



## Nonprofit Insurance Trust Catalytic Converter Reimbursement Program

The Nonprofit Insurance Trust ("NIT") understands the struggle of handling catalytic converter theft. Not only does our member incur the cost of their \$500 deductible, but the member also has a vehicle out of service for an average of two weeks. NIT has determined that most thefts involve Ford E/F Series vehicles, Chevy Express vans, and buses that use the chassis of these vehicles. NIT has located a vendor, *Ultimate Fleet Repair* in Eagan, MN, to install "The Cage". This device is a custom heavy duty steel cage built around the catalytic converter and has been found as extremely effective in preventing theft.

The following language is being added to the auto physical damage coverage form for all NIT Members that coverage applies:

### SECTION I – PREVENTIVE MEASURES PRIOR TO ANY CLAIM OR "LOSS"

- A. **Installation:** The NIT Member at their own expense can have "The Cage" installed for \$650 at *Ultimate Fleet Repair* (price may vary depending on complexity of cage design and actual time and materials incurred). Should a future loss occur after installation, see SECTION II – IN THE EVENT OF A "LOSS", A. Existing Cage ("The Cage") provision that will apply.
- B. **Proximity:** If *Ultimate Fleet Repair* is not near your organization's geographical location, please contact NIT's TPA (NPIA, Inc. – Risk Management Department) for assistance to relay the installation specifications regarding the fabrication of "The Cage" to your local repair facility. The final decision of adhering to the installation procedures NIT provides remains with that repair facility. If they will not perform this specific installation method, either A. you must coordinate the installation directly with Ultimate Fleet Repair in Eagan, MN, or B. Find an alternative repair facility in your area who will perform the installation procedure to NIT's specifications.

### SECTION II – IN THE EVENT OF A "LOSS"

- A. **Existing cage ("The Cage"):** NIT will waive the comprehensive coverage deductible in the event of a catalytic converter theft loss if "The Cage" was installed on the vehicle at the time of the loss. In addition to this, if "The Cage" is damaged as a result of the "loss" or attempted "loss", NIT will also pay to replace or repair "The Cage". At the time of the claim, the Trust Member will be required to provide the invoice for the original cage installation for this benefit to apply in SECTION I – PREVENTIVE MEASURES PRIOR TO ANY CLAIM OR "LOSS" A. Installation.
- B. **Existing "Protective Device" (not including "The Cage"):** If a Trust Member had a "CATCLAMP" or "CATSTRAP/CATEYE" type device installed on the vehicle at the time of the "loss", the Trust Member will still owe their deductible. However, NIT will reimburse the deductible upon our receipt of an invoice confirming that "The Cage" was installed after the "loss".
- C. **No "Protective Device":** NIT will not reimburse a Trust Member for their deductible if no "Protective Device" was installed at the time of the loss.
- D. **"Loss" involving multiple vehicles:** If at least one of the multiple vehicles had "The Cage" installed at the time of the "loss", the deductible will be waived regardless of how many other vehicles with or without "The Cage" were involved in that specific incident.

### SECTION III – PROGRAM EXCLUSIONS

- A. **The program excludes all vehicles other than Ford E/F series vehicles, Chevy Express vans, and buses that use the chassis of these vehicles.** NIT will monitor the success of this program and may or may not be adding other vehicle types to this program in the future.

### SECTION IV – DEFINITIONS

- A. "The Cage" means the heavy-duty cage fabricated and designed by Ultimate Fleet Repair in Eagan, MN.
- B. "CATCLAMP" means the theft deterrent device produced by CATCLAMP.
- C. "CATSTRAP/CATEYE" is the theft deterrent device that utilizes a strap over the converter and an alarm system.
- D. "Loss" means catalytic converter theft or attempted theft.
- E. "Protective Device" means "The Cage", "CATSTRAP/CATEYE", or "CATCLAMP".

**Important: This is a trial program and NIT reserves the right to modify and/or terminate the program at any time.**