



Pennsylvania Intergovernmental Risk Management Association

PIRMA Introduces New Property Plus Coverage

The PIRMA Board of Directors recently added valuable new property coverages to ensure that PIRMA's members continue to enjoy the broadest coverages available. Your Pool continues to turn any underwriting surplus into both rate reductions and coverage enhancements. The new coverages are effective immediately for Property program members and they include:

- New Vehicle Replacement – if your vehicle suffers a total loss and is less than 2 model years old and under 50,000 miles you can receive additional funds toward a new vehicle
- Upgraded Equipment Coverage – you are eligible to receive up to an additional \$20,000 when you have a total loss to your scheduled equipment
- Guiderails and Fire Hydrants – \$10,000 of coverage for damage to your unscheduled guiderails and fire hydrants
- Water and Wastewater Equipment cleanup – \$25,000 of coverage when an outside party releases a pollutant into your system and it needs to be removed from your treatment equipment
- Appearance Allowance - \$10,000 of coverage when an undamaged portion of your building façade needs to be refinished or replaced to visually match a portion that has been repaired or replaced due to a covered claim.

This is an overview of coverages, please refer to endorsement GPA 0700 for coverage terms.