2011 it is understood and agreed that the **Named Assurees** covered hereunder are as follows:

- | | | |
|---|--|--|
| 1. Alamo Sewer & Water General Improvement District | 40. Humboldt River Basin Water | 80. Sierra Fire Protection District |
| 2. Amargosa Library District | 41. Incline Village General Improvement District | 81. Silver Springs General Improvement District |
| 3. Beatty Library District | 42. Indian Hills General Improvement District | 82. Skyland General Improvement District |
| 4. Beatty Water & Sanitation | 43. Kingsbury General Improvement District | 83. Smoky Valley Library District |
| 5. Boulder, City of | 44. Lakeridge General Improvement District | 84. Stagecoach General Improvement District |
| 6. Caliente, City of | 45. Lander County | 85. Storey County |
| 7. Canyon General Improvement District | 46. Lander County School District | 86. Storey County School District |
| 8. Carlin, City of | 47. Lincoln County | 87. Sun Valley General Improvement District |
| 9. Carson City School District | 48. Lincoln County School District | 88. Tahoe Douglas District |
| 10. Carson-Truckee Water Conservancy District | 49. Lincoln County Water District | 89. Tahoe Douglas FPD |
| 11. Carson Water Subconservancy District | 50. Logan Creek Estates General Improvement District | 90. Tahoe Reno Industrial General Improvement District |
| 12. Central Nevada Regional Water Authority | 51. Lovelock, City of | 91. Tonopah, Town of |
| 13. Churchill County | 52. Lovelock Meadows Water | 92. Tonopah Library District |
| 14. Churchill County Mosquito & Weed Abatement District | 53. Lyon County | 93. Truckee Meadows Fire Protection District (and Washoe County and the City of Reno, as their interest may appear, with respects to Fire Service activities of operations of Truckee Meadows Fire Protection District |
| 15. Churchill County School District | 54. Lyon County School District | 94. Truckee Meadows Regional Planning Agency |
| 16. County Fiscal Officers Association | 55. Marla Bay General Improvement District | 95. US Board of Water Commissioners |
| 17. Coyote Springs General Improvement District | 56. Mesquite, City of | 96. Virgin Valley Water District |
| 18. Douglas County | 57. Minden, Town of | 97. Virginia City Convention and Tourism Authority |
| 19. Douglas County Mosquito Abatement District | 58. Minden Gardnerville Sanitation District | 98. Walker River Irrigation District |
| 20. Douglas County Redevelopment Agency | 59. Mineral County | 99. Washoe County Fire Suppression District |
| 21. Douglas County School District | 60. Mineral County School District | 100. Washoe County Water Conservation District |
| 22. East Fork Swimming Pool District | 61. Moapa Valley Water District | 101. Wells, City of |
| 23. Elko Central Dispatch Administrative Authority | 62. Nevada Association of Counties | 102. West Wendover, City of |
| 24. Elko, City of | 63. Nevada Comm. for Reconstruction of V&T Railway | 103. West Wendover Recreation District |
| 25. Elko County | 64. Nevada League of Cities | 104. Western Nevada Development District |
| 26. Elko County Agricultural Association | 65. Nevada Public Agency Insurance Pool | 105. Western Nevada Regional Youth Center |
| 27. Elko County School District | 66. Nevada Rural Housing Authority | 106. White Pine County |
| 28. Elko Convention and Visitors Authority | 67. Nevada Tahoe Conservation District | 107. White Pine County Fire District |
| 29. Ely, City of | 68. North Lake Tahoe FPD | 108. White Pine County School District |
| 30. Esmeralda County | 69. Nye County | 109. White Pine County Tourism & Recreation |
| 31. Esmeralda County School District | 70. Nye County School District | 110. Winnemucca, City of |
| 32. Eureka County | 71. Pahrnagat Valley Fire District | 111. Yerington, City of |
| 33. Eureka County School District | 72. Pahrump, Town of | |
| 34. Fernley, City of | 73. Pahrump Library District | |
| 35. Gardnerville, Town of | 74. Pershing County | |
| 36. Gardnerville-Ranchos General Improvement District | 75. Pershing County School District | |
| 37. Genoa, Town of | 76. Pershing County Tourism Authority | |
| 38. Humboldt County | 77. Pershing County Water Conservation District | |
| 39. Humboldt County School District | 78. Round Mountain, Town of | |
| | 79. Sierra Estates General Improvement District | |

**POOL ATTACHMENT PAGE
Attachment B**

<u>MEMBER</u>	<u>MAINTENANCE DEDUCTIBLE ALL PERILS EACH AND EVERY LOSS</u>
Alamo Sewer & Water GID	\$500
Amargosa Library District	\$500
Beatty Library District	\$500
Beatty Water & Sanitation	\$500
Boulder, City of	\$25,000
Caliente, City of	\$500
Canyon GID	\$2,000
Carlin, City of	\$500
Carson City School District	*
Carson-Truckee Water Conservancy District	\$500
Carson Water Subconservancy District	\$500
Central Nevada Regional Water Authority	\$500
Churchill County	\$50,000
Churchill County Mosquito, Vector & Weed Control District	\$2,500
Churchill County School District	\$10,000
County Fiscal Officers Association	\$500
Coyote Springs General Improvement District	\$500
Douglas County	*
Douglas County Mosquito Abatement District	\$500
Douglas County Redevelopment Agency	\$500
Douglas County School District	\$5,000
East Fork Swimming Pool District	\$1,000 except Section V \$10,000
Elko Central Dispatch Administrative Authority	\$500

**POOL ATTACHMENT PAGE
Attachment B**

<u>MEMBER</u>	<u>MAINTENANCE DEDUCTIBLE ALL PERILS EACH AND EVERY LOSS</u>
Elko, City of	\$5,000
Elko County	\$25,000
Elko County Agricultural Association	\$2,500
Elko County School District	\$25,000
Elko Convention and Visitors Authority	\$1,000
Ely, City of	\$500
Esmeralda County	\$500
Esmeralda County School District	\$500
Eureka County	\$50,000
Eureka County School District	\$5,000
Fernley, City of	\$5,000
Gardnerville, Town of	\$500
Gardnerville-Ranchos GID	\$500
Genoa, Town of	\$500
Humboldt County	\$2,000
Humboldt County School District	\$2,000
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	\$1,000
Lander County School District	\$5,000

**POOL ATTACHMENT PAGE
Attachment B**

<u>MEMBER</u>	<u>MAINTENANCE DEDUCTIBLE ALL PERILS EACH AND EVERY LOSS</u>
Lincoln County	\$2,000
Lincoln County School District	\$2,000
Lincoln County Water District	\$500
Logan Creek Estates GID	\$500
Lovelock, City of	\$500
Lovelock Meadows Water	\$500
Lyon County	\$25,000
Lyon County School District	*
Marla Bay GID	\$500
Mesquite, City of	\$2,000
Minden, Town of	\$500
Minden Gardnerville Sanitation District	\$5,000
Mineral County	\$2,000
Mineral County School District	\$1,000 except Section VI Wrongful Acts \$5,000
Moapa Valley Water District	\$500
Nevada Association of Counties	\$500
Nevada Commission for Reconstruction of V&T Railway	\$500
Nevada League of Cities	\$500
Nevada Public Agency Insurance Pool	\$10,000
Nevada Rural Housing Authority	\$500
Nevada Tahoe Conservation District	\$500
North Lake Tahoe FPD	\$1,000
Nye County	\$50,000
Except the following sub-entity:	
Nye County Water District	\$500

**POOL ATTACHMENT PAGE
Attachment B**

<u>MEMBER</u>	<u>MAINTENACE DEDUCTIBLE ALL PERILS EACH AND EVERY LOSS</u>
Nye County School District	\$5,000
Pahrnagat Valley Fire District	\$1,000
Pahrump, Town of	\$2,000
Pahrump Library District	\$500
Pershing County	\$1,000
Pershing County School District	\$1,000
Pershing County Tourism Authority	\$500
Pershing County Water Conservation District	\$500 except Section VI Wrongful Acts \$2,500
Round Mountain, Town of	\$500
Sierra Estates GID	\$500
Sierra Fire Protection District	*
Silver Springs GID	\$1,000
Skyland GID	\$1,000
Smoky Valley Library District	\$500
Stagecoach GID	\$500
Storey County	\$5,000
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

**POOL ATTACHMENT PAGE
Attachment B**

<u>MEMBER</u>	<u>MAINTENACE DEDUCTIBLE ALL PERILS EACH AND EVERY LOSS</u>
Truckee Meadows FPD	\$5,000
Truckee Meadows Regional Planning Agency	\$500
US Board of Water Commissioners	\$500
Virgin Valley Water District	\$500
Virginia City Convention and Tourism Authority	\$500
Walker River Irrigation District	\$500
Washoe County Fire Suppression District	\$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	\$1,000
White Pine County Fire District	\$500
White Pine County School District	\$5,000
White Pine County Tourism & Recreation	\$500
Winnemucca, City of	\$1,000
Yerington, City of	\$1,000

POOL ATTACHMENT PAGE
Attachment B

* It is agreed that the Maintenance Deductible for Carson City School District is as follows: Section V Property - \$25,000 each and every loss except automobile physical damage is \$2,500 each and every loss; Section VI Liability - \$2,500 each and every **Event**/loss.

*It is agreed that the Maintenance Deductible for Douglas County is \$5,000 each and every loss Section V and \$50,000 each and every **Event** Section VI. The amount of the deductible borne by Douglas County is aggregated at \$300,000 for Section V and Section VI combined.

*It is agreed that the Maintenance Deductible for Lyon County School District is \$25,000 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.

* It is agreed that the Maintenance Deductible for Sierra Fire Protection District is as follows: Section V Property - \$10,000 each and every loss except automobile physical damage is \$2,000 each and every loss; Section VI Liability - \$10,000 each and every **Event**/loss.

ALL OTHER TERMS, CONDITIONS AND EXCEPTIONS REMAIN UNALTERED.

POOL DECLARATIONS PAGE
Attachment C

Effective July 1, 2011 it is agreed that retroactive dates are waived for an **Event** arising out of a **Wrongful Act** for Limits of Liability up to \$2,000,000.

It is furthermore agreed the **Named Assureds** and their retroactive dates in respect of Limits of Liability of \$8,000,000 excess of \$2,000,000 are scheduled below for a covered **Event** arising out of a **Wrongful Act**.

NAMED ASSURED	RETROACTIVE DATE	LIMITS OF LIABILITY
Alamo Sewer and Water General Improvement District	March 30, 2003	\$8,000,000 excess of \$2,000,000
Amargosa Library District	July 1, 1998 July 1, 1999	\$1,000,000 excess of \$1,000,000 \$7,000,000 excess of \$3,000,000
Beatty Library District	July 1, 1998 July 1, 1999	\$1,000,000 excess of \$2,000,000 \$7,000,000 excess of \$3,000,000
Beatty Water & Sanitation District	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
Boulder City	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
Canyon General Improvement District	July 1, 2002	\$8,000,000 excess of \$2,000,000
City of Caliente	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
City of Carlin	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
Carson City School District	June 30, 2000	\$8,000,000 excess of \$2,000,000
Carson-Truckee Water Conservancy District	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
Carson Water Subconservancy	July 1, 1998 July 1, 1999 October 15, 2001	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
Central Nevada Regional Water Authority	March 17, 2006	\$8,000,000 excess of \$2,000,000
Churchill County	July 1, 1998 July 1, 1999	\$1,000,000 excess of \$2,000,000 \$7,000,000 excess of \$3,000,000
Churchill County Mosquito, Vector and Weed Control District	May 1, 2001 May 1, 2003	\$1,000,000 excess of \$2,000,000 \$7,000,000 excess of \$3,000,000

POOL DECLARATIONS PAGE
Attachment C

NAMED ASSURED	RETROACTIVE DATE	LIMITS OF LIABILITY
Churchill County School District	October 28, 1996 October 28, 2000	\$4,000,000 excess of \$2,000,000 \$4,000,000 excess of \$6,000,000
County Fiscal Officers Association of Nevada	April 29, 2003	\$8,000,000 excess of \$2,000,000
Coyote Springs General Improvement District	April 19, 2006	\$8,000,000 excess of \$2,000,000
Douglas County	July 1, 1998 July 1, 1999	\$1,000,000 excess of \$2,000,000 \$7,000,000 excess of \$3,000,000
Douglas County Mosquito Abatement District	June 15, 2003	\$8,000,000 excess of \$2,000,000
Douglas County Redevelopment Agency	April 1, 1999 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
Douglas County School District	August 1, 1996 August 1, 2000	\$2,000,000 excess of \$2,000,000 \$6,000,000 excess of \$4,000,000
East Fork Swimming Pool District	June 15, 2001	\$8,000,000 excess of \$2,000,000
Elko Central Dispatch	July 1, 2000	\$8,000,000 excess of \$2,000,000
City of Elko	July 1, 1998 July 1, 1999	\$1,000,000 excess of \$2,000,000 \$7,000,000 excess of \$3,000,000
Elko County	July 1, 1995 July 1, 1999.	\$5,000,000 excess of \$2,000,000 \$3,000,000 excess of \$7,000,000
Elko County Agricultural Association, District #4	July 1, 2007	\$8,000,000 excess of \$2,000,000
Elko County School District	October 1, 1998	\$8,000,000 excess of \$2,000,000
City of Ely (including the White Pine Historic Railroad Foundation)	July 1, 1998 July 1, 1999	\$1,000,000 excess of \$2,000,000 \$7,000,000 excess of \$3,000,000
Esmeralda County	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
Esmeralda County School District	November 13, 1997 July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$1,000,000 excess of \$3,000,000 \$2,000,000 excess of \$4,000,000 \$4,000,000 excess of \$6,000,000
Eureka County	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000

**POOL DECLARATIONS PAGE
Attachment C**

NAMED ASSURED	RETROACTIVE DATE	LIMITS OF LIABILITY
Eureka County School District	July 1, 1994 July 1, 1998 July 1, 2000	\$4,000,000 excess of \$2,000,000 \$1,000,000 excess of \$6,000,000 \$3,000,000 excess of \$7,000,000
City of Fernley	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
Town of Gardnerville (and Douglas County with respect to activities or operations of the Town of Gardnerville)	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
Gardnerville-Ranchos General Improvement District	November 21, 1994 July 1, 2000	\$3,000,000 excess of \$2,000,000 \$5,000,000 excess of \$5,000,000
Town of Genoa (and Douglas County with respect to activities or operations of the Town of Genoa)	July 1, 1999 July 1, 2000	\$3,000,000 excess of \$2,000,000 \$5,000,000 excess of \$5,000,000
Humboldt County	July 1, 1998 July 1, 1999	\$1,000,000 excess of \$2,000,000 \$7,000,000 excess of \$3,000,000
Humboldt County School District	July 1, 1986 July 1, 2001	\$7,000,000 excess of \$2,000,000 \$1,000,000 excess of \$9,000,000
Humboldt River Basin Water Authority	July 1, 2005	\$8,000,000 excess of \$2,000,000
Incline Village General Improvement District	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
Indian Hills General Improvement District	October 22, 1987 October 22, 1999 October 22, 2001	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
Kingsbury General Improvement District	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
Lakeridge General Improvement District	September 21, 2001	\$8,000,000 excess of \$2,000,000
Lander County	July 1, 1998 July 1, 1999	\$1,000,000 excess of \$2,000,000 \$7,000,000 excess of \$3,000,000
Lander County School District	July 1, 1996 July 1, 1998 July 1, 1999	\$2,000,000 excess of \$2,000,000 \$1,000,000 excess of \$4,000,000 \$5,000,000 excess of \$5,000,000
Lincoln County	July 1, 1998 July 1, 1999	\$1,000,000 excess of \$2,000,000 \$7,000,000 excess of \$3,000,000

POOL DECLARATIONS PAGE
Attachment C

NAMED ASSURED	RETROACTIVE DATE	LIMITS OF LIABILITY
Lincoln County School District	November 20, 1997 July 1, 1999	\$1,000,000 excess of \$2,000,000 \$7,000,000 excess of \$3,000,000
Lincoln County Water District	March 20, 2007	\$8,000,000 excess of \$2,000,000
Logan Creek Estates General Improvement District	March 1, 2002	\$8,000,000 excess of \$2,000,000
City of Lovelock	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
Lovelock Meadows Water District	May 1, 1998 May 1, 2001	\$3,000,000 excess of \$2,000,000 \$5,000,000 excess of \$5,000,000
Lyon County	July 1, 1998 July 1, 1999	\$1,000,000 excess of \$2,000,000 \$7,000,000 excess of \$3,000,000
Lyon County School District	July 1, 2001	\$8,000,000 excess of \$2,000,000
Marla Bay General Improvement District	August 20, 2001	\$8,000,000 excess of \$2,000,000
City of Mesquite	July 1, 1998 July 1, 1999	\$1,000,000 excess of \$2,000,000 \$7,000,000 excess of \$3,000,000
Town of Minden (and Douglas County with respect to activities or operations of the Town of Minden)	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
Minden Gardnerville Sanitation District	January 22, 1988 October 5, 2001	\$4,000,000 excess of \$2,000,000 \$4,000,000 excess of \$6,000,000
Mineral County (including Walker Lake Water District)	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
Mineral County School District	May 7, 2001	\$8,000,000 excess of \$2,000,000
Moapa Valley Water District	May 5, 2001	\$8,000,000 excess of \$2,000,000
Nevada Association of Counties	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
Nevada Commission for the Reconstruction of the V&T Railway	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000

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Attachment C**

NAMED ASSURED	RETROACTIVE DATE	LIMITS OF LIABILITY
Nevada League of Cities	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
Nevada Public Agency Insurance Pool	No Wrongful Acts Coverage Provided	
Nevada Rural Housing Authority	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
Nevada Tahoe Conservation District	August 1, 2001	\$8,000,000 excess of \$2,000,000
North Lake Tahoe Fire Protection District	July 1, 2005	\$8,000,000 excess of \$2,000,000
Nye County	July 1, 1998 July 1, 1999	\$1,000,000 excess of \$2,000,000 \$7,000,000 excess of \$3,000,000
Nye County School District	July 25, 2002	\$8,000,000 excess of \$2,000,000
Pahranagat Valley Fire District	July 1, 1998 July 1, 1999	\$1,000,000 excess of \$2,000,000 \$7,000,000 excess of \$3,000,000
Town of Pahrump	July 1, 1993 July 1, 1999	\$1,000,000 excess of \$2,000,000 \$7,000,000 excess of \$3,000,000
Pahrump Library District	July 1, 1998 July 1, 1999	\$1,000,000 excess of \$2,000,000 \$7,000,000 excess of \$3,000,000
Pershing County	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
Pershing County School District	July 1, 2002	\$8,000,000 excess of \$2,000,000
Pershing County Tourism Authority	November 8, 2000	\$8,000,000 excess of \$2,000,000
Pershing County Water Conservation District	May 20, 2001	\$8,000,000 excess of \$2,000,000
Town of Round Mountain	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
Sierra Estates General Improvement District	October 24, 2005	\$8,000,000 excess of \$2,000,000
Sierra Fire Protection District	July 1, 2006	\$8,000,000 excess of \$2,000,000
Silver Springs General Improvement District	July 1, 2001	\$8,000,000 excess of \$2,000,000
Skyland General Improvement District	July 1, 2005	\$8,000,000 excess of \$2,000,000

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Attachment C

NAMED ASSURED	RETROACTIVE DATE	LIMITS OF LIABILITY
Smokey Valley Water District	July 1, 1998 July 1, 1999	\$1,000,000 excess of \$2,000,000 \$7,000,000 excess of \$3,000,000
Stagecoach General Improvement District	June 6, 2005	\$8,000,000 excess of \$2,000,000
Storey County	July 1, 1998 July 1, 1999	\$1,000,000 excess of \$2,000,000 \$7,000,000 excess of \$3,000,000
Storey County School District	July 1, 1994 July 1, 2000	\$4,000,000 excess of \$2,000,000 \$4,000,000 excess of \$6,000,000
Sun Valley General Improvement District	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
Tahoe Douglas District	January 27, 1987	\$8,000,000 excess of \$2,000,000
Tahoe Douglas Fire Protection District (including Tahoe Douglas Fire Protection District Health Benefit)	July 1, 2001	\$8,000,000 excess of \$2,000,000
Tahoe Reno Industrial General Improvement District	October 31, 2001	\$8,000,000 excess of \$2,000,000
Town of Tonopah	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
Tonopah Library District	July 1, 1998 July 1, 1999	\$1,000,000 excess of \$2,000,000 \$7,000,000 excess of \$3,000,000
Truckee Meadows Fire Protection District	July 1, 2003	\$8,000,000 excess of \$2,000,000
Truckee Meadows Regional Planning Agency	February 1, 2000 July 1, 2000	\$3,000,000 excess of \$2,000,000 \$5,000,000 excess of \$5,000,000
U.S. Board of Water Commissioners	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
Virgin Valley Water District	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
Virginia City Convention and Tourism Authority	April 1, 2000 July 1, 2000	\$3,000,000 excess of \$2,000,000 \$5,000,000 excess of \$5,000,000
Walker River Irrigation District	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000

**POOL DECLARATIONS PAGE
Attachment C**

NAMED ASSURED	RETROACTIVE DATE	LIMITS OF LIABILITY
Washoe County Fire Suppression District	July 1, 2003	\$8,000,000 excess of \$2,000,000
Washoe County Water Conservation District	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
City of Wells	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
City of West Wendover	July 1, 1991 July 1, 1995 July 1, 2001	\$2,000,000 excess of \$2,000,000 \$1,000,000 excess of \$4,000,000 \$5,000,000 excess of \$5,000,000
West Wendover Recreation District	July 1, 2004	\$8,000,000 excess of \$2,000,000
Western Nevada Development District	November 1, 2003	\$8,000,000 excess of \$2,000,000
Western Nevada Regional Youth Center	December 1, 1999	\$8,000,000 excess of \$2,000,000
White Pine County	July 1, 1998 July 1, 1999	\$1,000,000 excess of \$2,000,000 \$7,000,000 excess of \$3,000,000
White Pine County Fire Protection District	October 1, 2008	\$8,000,000 excess of \$2,000,000
White Pine County School District	July 1, 1986 July 1, 2001	\$1,000,000 excess of \$2,000,000 \$7,000,000 excess of \$3,000,000
White Pine County Tourism & Recreation Board DBA Bristlecone Convention Center	December 8, 2004	\$8,000,000 excess of \$2,000,000
City of Winnemucca	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000
City of Yerington	July 1, 1998 July 1, 1999 July 1, 2000	\$1,000,000 excess of \$2,000,000 \$2,000,000 excess of \$3,000,000 \$5,000,000 excess of \$5,000,000

POOL DECLARATIONS PAGE
Attachment D

It is agreed to provide coverage for Elko County, City of Yerington, Washoe County Water Conservation District, Mineral County, Nye County, Town of Fernley and Lander County in respect of an **Event** other than a **Wrongful Act**.

Reporting Period: 12 months from July 1, 2011

Retroactive Date: Waived as respects Elko County
Waived as respects City of Fernley
Waived as respects City of Yerington
Waived as respects Washoe County Water Conservation District
Waived as respects Mineral County except Walker
Lake Water District is October 24, 1997
Waived as respects Lander County
Waived as respect Nye County

1) Except as otherwise provided by the terms of this Attachment D, the coverage afforded shall be subject to the coverage(s) afforded, any limitation(s) or extension(s) of such coverage(s), exclusions, definitions, coverage periods, limits of liability and conditions of Section VI of this Coverage Form NPAIP 201112. The coverage provided by this Attachment D is subject to the following provisions:

(A) The injury or damage taking place on or after the Retroactive Date shown above but before

July 1, 1995 as respects Elko County
July 1, 1995 as respects City of Fernley
July 1, 1995 as respects City of Yerington
January 1, 1995 as respects Washoe County Water Conservation District
January 22, 1995 as respects Mineral County and October 24, 1997 as respects Walker Lake Water District (a part of Mineral County)
July 1, 1994 as respects Lander County
July 31, 1992 as respects Nye County

(B) The claim or suit must first be made against an insured during the Reporting period stated above; however, if a claim is made prior to July 1, 2011 coverage under this endorsement shall not apply to any subsequent claim for damages resulting from the same cause, regardless of when subsequent claim is reported.

(C) At July 1, 2011 the Named Assured or any person responsible for recording and reporting a claim or suit, had no knowledge of any claim or suit or of any occurrence which might reasonably have been expected to result in a claim or suit.

2) This endorsement does not change the limits of liability stated in the Declarations of the policy, of which this Attachment D forms a part.

3) The following exclusion is added to the Coverage Form:

This Coverage Form does not apply to **Events** that occurred between the Retroactive Date (if any) listed above and before the dates listed in 1(A) and for which any other insurance policy would provide coverage were a claim under such coverage reported immediately in accordance with the requirements of such policy and valued within the policy limits.

POOL DECLARATIONS PAGE
Attachment D

This Exclusion applies:

- (1) Regardless of whether or not such other policy actually is sufficient, collectible or its insurer is solvent; and
- (2) Regardless of whether or not such claim is actually reported to such Insurer.

ALL OTHER TERMS, CONDITIONS AND EXCEPTIONS REMAIN UNALTERED.

**POOL DECLARATIONS PAGE
Attachment E**

Effective July 1, 2011 it is agreed that POOL extends coverage on a Replacement Cost basis with regard to the following vehicles and equipment:

City of Boulder

1983	FORD	3/4 T PUMPER UNIT	1FDJF37L6DPA76528	\$23,611
2002	DODGE	MIDSZD 4WD SUV DURANGO SLT	1B4HS48Z22F117602	\$17,951
2003	DODGE	DURANGO 4X4 4 DOOR SUV	1D4HS48ZX3F523229	\$20,151
1984	E-ONE	SNORKLE 55' LADDER	1FDYD80U7EVA01239	\$366,182
1997	INTERNATIONAL	GEN HEAVY ATTACK/RESCUE FIRE PUMPER	1HTSEAN4VH448943	\$391,795
1999	PIERCE	SABER CUSTOM MFG PUMPER	4P1CTOZU7XA001159	\$534,064
2006	PIERCE	QUANTUM COMMAND	4P1CU01H96A006010	\$660,611
2007	PIERCE	CBRNE RESPONSE VEHICLE	4P1CU01S27A007383	\$572,000
1998	CHEVROLET	BLAZER 2.27 UTIL TRUCK 4WD	1GNDD13W2WK214815	\$11,800
1993	JEEP	CHEROKEE 4 DR	1J4FJ28SXPL606756	\$9,927
1992	FORD	AMBULANCE DIESEL TYPE III	1FDKE30M5NHB37034	\$173,156
1997	FORD	TYPE III RESCUE/AMBULANCE	1FDLE40F4VHB47758	\$173,156
2005	FORD	E-450 SUPER DUTY WHEELED COACH AMBULANCE	1FDXE45P65HB49515	\$171,917
2000	IHC	NORTHSTAR 546 RESCUE	1HTSLAAM61H377879	\$293,634

City of Carlin

1995	Pierce	Pumper Truck	4RICT02D1SA000485	\$184,000
1999	Freightliner	Ultramedic Ambulance	1FV3GJCC8YHB56098	\$126,000
2009	Freightliner	Ambulance	1FVACWBSX9HAF8616	\$185,000
2003	Ford	F550	1FDAWS7P53ED50195	\$106,000

Carson City School District

2007	INTERNATIONAL	ICRESB TRANSIT	4DRBWAAN37A368373	\$86,668
2008	INTERNATIONAL	BUS	4DRBUAAN58B636275	\$97,534
2009	CESB	BUS	4DRBUAAM29B045368	\$88,144
2009	CESB	BUS	4DRBUAAN49B045369	\$88,144
2009	CESB	BUS	4DRBUAAN09B108029	\$97,562
2009	CESB	BUS	4DRBWAAN69A108035	\$104,043
2012	CESB	BUS	4DRBUAAN9CB402276	\$99,000

Churchil County

1988	INTERNATIONAL	PUMPER	1HTLFTYNJH587676	\$250,703
2006	INTERNATIONAL	WESTATES	1HTWEAZR87J376875	\$350,000
2006	INTERNATIONAL	WESTATES	1HTWEAZRX7J376876	\$350,000
1994	DARLEY	AERIAL	4SYAT9D02C014136	\$857,826
1994	DARLEY	PUMPER	4SYAT9D04SC014137	\$764,114
2000	FREIGHTLINER	FL80	1FVXJLCB4YHG72836	\$150,000

**POOL DECLARATIONS PAGE
Attachment E**

2010	KENWORTH	TANKER	2NKHLN9XXAM261971	\$142,165
2010	KENWORTH	TANKER	2NKHLN9X1AM261972	\$142,165

Elko City

1990	PIERCE	AERIAL PUMPER	4P1CT02H4LA000578	\$834,885
1980	INTERNATIONAL	CRASH FIRE RESCUE TRUCK	1HTAR1827B4B18854	\$345,000
1996	E-ONE	TITAN PUMPER	4ENDAAA81S1005035	\$824,226
1997	E-ONE	CYCLONE II PUMPER	4ENFAAA84W1008445	\$520,112
2001	FORD	E-ONE FIRE TRUCK	1FDAF57F31ED48658	\$341,012
2006	PIERCE	FIRE TRUCK	4P1CE01T26A006660	\$590,164
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
1981	INTERNATIONAL	CRASH FIRE RESCUE TRUCK	1HTAR1827B4B18854	\$115,000
2000	PACE AMERICAN	CO8514TA2 TRAILER	4P2WB1424YU025516	\$42,928
2000	UTILITY	TRENCH RESCUE	4P5CH20Z6Y2000688	\$48,867
2000	PACE	HAZMAT TRAILER	4P2AB1424U046031	\$86,250

Elko County

2008	DODGE	AMBULANCE	3D6WG46A88G135158	\$156,084
2008	DODGE	AMBULANCE	3D6WG46AX8H135159	\$155,157
2008	DODGE	AMBULANCE	3D6WG46A68G135160	\$156,084
2009	DODGE	Ram 3500 Ambulance	3D6WG46L89G529083	\$157,484

City of Ely

1975	INTERNATIONAL	E-6 LAFRANCE FIRE TK	D1225EGB19908	\$344,312
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	1C9C1620S51212118	\$10,000
2008	CENTRAL STATES	LADDER TRUCK	4S7AU2J999C065876	\$451,000
1997	FREIGHTLINER	BRUSH TRUCK	1FV2HLBA4VH736543	\$50,000

**POOL DECLARATIONS PAGE
Attachment E**

1999	FREIGHTLINER	AMBULANCE	1FV3GFBC2YHA66864	\$80,000
1995	JOHNSON	SWEEPER TRUCK	NVA87976	\$150,000
1997	ELGIN on Ford Chassis	Sweeper/Vacuum	1FDXH81C2VVA42688	\$200,000
Esmeralda County				
1940	FORD	FIRE TRUCK	997292863	\$10,000
2005	FIRE TRUCK		1HTWKA8R75H127455	\$401,078
2004	FORD	F450 AMBULANCE	1FDXE45P848B24260	\$147,403
2004	FORD	F450 AMBULANCE	1FDXE45P55HA02635	\$127,701
Eureka County				
1999	Ford	F450 Van	1FDXE4059XHA75506	\$48,196
1999	Ford	Pacer Van	1FDSE30LXXHC10	\$38,276
1982	Kenworth	Dump	197856	\$51,300
1982	Kenworth	Dump	197859	\$51,300
1990	Peterbuilt	Dump	X1LN288859	\$64,726
1995	Ford	Dump LN8000	1FDYR8SE7SVA31747	\$75,000
1988	Ford	Tractor/Water Truck	1FDZA90WJVA29163	\$70,000
1995	International Emergency 1	Paystar 4X4 w/ Plow Side MT Pump	R5SCO16416 1HTSDPBROM	\$85,394 \$117,527
1998	International	4x4 Fire Truck	1HTSEAAN1WH541677	\$275,587
1998	International	4x4 Fire Truck	1HTSEAANXWH541676	\$258,746
1998	International Emergency 1	4x4 Fire Truck 2000 GAL PUMP	1HTSEAAN3WH522502 4ENDBAA870	\$245,274 \$251,417
1985	Kenworth	C500 Water	X7GM915217	\$105,000
1985	Kenworth	C500 Water	X76M915217	\$105,000
1997	Ford	Ambulance	1FDKF37F5VEB18327	\$116,888
1994	Ford	Ambulance	T300, MORHA64340	\$77,000
1987	Collins	Ambulance	F1498A3	\$44,251
1990	Ford	Modular Ambulance	M1LHB74319	\$124,940
1986	Chevrolet	Rescue Truck	M1GJ134473	\$154,576
1996	Chevrolet	Ambulance	1GBJK34FSTE222480	\$78,695
2001	Freightliner	Fire Truck	1FDBTBV81HJ37376	\$273,405
2000	Ford	F350 Ambulance	1FDWF36F7YED43355	\$142,433
2002	International	Fire Truck	1FVKBXBS62H54344	\$105,900
2004	International	4400 Model SBA Ambulance	1HTMRAAM84H601486	\$176,667
2006	Ford	F350 Ambulance	1FDWF37P77EA42526	\$142,632
2007	Ford	F550	1FDAW57P87EA03370	\$95,044
1994	International	NAVISTAR FIRE TRUCK	1HTSEPPN9RH544583	\$104,998

**POOL DECLARATIONS PAGE
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1993	IHC	4800 4x4	1HTSEPP0PM535851	\$97,953
1985	KW	C500	2NKCLB0X3FM913441	\$89,732
2008	FORD	F550 4x4 4 dr	1FDAW57R98EC14774	\$112,463
2008	FORD	F550 4X4 4DR	1FDAWJ7R08ED93545	\$209,806
1991	IHC	4900 4 DR ENGINE	1HBTSDPBR0MH367...	\$422,471
1974	AM GENERAL	6X6	539851	\$173,136
2008	FORD	F550 4x4 4Dr	1FDAW57R58EC14773	\$101,306
2002	FTL	FL70 6x6	Unknown	\$359,370
2008	North Star	Ambulance	1FDWF37R28EC99564	\$127,595
2008	Ford	F16 F550 Fire truck	1FDAW57R58EC22306	\$52,640
2008	Kenworth	Truck Ext.	1XKWP4EX18R217099	\$115,956
2008	Kenworth	Truck Ext.	1XKWP4EX48R217100	\$115,956
2010	Kenworth	T370	2NKHLN9X6AM264494	\$148,365
2011	Kenworth	T371	2NKHLN9X8AM264495	\$148,365
2009	GMC	Service Truck	1GDE5C3989F403667	\$126,381
2008	GMC	C550	1GDE5E3908F416374	\$71,800

Eureka County School District

1995	THOMAS	BUS	1T75U4B25F1132283	\$101,000
1997	FORD	BUS	1FDXB80CXWVAO7398	\$54,000
2006	THOMAS	BUS	1T88UR4C2061166175	\$73,000
2006	THOMAS	BUS	1T88U4C2261166176	\$73,000
2006	THOMAS	BUS	1T88U4C2461160177	\$73,000

Humboldt County

1999	Ford	E350 Rescue Ambulance/equip	AFDWF36F0XEC78220	\$211,692
2004	Chevrolet	Kodiak CC4500 Rescue Veh.	1GDE4C12X5F509508	\$211,636
2008	Chevrolet	2wd Cutaway	1GBE4V1918F406225	\$76,260
1995	Ford	F350 Rescue Ambulance/equip	1FTHF36F1SEA67579	\$130,293
2001	Ford	F350 Ambulance Van/equip	1FDWF36F21EB59026	\$153,257
2006	Ford	F450 Ambulance/Equipment	1FDXF47P47EA94870	\$179,799
2006	Ford	F450 Ambulance/Equipment	1FDXF47PO7EA922159	\$179,799
2008	Frieghtliner	AD170 Ambulance	1FVACWBSX9HAD5935	\$281,054
1987	GMC	7000 Pumper Fire Tr	1GDM7D1G2HV537348	\$171,863
1968	Ford	1100gal Pumper Fire Tr	F60ERD34886	\$155,870
1975	Ford	2 Ton Pumper Fire Truck	F66FVX40043	\$139,530
1984	Chevrolet	250 gal Fire Truck	1GBHK34W1EV132454	\$71,506
1960	Ford	1500gal Pumper Fire Tr	F60COR-10276	\$167,567
1984	Ford	F700C&C Fire Truck	1FDNF77K6KVA56238	\$94,567
1977	International	IHC Fire Truck	D0622GHA24761	\$201,911

**POOL DECLARATIONS PAGE
Attachment E**

2005	Freightliner	FL70 Fire Truck	1FVDBUDC95DU89459	\$163,000
2001	GMC	Med Con Truck	1GDP7H1C21J502324	\$178,552
1989	Peterbilt	Pumper Fire Truck	1XPCDB9X3KD272498	\$177,135
1995	International	Pumper Fire Truck	1HTSEAN0SH203004	\$283,674
1995	International	Pumper Fire Truck	1HTSEAN2SH203005	\$273,219
1997	Am.General	Hummer Fire Truck	137ZA8938VE177750	\$193,182
2002	International	4800 Fire Truck	1HTSEADN62H534603	\$316,615
2002	International	4800 Fire Truck	1HTSEADN82H534604	\$315,168
2003	Peterbilt	Water Truck	2NPNLZ9X63M807883	\$180,483
2004	Ford Fire Truck	F550 1 1/2 T Brush Truck	1FDAW57P14EB59360	\$95,829
2008	Dodge	Ram Truck	3D6WD78A38G200506	\$91,408

Incllce Village General Improvement District

1996	Peterbilt	Dump Truck (Model 357)	1XPAJA8X6TN412194	\$115,200
200	Peterbilt	Dump Truck (Model 357)	1NPALT9X01D561573	\$156,900
2004	Freightliner	Vactor (Model 2110-J4)	1FVABXAK24HM12200	\$277,800
2005	Sterling	Vactor Truck (Model 2110-J6)	2FZHAZDE35AU85081	\$386,100
2006	Kenworth	T800B Dump Truck	1NKDL00X97R174210	\$156,900
2006	Great Lakes	Dump Trailer	1G9CD23346S139750	\$109,000
2011	International	Bus 36 Passenger	4DRAMAANXBA268619	\$92,288
2011	International	Bus 36 Passenger	4DRAMAANXBA268618	\$92,288
2009	International	Vactor Truck (Model 2112-J)	1HTWXSBTX9J073542	\$354,196

Lander County

1973	OLDSMOBILE	AMBULANCE	3W60T3M363360	\$70,019
1989	CHEVROLET	AMBULANCE	1GBJR34W9KF303891	\$116,633
1995	CHEVROLET	AMBULANCE	1GBJK34FXSE264741	\$133,722
1986	FORD	AMBULANCE	1FDKE30L8GHA34376	\$133,470
1996	KENWORTH	TRACTOR	1XKWDB9X2VR736410	\$68,500
1979	PETERBUILT	WATERTRUCK	116222P	\$37,500
1981	KENWORTH		S195107	\$29,500
1989	INTERNATIONAL	DUMP TRUCK	1HTGGGRR4LH238334	\$69,470
1997	INTERNATIONAL	SANDER	1HTGGAXR4WH538010	\$98,737
2000	FORD	SAND/PLOW TRUCK	1FDAF57F6YEE27963	\$44,915
1984	CHEVROLET	FIRE TRUCK	2GBJK34W0EV109619	\$67,409
1990	GMC	FIRE PUMPER TRUCK	1GDP7D1YXLV509554	\$288,497
2003	WALTON	UTILITY DUMP TRAILER	1W9TE122431284527	\$10,500
1981	PIERCE	FIRE TRUCK	1GBJ7D2E2BV138293	\$370,871
1992	INTERNATIONAL	AMBULANCE	1HTSDNSM3NH403637	\$156,660
1998	FORD	AMBULANCE	1FDWE30F0WHA14522	\$74,900

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2008	FORD	AMBULANCE	1FDWF37R38EB01834	\$178,627
2008	FORD	AMBULANCE	1FDWF37R68EB86930	\$178,627
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	1HTGGGRR6LH238335	\$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
2011	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		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
1996	INTERNATIONAL	FERRERA	1HTSDADR9TH367063	\$293,297
2004	CHEVROLET	2500 (Bugman)	1GCHK29214E271221	\$13,500
2003	CHEVROLET	C4500 DUMP TRUCK	1GBC4E1E83F503161	\$17,000

Lander County School District

1996	Bluebird	8400S Bus	1BABMC7A5TF070294	\$73,904
1991	Bluebird	Micro-Bus	2GBHG31K7M4140222	\$28,448
1990	Bluebird	FC3903 Bus	1BABMC7A1LF035672	\$62,244
1990	Bluebird	FC390 Bus	1BABMC7A3LF035673	\$62,244
1998	Bluebird	Bus	1BAANCSA6WF081308	\$74,000
2000	Bluebird	8400S Bus	1BABNCPA6YF093071	\$72,767
2000	Bluebird	8400S Bus	1BABNCPA4YF092890	\$72,767
2005	Bluebird	Bus	1BABNCKA35F226694	\$75,630
2000	GMC	Bus	1GDM7T1C7YJ525095	\$29,900

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1999	Bluebird	Bus	1BABMC7AXXF084598	\$32,600
2011	Bluebird	Bus	1BABNCPA3BF275494	\$99,766

Lincoln County

1979	Chevrolet	Fire Truck	C17DE9V117322	\$349,077
2005	Ford	F450 4 x4	1FDXW4732ED28125	\$129,076
2006	American	Freight Liner	1FVACYDJ17HY51155	\$347,658
2004	Ford	F-350 Marque	1FDWF37P34EC51810	\$141,903
2005	Ford	Marque Ambulance	1FDWF37P65EC72037	\$135,208

City of Lovelock

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

Mineral County

1982	Ford	Darley Fire Truck	1FDXC80K0CVA20175	\$330,772
1989	Ford	Mini Pumper	1FDKF3868KKAF6465	\$112,715
1998	GMC	FERRA Fire Truck	1GFP7H1J6WJ508715	\$377,900
1990	International	Crew Cab	1HTSDNHR7MH320231	\$324,672
1990	FMC	Fire Truck	1FDXK84A6LYA45622	\$330,536
2007	Kenworth	Fire Truck	2NKMHN8X88M218936	\$374,700
1991	Ford	F350 Ambulance	1FDJE34MHA79320	\$75,839
2001	Ford	Ambulance	1FDSE35F62HA36042	\$140,392
1992	Ford	Ambulance	1FDKF38M3NNA37128	\$148,874
2002	Ford	Ambulance	1FDSE35F52HA36047	\$144,256
1992	Ford	Ambulance	1FDKF38M3PNA08778	\$29,869
2003	Ford	E-350 Ambulance	1FDWE35F23HB23715	\$114,929

North Lake Tahoe Fire Protection District

1998	FORD	EXPLORER	1FMZU34X7WZA84905	\$29,680
1999	FORD	F550	1FDAW57F1XEE78166	\$42,400
1995	INTERNATIONAL	FIRE TRUCK	1HTSEAA5TH241619	\$290,535
1998	KME	FIRE TRUCK	1K9AF4487WN058734	\$433,976
1998	KME	FIRE TRUCK	1K9AF4487XN058878	\$433,976
2000	KME	CUSTOM PUMPER	1K9AF4480YN058058	\$433,976
2000	KME	QUINT AERIAL	1K9AF6684YN058170	\$649,632
1999	AMERICAN	TOWER TRUCK	16MGF3715YDO27740	\$201,400

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2008	INTERNATIONAL	PUMPER	1HTWEAZR68J572301	\$282,250
2008	INTERNATIONAL	PUMPER	1HTWEAZR48J572300	\$282,250
2000	KME	RESCUE TRUCK	1K9AF4480YN058173	\$501,236
2003	FORD	AMBULANCE	1FDXE45F93HB48038	\$150,523
2005	FORD	AMBULANCE	1FDWF37P65EB32540	\$149,592
2006	FORD	AMBULANCE	1FDWF37P968B58695	\$149,592
2009	FORD	E350 AMBULANCE	1FDWF37RX9EA02218	\$149,592

Nye County

2005	KENWORTH	FIRE TRUCK, PUMPER/TENDER,	2NKMHD8X45M099417	\$370,879
2005	KENWORTH	FIRE TRUCK TANKER, T300	2NKMHD8X95M101839	\$370,879
2004	KENWORTH	PIERCE HAZMAT	2NKMHD8X45M097165	\$434,506
2004	KENWORTH	PIERCE PUMPER	2NKMHD8X65M094754	\$372,008
2004	KENWORTH	2004 PIERCE PUMPER	2NKMHD8X45M094752	\$325,561
2004	KENWORTH	2004 PIERCE PUMPER	2NKMHD8X85M096245	\$349,856
2005	KENWORTH	2005 KENWORTH FIRE TRUCK	2NKMHD8X05M099415	\$228,747
2005	KENWORTH	2005 KENWORTH FIRE TRUCK	2NKMHD8X25M099416	\$228,747
2005	KENWORTH	2005 KENWORTH FIRE TRUCK	2NKMHD8X95M099414	\$306,925
2005	FORD	FORD F550 XL SUPER DUTY	1FDAW56P65EA78910	\$255,988
2007	CENTRAL STATES	FIRE PUMPER	44KFT42837WZ21075	\$470,719
2000	FORD	AMBULANCE	1FDWE35F1YHB35670	\$100,000
2000	FL	FL60 AMBULANCE	1FV3GFBC3YHA70860	\$202,288
2007	FORD	RESCUE TRUCK	1FDXF47P67EB27965	\$96,803
2007	FORD	BRUSH PATROL UNIT	1FDAF57P27EB00791	
INFO	TO FOLLOW	PAINT STRIPER - TRUCK MOUNT	1G9RL05184A213	\$150,000
2007	PETERBILT	367	1NPTL00X98D747224	\$187,863
2007	PETERBILT	SEMI	1XP5DBOX37D686152	\$113,000
2007	PETERBILT	SEMI	1XP5DBOX17D733632	\$113,000
	COZAD	COZAD TRAILER	CAT0966HKA6D00533	\$297,500

Town of Pahrump

1986	INTERNATIONAL	RESCUE 1	1HTLFTVN6HHA21019	\$214,892
1996	CHEV	RESCUE 31	1GBJK34J5TE249943	\$54,419
1997	GMC	RESCUE 11	1GDJK34J7VF037002	\$85,000
2004	AMLAF	PUMPER	4Z3HAACK85RN95285	\$405,486
2004	AMLAF	PUMPER	4Z3HAACK85RN95286	\$498,000
1988	GMC	RESCUE (1404 R15)	1GDP9C1J8JV603355	\$260,992
2001	FORD	CROWN VICTORIA	2FAFP71W51X130348	\$39,240
2001	FORD	AMBULANCE MED 10	1FDWF36FX2EA71018	\$133,089
2006	FORD	AMBULANCE	1FDWF36P66EA39178	\$126,532

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2006	FORD	AMBULANCE	1FDWF36P66EA39179	\$131,826
2007	STERLING	WATER TENDER W/ CHASSIS	2FZHAZCG67AY50004	\$221,000
2000	ALF ENGINE	FIRE ENGINE	1FV6JLCB9YHB48976	\$439,961
2008	INTERNATIONAL	FIRE TRUCK - #7400	1HTWEAZN48J654864	\$201,427
2008	DODGE	RAM AMBULANCE	3D6WG48AB8G135161	\$167,126
2008	DODGE	RAM AMBULANCE	3D6WG46AZ8G135162	\$167,126
2008	DODGE	RAM 3500 AMBULANCE	3D6WG46A38G204970	\$167,127
2008	DODGE	RAM 3500 AMBULANCE	3D6WG46A58G204971	\$167,127
2008	STERLING	FIRE TRUCK	2FZHAZCK28AZ95093	\$251,664
2008	STERLING	FIRE TRUCK	2FZHAZCK28AZ95092	\$229,894
1996	HME	FIRE TRUCK	1F9FT4281TB14082	\$535,907
1983	INTERNATIONAL	ARFF ENGINE	1WXDAHVR1DN056724	\$636,087
1989	E ONE ENGINE		46JDBAA86K100279	\$394,975
2004	FORD	AMBULANCE	1FDWF36P45EA79614	\$131,158

Pershing County

1989	Chevrolet	Collins Ambulance Van/equipment	1GBJR34W7KJ103735	\$88,000
1995	Ford F350	Ambulance/equipment	1FDKE37F2SNB09547	\$125,591
2000	Ford	Coach Ambulance/equipment	1FDWF36FOYED15915	\$134,786
2008	Ford	Coach Ambulance/equipment	1FDWF36R98EC45003	\$135,286
1970	Ford Howe	Fire Truck F850 1000 gal	L85LUG63784	\$260,842
1970	Ford Howe	Fire Truck	D80CVH54734	\$260,005
1980	International	Pumper Truck	AA172KHA20107	\$247,442
1979	Ford	F700 Fire Truck	F70CVF97345	\$122,046
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
1989	Dodge 350	Brush Fire Truck 300 gal	1B6MM3685LS651397	\$88,154
2002	HME	Fire Truck Model 1871-P2	44KFT64882WZ19869	\$497,199
1990	Peterbilt	4000 gal Tank Truck	1XP5D29X2KD283081	\$294,379
1990	International	Grumman 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
1967	Ward LaFrance	Firetruck	C95LUA57314	\$75,000
1981	Duplex	Grumman 1000 gal Fire Tr.	31538116367FC	\$289,593
1968	Ford C850	750 gal Fire Truck	C85LUD26508	\$333,538
1976	Freightliner	Fire Truck	CA213HL122782	\$178,807
1987	Ford	F700 Fire Truck	1FDWF70K6HVA00405	\$154,700

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Round Mountain

2008	Ford	F555 Super Duty Fire Truck 4X4	1FDAW57R08EE13101	\$78,559
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Sierra Fire Protection District

1997	IHC	4800	4X4 SERVICE TRUCK	\$85,000
1998	Ford	F250	Command Vehicle	\$35,000
1999	Ford	F-250	Command Vehicle	\$20,000
2001	Chevrolet	Suburban	Command Vehicle	\$35,000
2001	Chevrolet	Suburban	Command Vehicle	\$45,000
2003	Chevrolet	Suburban	Command Vehicle	\$35,000
2003	Chevrolet	Suburban	Command Vehicle	\$35,000
2003	Chevrolet	Tahoe	Command Vehicle	\$28,000
2003	Chevrolet	Tahoe	Command Vehicle	\$28,000
2004	Ford	F250	Command Vehicle	\$35,000
2005	Chevrolet	Tahoe	Command Vehicle	\$35,000
2007	Chevrolet	Tahoe	Command Vehicle	\$33,248
2007	Chevrolet	Tahoe	Command Vehicle	\$32,211
2008	Chevrolet	Tahoe	Command Vehicle	\$33,275
1993	Chevrolet	CK10516	4x4 2 Door Blazer	\$35,000
1980	Peterbilt	359K	Water Tender	\$150,000
1988	Spartan	Type I	Type I Structure Engine	\$450,000
1990	Chevrolet	3500	Patrol Truck	\$45,000
1994	IHC	Type I	Type I Structure Engine	\$300,000
1994	Chevrolet	3500	Rescue	\$150,000
1996	IHC	4800	Type III Brush Engine	\$285,000
1996	HME	1871	Type I Structure Engine	\$450,000
1996	IHC	4800	Type III Brush Engine	\$285,000
1996	IHC	4800	Type III Brush Engine	\$285,000
1996	HME	1871	Type I Structure Engine	\$450,000
1996	HME	1871	Type I Structure Engine	\$450,000
1996	GMC	K-3500	Rescue	\$150,000
1997	IHC	4800	Type III Brush Engine	\$285,000
2003	IHC	7400	Type III Brush Engine	\$285,000
2003	IHC	7400	Type III Brush Engine	\$285,000
2003	IHC	7400	Type III Brush Engine	\$285,000
2003	IHC	4800	Water Tender	\$150,000
2004	Ford	F-450	Rescue	\$200,000
2005	Ford	550	Patrol Truck	\$225,000
2005	Dodge	3500	Patrol Truck	\$45,000

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2005	Dodge	3500	Patrol Truck	\$45,000
2006	International	5900I	Water Tender	\$280,000
2006	International	5900I	Water Tender	\$280,000
2008	Pierce	Dash	Type I Structure Engine	\$566,349
2008	Pierce	Dash	Type 1 Structure Engine	\$566,349
2006	Ford	F250 Super D	Truck	\$35,000
2001	Ford	F450	XL Super Duty Diesel	\$50,000
1997	Ford	F350	Wheeled Coach	\$25,000
			Ambulance	

Storey County

1897	Clapp & Jones	Fire Pumper	N/A	\$150,000
1982	E-One 55'	Telesquirt	1PGBD5JD06RHA1032	\$635,917
2006	Ford	F350 Ambulance	1FDWF37P66ED53461	\$97,896
1996	HME	Fire Engine Pumper	44KFT4285TWZ18298	\$524,556
2002	IHC	Brush Engine	1HTSEADR22H554351	\$287,548
2006	Ford	F350 Ambulance	1FDWF37P86ED53462	\$97,896
2002	IHC	Brush Engine	1HTSEADR42H554349	\$296,827
1991	Spartan	Fire Engine	4S7RT9BO5NC004713	\$594,187
2006	Ford	F350 Ambulance	1FDWF37PX6ED53463	\$97,896
2002	IHC	Brush Engine	1HTSEADR02H554350	\$298,526
2002	IHC	Brush Engine	1HTSEADR22H554348	\$304,556
2006	Ford	F350 Ambulance	1FDWF37P16ED53464	\$97,896
1996	HME	Fire Engine Pumper	44KFT4287TWZ18299	\$526,845
2003	Pierce Saber	Heavy Duty Rescue Truck	4P1CT02M13A003225	\$462,949
2002	Chevrolet	Ambulance	1GBJK34G32F158568	\$124,646

Tahoe Douglas Fire Protection

1988	Ford	SERVICE	1FTHF26G2JTD47299	\$32,238
1992	Seagrave	WATER TRUCK	1F9HU28RXNCST2166	\$300,000
1993	Ford	F350 4X4	2FTHF36G2PCB27603	\$45,907
1996	Seagrave	JD50DH	1F9EW28J3TCST2076	\$453,045
1997	International	BRUSH	1HTSEAN3VH480204	\$327,700
1998	Ford	EXPLORER	1FMZU35P4WZB78304	\$36,866
2000	HME	PUMPER	44KFT4486WWZ18912	\$525,921
2000	Ford	EXCURSION	1FMNU41S7YEB90892	\$90,963
2000	Ford	EXPLORER	1FMZU83P5YZ27786	\$29,817
2000	Ford	F350	3FTSF31S4YMA61613	\$39,216
2002	Ford	F350 PICKUP	1FTSF31S52EB98170	\$41,913
2004	Seagrave	LADDER TRUCK	1F9FB38TO3CST2155	\$815,613

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2006	Ferrara	INFERNO FIRE ENGINE	1F95147256H140365	\$515,674
2006	Ferrara	INFERNO FIRE ENGINE	1F95147276H140366	\$513,755
2010	Ford	AMBULANCE	1FDWF3HR7AEB38177	\$100,000
2011	Ford	Ambulance	1FDRF3HT1BEB20333	\$100,000

Truckee Meadows Fire Protection District

1985	FORD F350 DIESEL	4X4 UTILITY (White)	1FDHF38LXFPB19624	\$89,575
1988	FORD	F60 Brush Type 3 F600	1FDMF60KOJVA37135	\$86,053
1996	GMC	EXTENDED CAB 1500	2GTEK19W9T1563246	\$7,728
1996	FORD	4X4 PICKUP F350 Utility	2FTHF36G2TCA30676	\$18,873
1997	GMC 1500 1/2Ton	4X4	1GTEK19R7VE554962	\$12,507
1997	GMC	JIMMY SUV	1GKDT13W0V2536249	\$6,107
1998	CHEVROLET	PICKUP 3/4 T (RED)	26CEK19R3W1170065	\$13,181
1999	FORD F-250	Pick up F250 4x4	1FTNF21S5YEA48866	\$9,816
2003	FORD F150 (RED)	PICKUP 4x4	1FTRF18273NB85124	\$12,557
2003	FORD F-150	PICKUP 4x4	1FTRF18293NB85125	\$29,471
2003	CHEVROLET	PICKUP 4X4 1500	1GCEK19TX3E324129	\$100,000
2005	CHEVROLET	4X4 PICKUP	1GBJK33285F840923	\$76,831
2005	GMC	4X4 PATROL GMC 3500	1GDJK34U95E306603	\$99,051
1996	GMC	SUBURBAN SUV	3GTGK28S2TG516235	\$8,165
1999	FORD	EXPEDITION SUV	1FMPU18L8XLB73615	\$9,312
1999	FORD	EXPEDITION FD224	1FMPU18L8XLB73616	\$9,356
2003	GMC	YUKON SUV	1GKEK13Z53J274491	\$41,437
2007	CHEVROLET	4X4 TAHOE SUV	1GNFK13027R180598	\$34,568
2007	CHEVROLET	4X4 TAHOE	1GNFK13057J242637	\$32,180
2007	CHEVROLET	4X4 TAHOE	1GNFK13037J242638	\$38,000
2008	CHEVROLET	TAHOE 4X4	1GNFK13OX8R160858	\$39,186
2008	CHEVROLET	TAHOE 4X4	1GNFK13008R162148	\$39,523
2008	CHEVROLET	IMPALA	2G1WT55K289246924	\$22,521
1968	LAFRANCE	FIRE TRUCK (white) FD524	1411279	\$280,821
1979	FORD C-900/gas	PUMPER LN9000	K90AVEK2141	\$426,094
1980	INTERNATIONAL	BRUSH TRUCK 4X4 FD504	1HTAR1827BHB17591	\$295,942
1980	FORD PUMPER	FIRE TRUCK FD512	D80UVHG7914	\$426,784
1982	FORD	PUMPER GRUMMAN	1FDPC80K3CVA07064	\$429,720
1983	FORD	BRUSH TRUCK	2FTUW35G3DCA83043	\$80,367
1985	FORD F-700	BRUSH TRUCK	1FDNF77HXFVA65826	\$192,094
1986	SPARTAN	PUMPER Van Pelt	1S9ET6N00GC185966	\$458,187
1988	SEAGRAVES	FIRE TRUCK "MOBY"	1F9EX3J8JCST2185	\$599,412
1989	WESTMARK/FL	TENDER FLD120 3800gal	1FVN29Y95KP366378	\$365,005
1990	WESTMARK/FL	TENDER	1FVNDSE93LP385955	\$299,908

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1991	FREIGHTLINER	TENDER EQUIPMENT FLD120	1FVNSEE96MP391444	\$364,668
1995	CENTRAL/FL	PUMPER FL70	1FV6HLCBXS656164	\$515,726
1995	INTERNATIONAL	4800 FIRE TRUCK	1HTSEAR2SH659539	\$424,500
1995	INTERNATIONAL	FIRE TRUCK 800gals.	1HTSEAR5SH627992	\$415,575
1996	HME/CENTRAL	PUMPER & EQUIP 1871	44KFT4289TWZ18174	\$557,158
1996	INTERNATIONAL	BRUSH TRUCK 4800	1HTSEAN8TH361494	\$295,942
1996	INTERNATIONAL	PUMPER&EQUIP 4800	1HTSEAR2TH296094	\$426,030
1997	INTERNATIONAL	4800 FIRE TRK Brush Model 14	1HTSEANXTH361495	\$255,689
1997	HME	ENGINE 1871	44KFT4283VWZ18562	\$572,455
1997	FREIGHTLINER	PUMPER FL80	1FV6JLCB1VH677142	\$510,200
1997	INTERNATIONAL	4800 Brush FIRE TRUCK M14	1HTSEAN2VH498143	\$315,000
1998	FREIGHTLINER	WESTMARK 4X4 FL80	1FV2JLCB6VH714717	\$410,056
1998	KRO BUILT	BOAT TRAILER	1K9BP1929VR53081	\$59,000
1999	FORD F350 Patrol	SERVICE TRK FD226	1FDSX35F7XEA92140	\$92,405
1999	FORD F-350 DIES	SERVICE TRK FD227	1FDSX35F9XEA92138	\$89,575
1999	FORD 4X4	SERVICE TRK Utility F350	1FDSX35F7XEA92137	\$42,886
1999	FORD F350 DIESEL	SERVICE TRK F350 4x4	1FDSX35FOXEA92139	\$92,676
2003	PIERCE QUANTUM	PUMPER	4P1CT02H33A003424	\$669,244
2004	MASTER BODY	4X4 BRUSH INTL MODEL 14	1HTWEADR64J083785	\$295,917
2004	MASTER BODY	INTL BRUSH MODEL 14 7400	1HTWEADR64J083784	\$295,942
2004	MASTER BODY	4X4 BRUSH INTL 7400	1HTSCAAM6XH606280	\$295,942
2005	INTERNATIONAL	BRUSH TRUCK MODEL14	1HTWEAZR25J127520	\$295,917
2005	INTERNATIONAL	BRUSH TRUCK MODEL14	1HTWEAZR45J127521	\$295,227
2005	FREIGHTLINER	WATER TENDER FLD120SD	1FVHALCG76DW52808	\$299,580
2005	FREIGHTLINER	WATER TENDER FLD120SD	1FVHALCG96DW52809	\$299,580
2006	PIERCE ARROW XT	PUMPER	491CA01SX6A006408	\$250,000
2006	MASTER BODY	4X4 BRUSH MODEL 14 INTL	1HTWEAZR97J441040	\$294,887
2006	MASTER BODY	4X4 BRUSH INTL MODEL 14	1HTWEAZR27JAA1039	\$294,887
2007	PIERCE QUANTUM	PUMPER	4P1CU01H77A006945	\$550,798
2007	PIERCE QUANTUM	PUMPER	4P1CU01H97A006946	\$555,325
2007	DODGE	RAM PICKUP AIR 2	3D6WH46DO7G803038	\$124,031
2007	CHEVROLET	4X4 PICK UP Silverado	1GCHK29DX7E139788	\$100,000
2008	DODGE	RAM PATROL PICKUP 4X4	3D6WD78A48G159819	\$104,442
2008	DODGE	RAM PATROL PICKUP 4X4	3D6WD78A08G159820	\$104,442
2008	DODGE	RAM PATROL PICKUP 4X4	3D6WD78A28G159821	\$104,442
2008	DODGE	Ram 5500 4x4 Cab & Chassis	3D6WD76AX8G167586	\$111,782
2008	PIERCE ARROW XT	PUMPER	4P1CA01H98A008528	\$530,867
2008	PIERCE	CONTENDER	4P1CC01A28A008660	\$421,824
2008	PIERCE	CONTENDER	4P1CC01A48A008661	\$419,886
2008	PIERCE	CONTENDER	2NKHLN9X99M245594	\$201,815

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2008	INTERNATIONAL	BRUSH MDL 14 7400 4X4		\$315,000
2003	SCOTTY	MOBILE FIRE SAFETY HOUSE	1SSTT35T2411SS809	\$31,684
1997	AIR 3 Liberty1	TRAILER 2 AXLE	1A9CF1320VAO79139	\$55,000
1997	PRO BUILT	DBLE AXLE TRAILER	1K9BP1929VR153081	\$59,000
1924	LaFrance	Museum Piece	owned by TMFPD	\$12,500
1952	SEAGRAVES	Engine 33	46701H	\$268,958
2004	CHEVROLET	TAHOE SUV	1GNEK13Z64J289960	\$45,000

City of Wells

1996	Ford	LT9000 Dump Truck	1FDZU90L4TVAO7854	\$88,004
1984	GMC	SP 7000	1GDL7D1G8EV536096	\$294,984
1996	Freightliner	FL80 Fire Truck w/ Equip	1FV6JLC3TL743877	\$411,550
1981	International		1HTLCZVM9KH633480	\$201,267

City of West Wendover

1985	FORD	GRUMMAN FIRE TRUCK	1FDXD84N4FVA69126	\$123,696
1992	WESTATES	HMEFO-4X2 FIRE TRUCK	44KFT4283NWZ17587	\$282,728
1996	PIERCE	SABER FIRE TRUCK	4P1CT02U2TA000205	\$220,325
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

White Pine County

1998	INTERNATIONAL	DUMP TRUCK	1HTTGAST9WJ036278	\$90,000
1998	INTERNATIONAL	DUMP TRUCK	1HTTGAST7WJ036277	\$85,000
1991	FORD	F350 AMBULANCE	1FDHS34M7MHA58881	\$130,000
1997	FORD	AMBULANCE	1FDKE30F3VHB02588	\$130,000
1995	FORD	AMBULANCE	1FDKE30F45HB31013	\$127,000
2006	FORD	AMBULANCE	1FDXX47P86EB93199	\$167,000
1995	FORD	AMBULANCE	1FDKE30F1SHA68243	\$140,000
1994	FORD	AMBULANCE	1FDJE30M3RHA94024	\$137,000
2001	FORD	AMBULANCE	1FDWE35F21HA12496	\$115,000
1999	FORD	AMBULANCE	1FDWE30F2XHA53176	\$127,000
2005	FORD	F350 AMBULANCE	1FDXE45P25HA02839	\$147,000

White Pine Fire District

1988	Ford	Rescue Truck	1FDHS34MOJHB95852	\$126,000
2005	International	Fire Truck	1HTMKAZR86H177301	\$397,000
1995	Ford	Fire Truck	1FDYF80E6SVA23702	\$364,000

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1990	International	Brush Truck	1HTSEZ7N9LG273219	\$164,000
1979	Chevrolet	Rescue Truck	CGL359017048	\$56,000
1974	International	Fire Truck	4Q2AODHB64480	\$68,000
1956	Dodge	Fire Truck	5Y4AJ22Y27A006359	\$25,000
1995	Ford	Brush Truck	1FTHF36G3SEA68970	\$84,000
1982	MAC	Fire Truck	VG6M112B8CB061863	\$271,000
1974	Clark	Fire Truck	3222704CGH10052	\$305,000
1974	Clark	Fire Truck	3222704CGH10051	\$305,000
2006	Chevrolet	Rescue Truck	1GBJC33D56F154547	\$86,000
1979	Freightliner	Tender Truck	CB113HP167802	\$270,000
	Utility	Trailer	TBD	\$13,000
1981	International	Fire Truck	1HTAR18BXBH28553	\$100,000
1995	Ford	Brush Truck	2FDKF3AG0SCA67246	\$64,000
1993	International	Fire Truck	2HTTEA6R4PC073114	\$276,000
1985	Ford	Brush Truck	1FTHX26LXFKB29467	\$44,000
2004	Titan	Fire Truck	4ENGAAA8641007525	\$690,000
1975	Oshkosh	Fire Truck	14814	\$643,000
1991	International	Fire Truck	1HTSEZ7N3MH347185	\$251,000
2003	Ford	Rescue Truck	1FDXW47P03ED42851	\$144,000
1995	Chevrolet	Brush Truck	1GBHK34N4SE247598	\$53,000
1992	E-One	Fire Truck	4ENBBAA89N1009794	\$375,000
1977	Chevrolet	Water Tender	CJV37V128866	\$148,000
1983	Ford	Rescue Truck	W3683DCA83043/23	\$57,000
1989	Dodge	Brush Truck	1B6MM3688KS150227	\$54,000
1995	Utility	Trailer	DMV45645	\$7,800
2006	Ford	Rescue Truck	1FDXX47P86EB93199	\$104,000
1981	Seagrave	Fire Truck	1F93N28P6BCST2020	\$350,000
2006	Pace	Cargo Trailer	4P2AB16216U069863	\$10,000
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
1983	Ford	Rescue Truck	W36DCA83043	\$50,000
City of Winnemucca				
1937	Ford	Hose Fire Truck	99T391292	\$40,000
1989	Ford	FMC Starfire Pumper	1FDXK84A9KVA13471	\$300,283
1976	America	LaFranc 750 gal Fire	PC164804	\$292,445
1984	GMC	1Ton Bush Pumper	1GDJK34W4EV515975	\$49,437

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1991	International	Bush Fire Truck	1HTSEZ7N9MH334862	\$274,291
2001	HME1871-P2	Pumper Truck/Equipment	44KFT42851WZ19433	\$471,194
2004	Ford	F450 Fire Truck	1FDXF47P94ED47709	\$77,458

**POOL Endorsement
Number 1**

Effective July 1, 2011 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 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
Elko County
Humboldt 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, 2011 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 four (4) nurses who are contracted to provide forensic blood draw services for the Boulder City Police Department in connection with a variety of law enforcement investigational activities, allowed or required by Nevada law.

ALL OTHER TERMS, CONDITIONS AND EXCEPTIONS REMAIN UNALTERED.

**POOL Endorsement
Number 3**

Effective July 1, 2011 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

Churchill County
Lyon County

5th Judicial District

Nye County
Mineral County
Esmeralda County

7th Judicial District

Eureka County
White Pine County
Lincoln County

9th Judicial District

Douglas 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 4**

Effective July 1, 2011 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 5**

Effective July 1, 2011 it is agreed coverage under Section V is extended to include named perils coverage for Boulder Creek Golf Club Tees and Greens, Battle Mountain Soccer Field and the artificial field turf located at Douglas High School. 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 6**

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

1. Humboldt General County Hospital (a sub-entity of Humboldt County);
2. Lincoln County Hospital District dba Grover C. Dils Hospital (a sub-entity of Lincoln County).

Effective July 1, 2011, 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:

3. **"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 OF THE NPAIP COVERAGE FORM REMAIN UNALTERED.

**POOL Endorsement
Number 7**

Effective July 1, 2011 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 8**

Effective July 1, 2011 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 9**

Effective July 1, 2011 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.