

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 22-01

Date: January 1, 2022
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager
Conner Strong & Buckelew
Re: 2022 MEL Coverage Bulletins

The 2022 MEL Coverage Bulletins are available on the MEL's website (www.njmel.org). The bulletins will not be distributed to the membership by mail since they will be accessible on the website.

You can request an electronic or hard copy from the Underwriting Manager or from your member JIF Executive Director if you do not have access to the MEL website.

The list of bulletins on the website is on the following page.

If you have any questions, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Fund Executive Directors
Fund Professionals
Risk Management Consultants

2022 Coverage Bulletins

1. MEL Coverage Bulletin List
2. Renewal Overview
3. Renewal Coverage Summaries
4. Crime Statutory Bond Coverage
5. Fireworks & Amusements
6. Skateboard Parks
7. Property Reporting Requirements
8. Boiler Inspections
9. COIs, Auto IDs and WC Posting Notices
10. Shared Services
11. Volunteer D&O
12. Quasi Entities
13. Optional Excess Casualty Limits
14. Optional Excess POL/EPL Limits
15. Employed Attorneys
16. Improvement Districts
 - a. BIDs / SIDs
 - b. SIDs – Atlantic
17. Aircraft Requirements
18. ATV Parks
19. Paintball Liability
20. MEL Underwriting Manager Team
21. Drones
22. New TULIP Program (GatherGuard)
23. Acceptance and Use of Surplus Military Equipment
24. Coverage FAQs
25. Flood Deductibles & NFIP

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632

BULLETIN MEL 22-02

Date: January 18, 2022 *Revised*
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager, Conner Strong & Buckelew
Re: 2022 Property and Casualty Renewal Overview

Except for the Excess Workers Compensation section, this bulletin does not apply to the “workers compensation only” members of NJPHA JIF. Except for the Excess Workers Compensation, Non-Owned Aircraft, primary POL/EPL and Cyber Liability sections, this bulletin does not apply to the members of the NJUA JIF. This bulletin does not apply to the Boards of Education members of the Suburban Metro JIF. Anything Property in this bulletin does not apply to members not participating in the MEL Property program.

Attached is an overview of the 2022 MEL JIF excess property and casualty renewal.

This bulletin is for information purposes only. It is not intended to be all-inclusive, but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Risk Management Consultants
Fund Professionals
Fund Executive Directors



2022 Renewal Overview

Municipal Excess Liability Joint Insurance Fund

January 18, 2022



Renewal Overview



Renewal Overview

As presented during our Pre-Renewal Presentation in August, we are still at the peak of a hard market, which is probably the most difficult hard market since the mid-1980s. Practically every line of coverage is being impacted in their own way by their own unique claims trends, with very few areas jumping on the rate-increase train.

- **Property** – Increasing frequency and severity of natural disasters (flood, wind, fires, etc.), plus a return of the classical fire and water damage losses. Less interest by insurers to put out large capacity. Aging buildings and infrastructure and rising building costs become critical issues. Shifting capacity due to investor pressure.
- **Liability** – “Social inflation”. Claim severity is up by about 300% over past seven years, with some erosion of public entity immunities and volatile sentiment of the public/juries. Most insurers have already cut back capacity to \$5m or less, with increases in retentions. Law enforcement continues to be problematic, along with aging infrastructure (bridges, dams, roadways, etc.). Sexual Abuse/Molestation coverage is limited, with required policies and training.
- **Workers’ Compensation** – COVID-19 trends, including the impact of “long-COVID”. Increase in medical costs and compensation, plus increasing presumptions.
- **Public Officials / Employment Practices** – The employment practices frequency in claims trends continue, with added financial pressure from social inflation.
- **Cyber** – Staggering increase in frequency and severity of ransomware, as well as the incalculable impact of widespread cyber events (i.e. Solar Wind, Microsoft Zero Day, AWS downtime, etc.). Nearly no interest of insurers to write public entities due to claims history and lack of critical minimum controls.

The cornerstone of successful renewals in today’s environment is partnering with insurers interested in long-term relationships with a track history of being as steady as possible through renewals. The MEL has spent much effort through the years to identify these insurers, while recognizing it needs to remain vigilant as changes are needed from time to time. At this year’s renewal, the coverages needing heavy marketing were the Property, Workers’ Compensation and Cyber.

The next page provides an overview of key changes for this renewal; however, it is important to review the full presentation for all details, as well as the insurance policies upon issuance. There have been many changes between the new insurers, updated policy forms and shifting coverages in all lines of coverage. You will also find a page of important tasks for risk managers to work on with their members.

As we pass through our third renewal in a difficult market, we sincerely thank all of you for your assistance, support, patience and confidence in us. We could not accomplish what we have without you. We are extremely proud to say we achieved a strong renewal at an overall rate increase of less than 11%.

■ Key Coverage Changes

■ Property

- New Property form
- Time Element: 12 Months
- Delay In Completion is no longer covered
- Fine Arts has a \$100,000 sublimit per item
- Historic Property Preservation has a \$500,000 sublimit, and the property is only eligible if on an official federal, state or local register; special historic appraisals are required prior to a claim
- Spoilage Service Interruption added with a \$100,000 sublimit
- Zurich is using custom flood zones instead of FEMA definitions, so some of your non-high hazard FEMA zoned locations are in Zurich's "High Hazard" zone now
- Unnamed/Miscellaneous/Newly Acquired Locations only receive a maximum of \$5,000,000 for Flood, subject to all other terms
- Vehicles: \$10,000,000
- Accounts Receivable, Deferred Payments, Fire Department Service Charge and Debris Removal now included to full limit
- Excess Flood limit reduced from \$50m to \$25m excess of \$50m.

■ Casualty (\$10m x \$20m)

- Program aggregate of \$50,000,000; previously had no aggregate
- Sexual Abuse/Molestation is sublimited to \$10,000,000 aggregate; previously had no sublimit
- Full Cyber exclusion added



Key Tasks for 2022



■ Key Tasks for 2022

Property

- Clean the Statement of Values: Complete COPE info for all buildings, accurately label locations, only a single building per line (no multiple locations in one), accurate addressees, etc.
- Ensure all values are listed, and appropriately.
- Fine Arts should be available in an itemized format with proof of valuation. If any are over/near \$2.1m, we should review coverage.
- Properties looking for historical valuation must be on a proper federal, state or local historical register, and a special historical appraisal must be on file prior to loss. At the 2023 renewal, historical valuation will not be available for any properties without an appraisal. An increased limit (\$5m max) is available from Zurich, but must be underwritten.
- Maximum available NFIP limits should be purchased for all locations identified as a Special Flood Hazard Area (SFHA) by NFIP, and consider purchasing the same for any locations not deemed as FEMA SFHA, but on Zurich's list of "High Hazard" locations. Please note, the MEL and its professionals do not run flood zones for members and do not provide NFIP coverage or similar.
- Since Flood of Unnamed/Miscellaneous locations is limited to \$5m, ensure timely notice of new large properties.

Liability

- Complete details on sponsored programs involving minors. Confirmation background checks are performed on all staff (including volunteers) for all of these programs.
- Dams and major bridges should be scheduled, and current engineering inspection reports uploaded for both (regulation requires these reports every 2-4 years on average).

Cyber

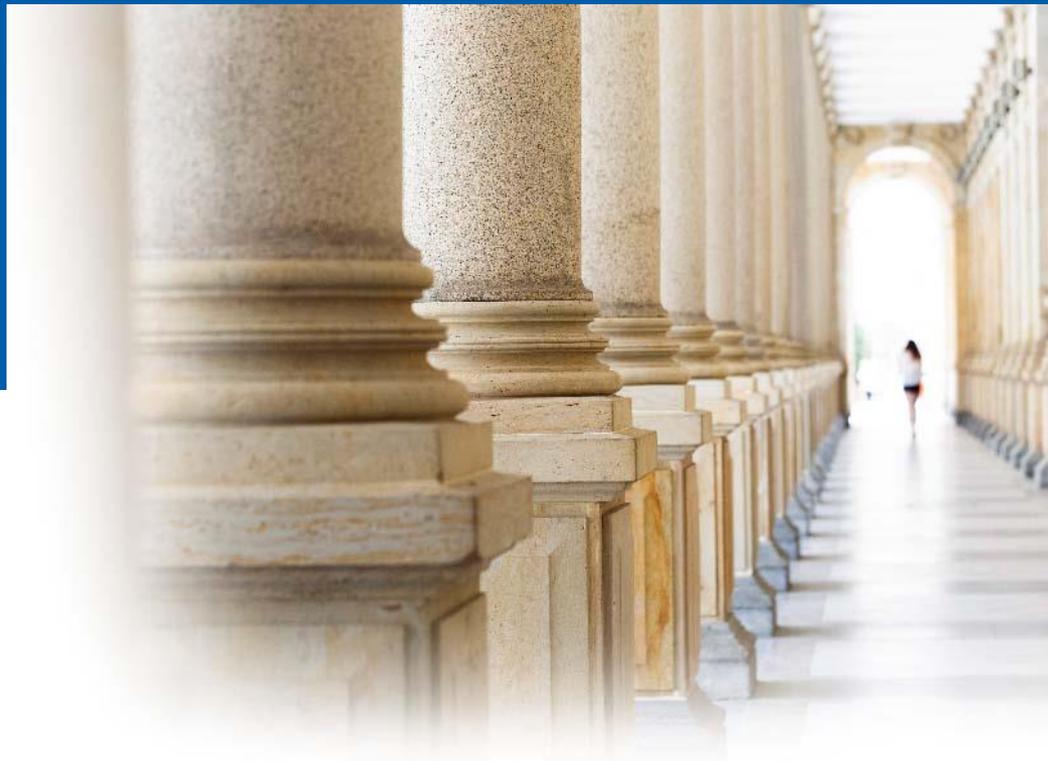
- Information forthcoming from MEL Cyber Committee.

POL / EPL

- Any members with a \$2,500 retention should consider increasing to at least \$5,000 in 2023 for premium savings.



Coverage Change Details



Coverage Changes

Property

Changes

Zurich has switched its coverage form entirely this year (for all insureds) from the Edge I to the Edge II. Since it is a completely new form, many things have changed, as outlined in their Non-Renewal Notice and Quotation Notice. Following are certain key items we want to make note of:

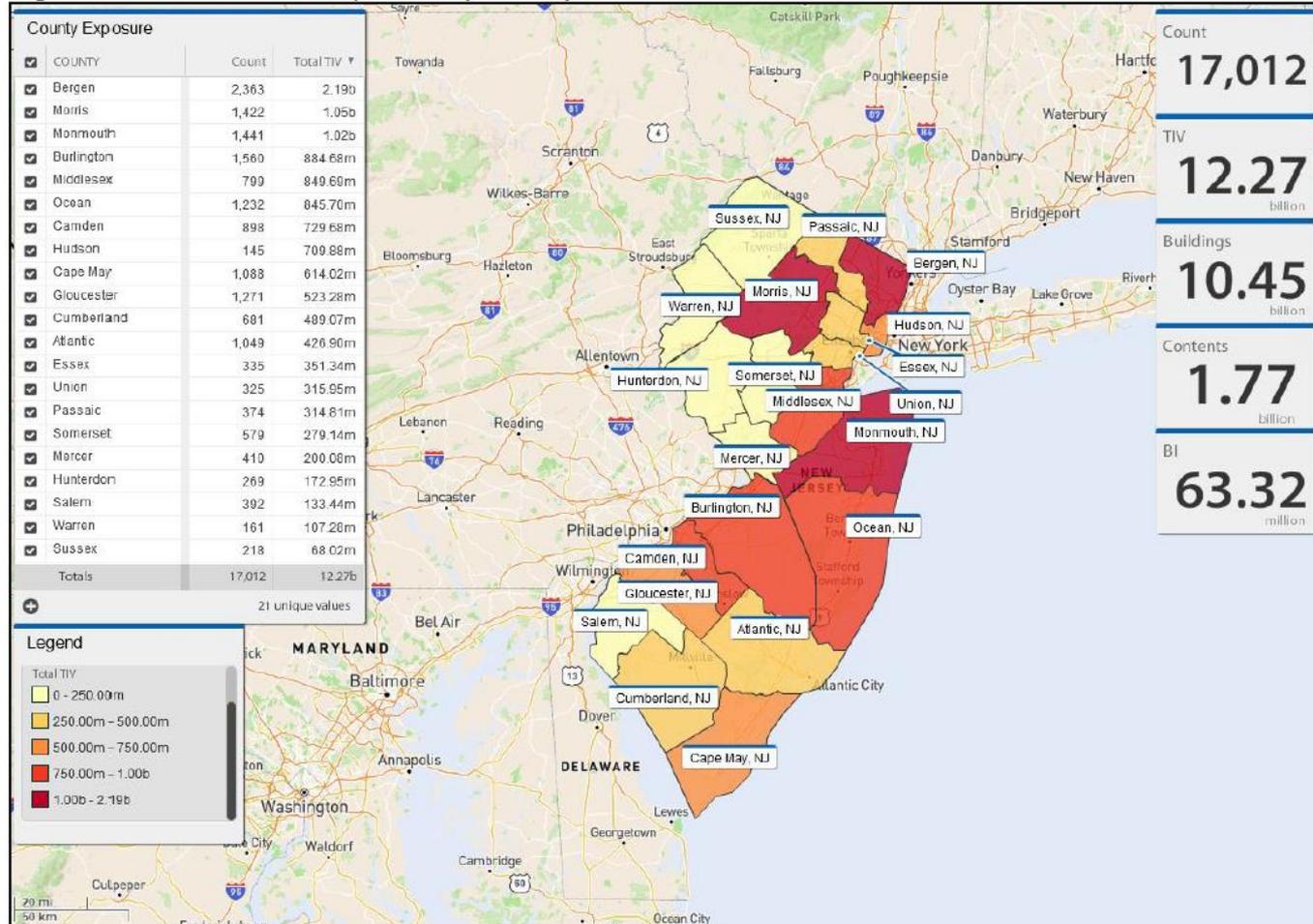
- Capacity decreased from 90% to 75%.
- Gross Earnings / Gross Profits (Time Element) is limited to 12 Months; previously did not have a time limitation.
- Bridges, dams, docks, wharfs, etc. are being handled by a new coverage called Completed Civil Engineering Structures; however, our manuscript coverage will prevail.
- Delay In Completion, a Builder's Risk Time Element coverage, is no longer provided.
- Fine Arts now has a \$100,000 sublimit per item; previously did not have a sublimit per item.
- Zurich is handling historic property valuation coverage via its new Historical Building Preservation coverage, which Zurich is going to limit to \$500,000; previously was included to full limit.
- The Newly Acquired coverage is now Per Occurrence instead of Per Location.
- Spoilage From On Premises Service Interruption is a new coverage added with a \$100,000 sublimit.
- Tenants Access is now limited to 90 days; previously did not have a time limitation.
- Tenants Relocation and Replacement Expenses is limited to 365 days; previously did not have a time limitation.
- The Equipment Breakdown sub-coverage of Ammonia Contamination is now expanded to all Refrigerants.
- Flood Changes:
 - Zurich is no longer using FEMA flood zones; they are using their own zones called Medium and High Hazard. Medium Hazard does not come with any limitations compared to other non-zone locations. The High Hazard zone replaces Special Flood Hazard Area (SFHA).
 - Flood is limited to \$5,000,000 for Errors & Omissions, Miscellaneous Personal Property/Unnamed Locations, Newly Acquired and Transit coverages.
- Maximum Flood deductible per occurrence is \$3,000,000; this was previously unlimited.
- The previous deductible language for Flood, Quake and Named Storm of "This deductible applies regardless of any other deductible." has been deleted, and none of these deductibles are "Per Location", indicating just the single largest deductible of the occurrence will apply.
- The Vehicles limit is being reduced to \$10,000,000, and over-the-road coverage is no longer provided. Limit was previously \$15,000,000.
- Coverage added for fill beneath Land Improvements, bridges, dams, etc.
- Transmission and Distribution lines now covered for 2,000 feet beyond Insured Location; previously was 1,000 feet.
- Gross Profit option added to Time Element, in addition to the already existing Gross Earnings option.
- Accounts Receivable, Deferred Payments, Fire Department Service Charge and Debris Removal now included to full limit; previously were sublimited to \$25,000,000 or less.
- The Cyber coverages/terms continue to evolve, but physical damage caused by peril of cyber and damage to non-tangibles (data) are still largely excluded.

Coverage Changes

Property

Catastrophe Study

Figure 1.2: MELJIF TIV Exposure by County

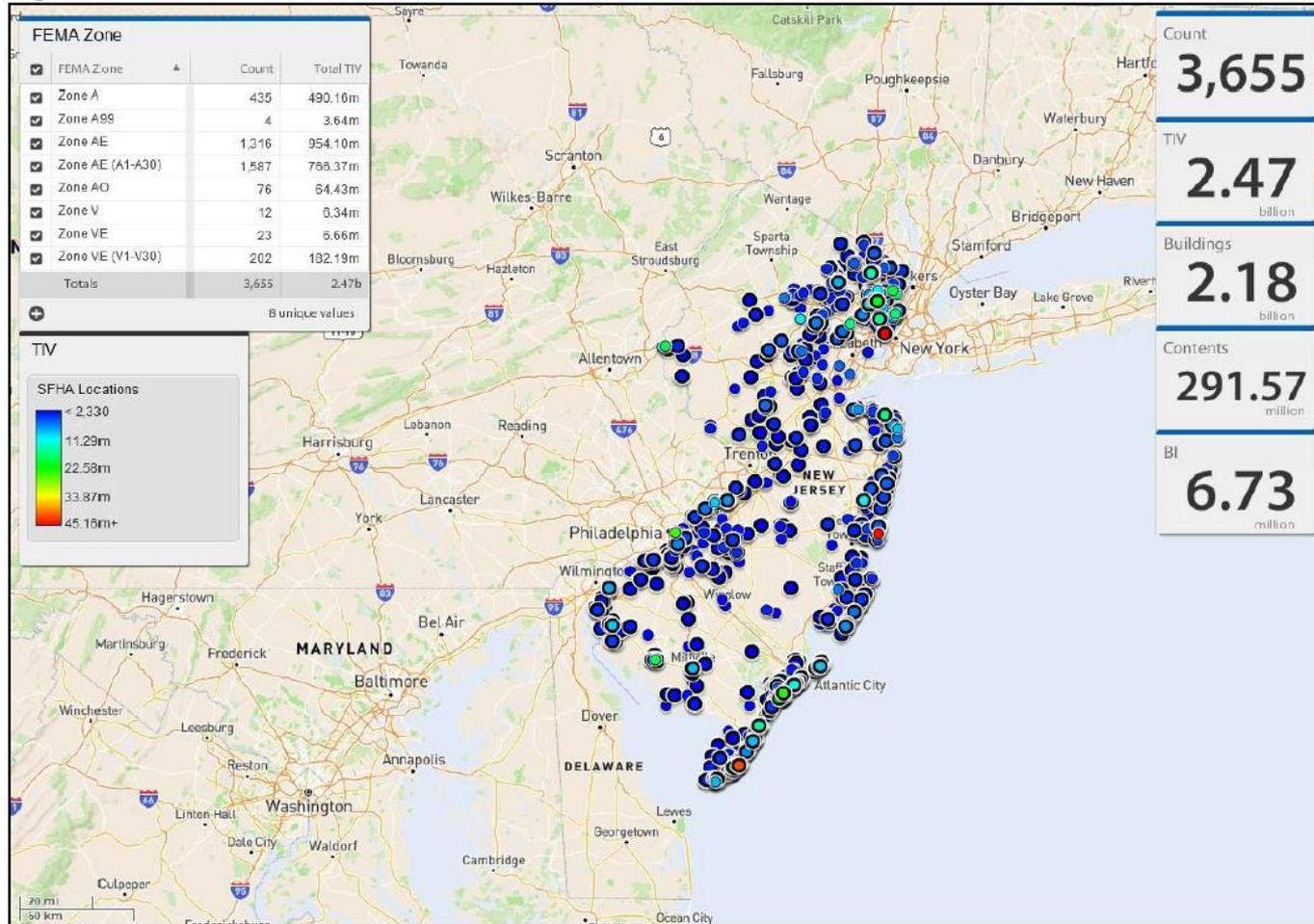


Coverage Changes

Property

Catastrophe Study

Figure 1.3: MELJIF SFHA Flood Zone Locations.



■ Coverage Changes

Liability

Changes

- Munich (\$15m x \$5m Casualty and \$8m x \$2m POL/EPL): None
- Chubb (\$10m x \$20m Casualty):
 - Program aggregate of \$50,000,000; previously had no aggregate
 - Sexual Abuse/Molestation is sublimited to \$10,000,000 aggregate; previously had no sublimit
 - Full Cyber exclusion added

■ Coverage Changes

Workers' Compensation

Changes

- None

Coverage Changes

Public Officials / Employment Practices

Changes

- None.

■ Coverage Changes

Cyber

Changes

- Some general form updates, but no notable coverage changes.

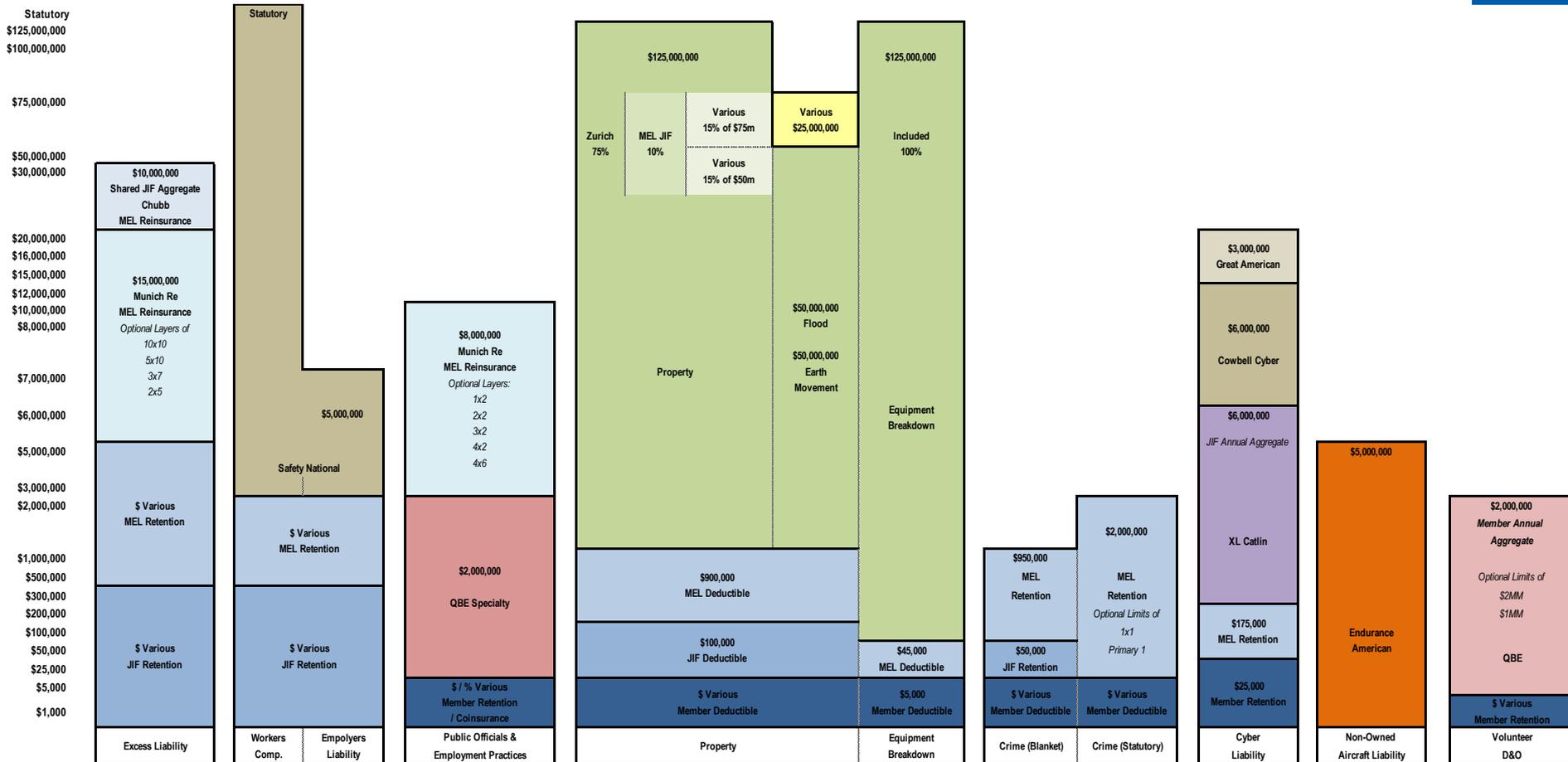
Coverage Changes

Non-Owned Aircraft

Changes

- None.

Renewal Schematic



This is a brief summary of your insurance program and acts as a quick reference guide for your convenience only. Please note the actual policy terms, conditions, exclusions, etc. will apply in the event of a claim.



Thank You



THANK YOU

Questions? Comments?



Edward J. Cooney, MBA

VP, Account Executive
Underwriting Manager

P: 973-659-6424

ecooney@connerstrong.com



Timothy J. Gosnear

SVP, Managing Director
Public Entity Practice Leader

P: 856-479-2144

tgosnear@connerstrong.com

CONNER
STRONG &
BUCKLEW

Conner Strong & Buckelew

Insurance, Risk Management
& Employee Benefits
Camden, New Jersey
1-877-861-3220
connerstrong.com

CONTACT

Edward J. Cooney, MBA

VP, Account Executive
Underwriting Manager
Commercial Lines
973-659-6424

ecooney@connerstrong.com

Jonathon Tavares

Account Manager
Commercial Lines
856-614-4493

jtavares@connerstrong.com

Crystal Chuck

Account Analyst
Commercial Lines
856-479-2115

cchuck@connerstrong.com

Rachel Perry

Technical Assistant
Commercial Lines
856-479-2128

rperry@connerstrong.com

Timothy J. Gosnear

SVP, Managing Director
Public Entity Practice Leader
Commercial Lines
856-479-2144

tgosnear@connerstrong.com

Terrence J. Tracy

EVP, Managing Director
Commercial Lines
856-479-2241

ttracy@connerstrong.com

Heather A. Steinmiller

General Counsel & Claims
Managing Director
856-479-2237

hsteinmiller@connerstrong.com

Stay Connected

Follow us on social media and visit our client portal to stay up to date on company news and industry trends.



Conner Strong & Buckelew



@connerstrongbuckelew



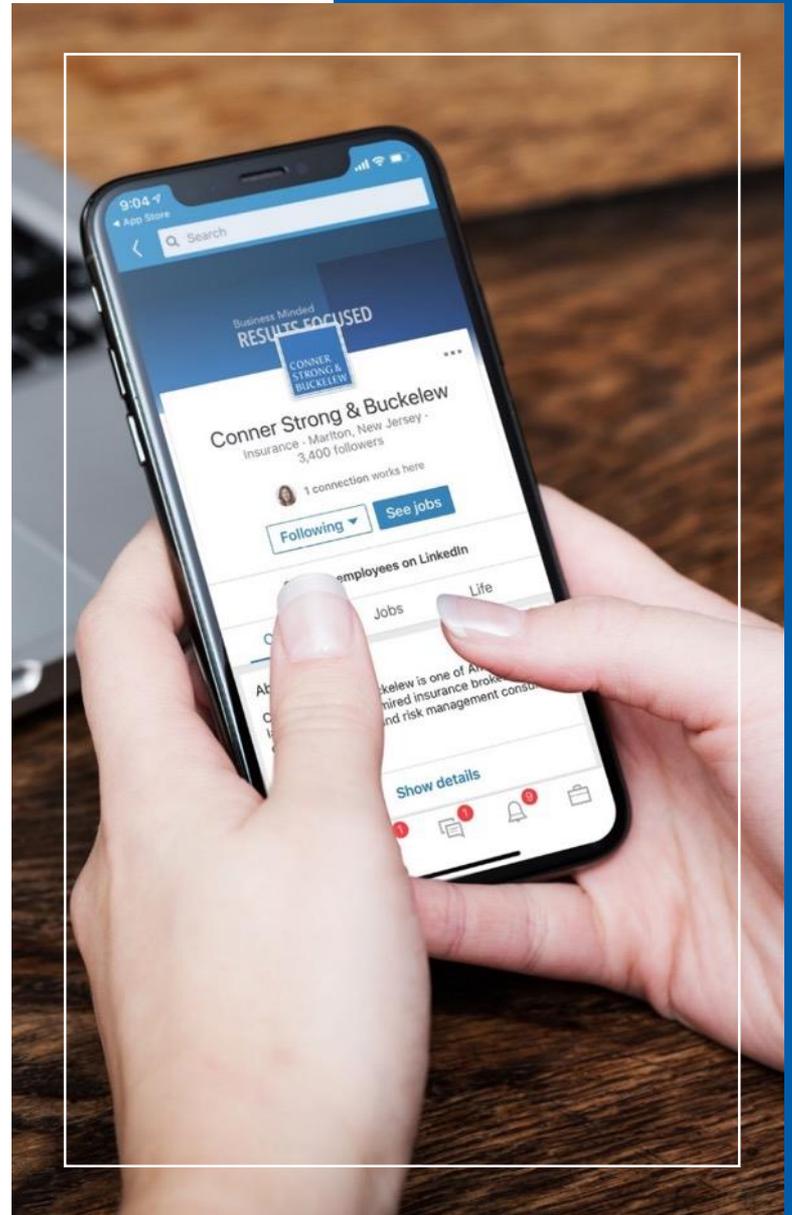
Conner Strong & Buckelew



@connerstrong



www.mypocketpandc.com



MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632

BULLETIN MEL 22-03

Date: January 18, 2022 *Revised*

To: Fund Commissioners of Member Joint Insurance Funds

From: Underwriting Manager
Conner Strong & Buckelew

Re: Renewal Coverage Summaries

Except for the Excess Workers Compensation section, this bulletin does not apply to the “workers compensation only” members of NJPHA JIF. Except for the Excess Workers Compensation, Non-Owned Aircraft, primary POL/EPL and Cyber Liability sections, this bulletin does not apply to the members of the NJUA JIF. This bulletin does not apply to the Boards of Education members of the Suburban Metro JIF. The Property section of this bulletin does not apply to any members not participating in the MEL standard Property program.

Attached is the renewal Coverage Summary for the MEL. Coverage Summaries for each JIF are available upon request. We do not provide Coverage Summaries specific to each member. Some members’ terms may differ from the general coverage overview provided for the JIF.

If you have any questions, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

The above description is a general discussion of the coverage and limits provided by the FUND. However, the actual terms and conditions are defined in the policy document and all issues shall be decided based on the policy document.

cc: Risk Management Consultants
Fund Professionals
Fund Executive Directors



Casualty (GL, AL, EBL, LEL)

Insurer: Member Joint Insurance Fund
Municipal Excess Liability Joint Insurance Fund

Policy #: JIF
MEL01220187

Policy Period: 01/01/2022 – 01/01/2023

**** Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. ****

Coverage	Limits of Insurance
Casualty	
<i>General, Automobile, Employee benefits and Law Enforcement Liability</i>	
Limit, Per Occurrence/Aggregate	Up to \$30,000,000
Disinfectants Release	\$1,000,000
Fungus/Spores	\$1,000,000
Dams	\$5,000,000
Garagekeepers Liability	\$2,000,000
Sewer Backup	
Per Occurrence	\$2,750,000
Annual Aggregate	\$3,750,000
Subsidence	
Per Occurrence	\$2,750,000
Annual Aggregate	\$3,750,000
Quasi Entities	\$5,000,000
Civil Commotion, Riot, Mob Action	\$5,000,000
Failure to Supply	\$5,000,000
Personal Injury Protection (Per Person)	\$250,000
Clash	\$5,000,000

Casualty Terms & Conditions	
Skateboard Facility Endorsement	Per Schedule
Disinfectant Release coverage	Must become aware of release within 72 hours of its beginning and reported within 14 days.
JIF Additional Insured	
Cyber Exclusion	Only applies to AI and PI. Excludes access to or disclosure of any confidential info and loss of electronic data.
Unmanned Aircraft Systems	Includes unmanned aircraft, its parts and payload, and the operator. Excludes willful failure of to comply with FAA, USDOT, and any other applicable laws.
Quasi Entities	Per Schedule
Communicable Disease	Excluded in \$10m excess of \$20m

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





Workers' Compensation

Insurer: Member Joint Insurance Fund
Municipal Excess Liability Joint Insurance Fund
Safety National

Policy #: JIF
MEL01220187
SP406616

Policy Period: 01/01/2022 – 01/01/2023

**** Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. ****

Coverage	Limits of Insurance
Workers' Compensation	
Coverage A – Workers' Compensation	Statutory
Coverage B – Employers' Liability	\$7,000,000
USL&H Coverage	Included
Jones Act Coverage	Included
Other States Coverage, except monopolistic states	Included
Acts Of Terrorism	Included
Communicable Disease	Per Person
Incidental Foreign Workers' Compensation	Included

Terms & Conditions	
Longshoremen's and Harbor Workers' Compensation Act Coverage	USL&H extension. Does not apply to Defense Base Act, Outer Continental Shelf Lands Act or Nonappropriated Fund Instrumentalities Act.
All States for Employee Travel	Travel and temporary assignment.
Foreign Voluntary	Anywhere other than travel advisory countries level 3 or 4. Subject to NJ WC Law. Includes \$25,000 Repatriation Expense.
Unintentional E&O	
Maritime Coverage	Extends coverage to crew of vessels, subject to NJ WC Law.
TRIA	
Intentional Tort and Unlawful Employment Practices Exclusion	Removes from exclusion: Intentional torts and acts, employment practices not in violation of WC law. Extends exclusion for Employers' Liability to injury caused or aggravated by employer or employment practices. Adds Occupational Disease to Employers' Liability.

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





Crime

Insurer: Member Joint Insurance Fund
Municipal Excess Liability Joint Insurance Fund

Policy #: JIF
MEL01220187

Policy Period: 01/01/2022 – 01/01/2023

**** Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. ****

Coverage	Limits of Insurance
JIF Crime	
1. Loss of Assets	\$50,000
2. Credit Card Forgery	\$50,000
3. Loss of Employee Benefit Plan Assets	\$50,000
4. Public Employee Dishonesty	\$50,000
Deductible, Each Loss	Per Chart Below
MEL Crime	
I - Excess of JIF Crime	\$950,000
II – Public Official Bond	\$1,000,000
III – Statutory Bond	\$1,000,000
Deductible, Coverage Part II	Statutory requirement
Deductible, Coverage Part III	\$1,000

Crime Terms & Conditions	
Employee Benefit Plans	Blanket
Additional Insured/Mortgagees	Blanket, written contract
Who Is Insured	Covers (1) Employees including Court Employees, (2) Volunteers, (3) Non-compensated Officials & Officers and (4) Quasi Entities (Where approved by JIF) Does not cover Statutory Positions

JIF	Deductible	JIF	Deductible
Atlantic	\$1,000	NJPHA	\$2,500
Bergen	\$2,500	NJSI	\$5,000
Burlington	\$1,000	Ocean	\$2,500
Camden	\$2,500	PAIC	\$1,000
Central	\$2,500	PMM	\$2,500
First	\$1,000	South Bergen	\$2,500
Mid Jersey	\$1,000	Sub Metro	\$2,500
Monmouth	\$2,500	Sub Municipal	\$2,500
Morris	\$1,250	TRICO	\$1,000

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





Public Officials & Employment Practices Liability

Insurer: QBE Specialty
Municipal Excess Liability Joint Insurance Fund

Policy #: QBE
MEL01220187

Policy Period: 01/01/2022 – 01/01/2023

**** Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. ****

Coverage	Limits of Insurance
Coverage	
Public Officials / Employment Liability	Up to \$10,000,000
Member Entity Standard Retention	
Public Officials *	\$20,000 each loss
Employment Liability *	\$20,000 with approved LC/RMP * \$100,000 without approved LC/RMP *
Coinsurance	
Public Officials	20% of 1 st \$250,000 of loss
Employment Liability	20% of 1 st \$250,000 of loss with approved & certified LC/RMP 20% of 1 st \$2,000,000 of loss without approved & certified LC/RMP
Other Terms	
Defense Costs	Inside the limit
Retention & Coinsurance	Eroded by Defense & Indemnity
Extended Reporting Period	12 months @ 200%
Claims Made Policy	Yes
Pay on Behalf Policy	Yes
Prior Acts	
Public Officials	See Next Page
Employment Liability	See Next Page
Other Coverage Notes	
Land Use Claim	\$1,000,000
Mutual Assistance Agreements	Fire, First Aid, etc.
Separation of Insureds	Included
Acts of Terrorism	Included
Professionals	
Auditor, Accountant and Engineer	Full Time Employed
Attorney	Full Time Employed (requires separate underwriting)
Fellow Employee	Excluded under the POL

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





Additional Employee Liability Coverages	
Front Pay, Back Pay, Future Damages	Defense only, when there are covered counts.
Persons Insured	
Governing Body, Departments, Units	Included
Elected, Appointed, Employed Officials	Past, Present, Future - Covered
Employees	Covered
Volunteers – EPL	All Volunteers
Volunteers – POL	Title 34 Volunteers Only
Person Serving on Outside Entity Coverage	Included
Business/Special Improvement Districts	Included, where approved by MELJIF and the member JIF
NOTE: DEDUCIBLES AND RETENTIONS - Member Entities that qualify based on certain criteria have options to purchase a lower deductible and co-insurance contribution.	
PUBLIC OFFICIALS/EMPLOYMENT LIABILITY SUMMARY (continued)	
<p>* For member entities with unfavorable loss experience, the deductible with an approved LC/RMP program increases to a \$75,000 deductible per occurrence and the deductible without an approved LC/RMP program increases to a \$150,000 deductible per occurrence. All Members with adverse loss experience may be subject to higher deductible and coinsurance as provided by QBE North America.</p> <p>** There is a sub-limit of \$25,000 (inclusive of policy deductibles and co-insurance) for claims arising out of any loss, cost, or expense pertaining to, in whole or part, the performance, failure to perform or the refusal to perform a marriage or civil union.</p>	
PUBLIC OFFICIALS PRIOR ACTS COVERAGE	
1.	Any member with five (5) years or more of continuous membership gets full prior acts.
2.	New member or an existing member (with less than 5 years of continuous service) with an expiring policy providing <u>full prior acts</u> will get full prior acts from QBE.
3.	New member or an existing member (with less than 5 years continuous service) with an expiring policy providing less than full prior acts, QBE will honor its current retroactive date or provide one (1) year, whichever is greater.
EMPLOYMENT PRACTICES PRIOR ACTS COVERAGE	
1.	All current members through 12/31/96 will have a uniform retroactive date of 10/1/93. The members respective retention and coinsurance contribution in effect at the time the claim is made will apply. This is based on whether or not the member has an approved loss control/risk management plan in place.
2.	All new members on or after 1/1/97 with prior Employment Liability coverage will have a retroactive date of 10/1/93. All new members with prior coverage will have a six (6) month grace period for approval of a loss control/risk management plan in order to maintain the lower retention and the lower coinsurance contribution. Please see the QBE POL/EPL policy for retention and coinsurance amounts.
3.	All new members as of 1/1/97 with no prior Employment Liability coverage will have a retroactive date that is the same as the date of membership. All new members with no prior coverage will have the higher retention and higher coinsurance percentage until their loss control/risk management program is submitted and approved. See enclosed for retention and coinsurance amounts.

Excess POL/EPL (\$8m x \$2m) Terms	
Follow-form	
Sublimits	Primary policy sublimits are not covered by this policy, including Land Use

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





Commercial Property

Insurer: Zurich American Insurance Company (75%)
Municipal Excess Liability Joint Insurance Fund (10%)
Various Insurers (15% of \$50m)
Various Insurers (15% of \$75m x \$50m)

Policy #: ERP 9806147-10
MEL01220187
Various Quota Share

Policy Period: 12/31/2021 – 12/31/2022

**** Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. ****

Coverage	Limit of Insurance
Per Occurrence	
PD & TE Combined	\$125,000,000
New Construction or Additions	\$10,000,000
Gross Earnings	12 Months
Gross Profit	12 Months
Extra Expense	\$10,000,000
Leasehold Interest	\$15,000,000
Extended Period of Indemnity	365 Days
Ordinary Payroll	NCP
Wages	NCP
Better Green	NCP
Civil or Military Authority	30 days for property within 5 miles, not to exceed \$5,000,000
Cloud Service & Communication Interruption and Off Premises Services Interruption	\$1,000,000
Completed Civil Engineering Structures	NCP
Computer Systems Damage, Aggregate	\$1,000,000
Digital Assets, Aggregate	\$1,000,000
Time Element, Aggregate	\$1,000,000
Contingent Time Element	NCP
Contract Penalties	\$100,000
Crisis Event	NCP
Decontamination Costs	\$250,000
Delay In Completion	NCP
Emergency Evacuation Expense	NCP
Errors and Omissions	\$10,000,000
Expediting Costs	\$10,000,000
Fine Arts	\$2,500,000
Per Item	\$100,000

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





*2022 Coverage Summary
Municipal Excess Liability JIF*

Historical Building Preservation (PD Only)	\$500,000
Impounded Water	30 Days
Increased Cost of Construction	\$25,000,000
Ingress/Egress	30 days for property within 1 mile, not to exceed \$5,000,000
International Interdependency	30 days, not to exceed \$1,000,000
Interruption by Food Borne Illness or Communicable Disease	NCP
Land and Water Contaminant Cleanup, Removal and Disposal, Aggregate	\$250,000
Land Improvements	NCP
Lease Cancellation	\$100,000
Logistics Extra Cost	60 days, not to exceed \$250,000
Miscellaneous Personal Property	\$10,000,000
Outdoor Property	\$10,000,000
Miscellaneous Unnamed Location	\$10,000,000
Money	NCP
Newly Acquired	90 days, not to exceed \$25,000,000
Professional Fees	\$1,250,000
Protection & Preservation of Property, Aggregate	48 Hours, not to exceed \$5,000,000
Radioactive Contamination	NCP
Research & Development	12 months, not to exceed \$1,000,000
Research Animals	NCP
Retraining of Employees	NCP
Spoilage from On Premises Services Interruption	\$100,000
Tenants Access, Aggregate	90 days, not to exceed \$500,000
Transit	\$1,000,000
Valuable Papers & Records	\$10,000,000
Breakdown of Equipment	\$125,000,000
Refrigerant	\$5,000,000
Spoilage	\$5,000,000
Cyber Event, Aggregate	\$100,000
Off Premises Service Interruption	\$100,000
Protection & Preservation	48 Hours
Earth Movement, Aggregate	\$50,000,000
Zone 1	NCP
Zone 2	NCP
Flood (including Storm Surge), Aggregate	\$50,000,000
High Flood Hazard Zone	\$25,000,000
Per Location	\$2,500,000
Medium Flood Hazard Zone	\$50,000,000
E&O, Miscellaneous, Newly Acquired, Transit	\$5,000,000
Not Subject to the above, Per Occurrence	

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





*2022 Coverage Summary
Municipal Excess Liability JIF*

Property Located Outside a Building or Structure, but not defined as Outdoor Property	\$1,000,000
Pumping Stations	\$2,500,000
Buildings on Pilings within SFHA V, VE, V1-30	NCP
Named Storm	\$125,000,000
Zone 1	NCP
Zone 2	NCP
Asbestos Removal	\$50,000
Watercraft (PD Only)	\$1,000,000
Vehicles (PD Only)	\$10,000,000
Bridges & Dams	\$10,000,000
Piers, Wharfs, Docks, Boardwalks & Bulkheads	\$10,000,000
Transmission & Distribution Lines	\$10,000,000
Underground Piping	\$5,000,000
Utilities	\$125,000,000
Time Element	\$10,000,000
Clogging/Blocking of Pipes	\$1,000,000
Drones (Unmanned, Unfueled and Not in Flight)	\$100,000
Power Generating Utilities	NCP

Time Specifications	
Earth Movement (Occurrence)	168 hours
Named Storm (Occurrence)	120 hours

Qualifying Period	
Cloud Service & Communication Interruption and Off Premises Service Interruption	48 hours
Computer Systems, Each Location	48 hours
Cyber Event	48 hours
Logistics Extra Cost	48 hours
Off Premises Service Interruption Cyber Event, Each Location	48 hours
Spoilage from On Premises Service Interruption, Each Location	48 hours
Tenants Access, Each Location	48 hours

Deductibles	
Combined (Per Occurrence)	\$1,000,000
Equipment Breakdown (Per Occurrence)	\$50,000
Flood (Per Occurrence)	\$1,000,000
Maximum, Per Occurrence	\$3,000,000
High Hazard Zone	
Building	\$1,000,000
Contents	\$1,000,000
Time Element	\$1,000,000
Medium Hazard	\$1,000,000
Named Storm (Per Occurrence)	\$1,000,000
Covered property in Atlantic, Ocean, Monmouth and Burlington counties located east of the Garden State Parkway, and covered property in Cape May County	

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





*2022 Coverage Summary
Municipal Excess Liability JIF*

Property Damage (Per Occurrence)	1% of scheduled value
Time Element (Per Occurrence)	1% of 12 months
Minimum Deductible (Per Occurrence)	\$1,000,000
Maximum Deductible	\$2,500,000

Valuations	
Finished Stock	Selling Price
Merchandise	Replacement Cost
Vehicles	Actual Cash Value
Antique Fire Trucks	
Scheduled	Replacement Cost (to scheduled value)
Not Scheduled	Lesser of Actual Cash Value, repair or replace
Emergency Vehicles (except Police)	
≤/ < 10 years	Replacement Cost
> 10 years	Lesser of scheduled value or Replacement Cost
Watercraft	
Scheduled	Lesser of scheduled amount or Replacement Cost
Not Scheduled	Actual Cash Value
Repair, rebuilding or replacement not started within 5 years from date of loss	Actual Cash Value
Vacant Properties	Actual Cash Value, unless otherwise endorsed

Additional Conditions	
Watercraft	32 ft. or less, and at an Insured Location or while in official use.
Bridges & Dams	Attached to an Insured Location, and equipment relating thereto. Earthquake, Flood and Named Storm are excluded.
Piers, Wharfs, Docks, Bulkheads, Floating Docks, Boardwalks and Crossovers	Including buildings and structures thereon. Earthquake and Flood are excluded.
Land Improvements	NCP
Gross Earnings	<p>Gross Earnings value that would have been earned during the Period of Liability, less charges and expenses that do not necessarily continue during the Period of Liability. Gross Earnings Value does not include tax receipts. Consideration shall be given to the continuation of normal charges and expenses, including Ordinary Payroll for the number of consecutive days as stated in the Declarations, but not to exceed the limits shown for Ordinary Payroll, to immediately preceding the loss.</p> <p>All sums due the Insured from customers, and all tax revenue due the Insured, provided the Insured is unable to collect these sums as a result of direct physical loss or damage to accounts receivable records.</p>
Debris Removal	
Outdoor Property	<p style="text-align: right;">Earthquake and Flood are excluded. Time Element: NCP</p> <p>Outdoor Property means: personal property located outdoors; outdoor fences; outdoor radio and television antennas; outdoor signs not attached to buildings; outdoor playground equipment, apparatus or fixtures; outdoor athletic equipment, apparatus or fixtures; outdoor structures that are not buildings; outdoor equipment that does not provide electrical gas, fuel, steam, water or</p>

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





*2022 Coverage Summary
Municipal Excess Liability JIF*

	<p>refrigeration service to a building; other outdoor apparatus, and other outdoor fixtures.</p> <p style="text-align: right;">Outdoor Property does not mean Vehicles.</p> <p>Outdoor means: outside a permanent building, or not wholly enclosed by walls and a roof; or inside a moveable container located outside a permanent building.</p> <p>Any Outdoor Property that is included in the SOV at binding or midterm reported is considered to be an Insured Location and not subject to the Outdoor Property coverage.</p> <p style="text-align: center;">Cape May Convention Center and Ocean City Music Pier are excluded.</p>
Volunteers	Personal property of officers, employees and volunteers.
Retaining Structures	Gabian walls, culverts, retaining walls, unless attached to a scheduled location.
Repair, Rebuilding or Replacement	Must be started within 5 years, or ACV
Deductible, EFNS	If more than one EFNS perils causes damage, a single deductible shall apply, which shall be the single largest EFNS deductible.
Underground Piping	<ul style="list-style-type: none"> • Beyond 1,000 ft radius of covered building or structure <ul style="list-style-type: none"> • Underground storage tanks and associated piping • Underground data cables beyond 1,000 ft of covered building or structure <ul style="list-style-type: none"> • Underground gas pipelines • Underground sanitary systems, but only while not under construction <p style="text-align: right;">Excavation costs prior to confirmation of covered loss are excluded.</p>
Clogging/Blocking of Pipes	
Vacant Buildings	Building containing little or no contents and/or occupants. Buildings under construction/renovation are not considered Vacant.
Valuation	
TPA	Qual Lynx
Fine Arts	Insured Location and In Transit
Vehicles, OTR	OTR is excluded

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





Flood, Special Flood Hazard Area (SFHA)

As respects the primary \$500,000 layer, the Member JIFs and MEL do not provide primary flood coverage for any locations wholly or partially within Special Flood Hazard Areas (SFHA), as defined by the Federal Emergency Management Agency. As such, the members' deductible Per Location is the maximum available limits from NFIP (typically \$500,000 building, \$500,000 contents), regardless of whether such coverage is purchased, but no more than the value of the property.

The member local unit may purchase this coverage from the National Flood Insurance Program or anywhere else they wish. If you do not have an RMC, NFIP flood coverage quotations can be obtained directly on line via the NFIP website at www.nationalfloodinsurance.com/NFIP/quote.htm. We suggest you consult with your Municipal Office of Emergency Management (OEM) Director for updated flood zone determinations.

Named Storm Deductible Risk Sharing Program

Certain Joint Insurance Funds participate in the Named Storm Deductible Risk Sharing Program, which is subject to the following provisions:

1. In the event of a covered loss subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM, the JIFs that are parties to this agreement shall contribute to the total amount of the deductible pro rata based on each JIFs reported values for all properties subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM. The reported values for all properties subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM will be established in May of each year;
2. The first \$5,000 of loss from each member location shall not be subject to this sharing provision;
3. This sharing provision shall be subject to only insured property at insured locations; and
4. To be eligible for reimbursement under this agreement, the member shall file a claim with FEMA, including any National Flood Insurance Program policies, and the reimbursement under this agreement shall be reduced by the amount of such reimbursement.

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





MEMBER PROPERTY DEDUCTIBLES

JIF	All Other	Comp. / Coll.	Mobile Equipment	Equipment Breakdown	Flood, SFHA	Named Storm, High Hazard
Atlantic	\$1,000	\$1,000	\$1,000	\$5,000	Building: Maximum Available NFIP Contents: Maximum Available NFIP Time Element: All Other Deductible	PD: 1% TE: 1% Min. Per Location: \$1,000,000 Max Per Occurrence: \$2,500,000
Bergen	\$2,500	\$2,500	\$2,500			
Burlington	\$1,000	\$1,000	\$1,000			
Camden	\$2,500	\$2,500	\$2,500			
Central	\$2,500	\$2,500	\$2,500			
First	\$1,000	\$1,000	\$1,000			
Mid Jersey	\$2,500	\$1,000 / \$2,500	\$1,000			
Monmouth	\$2,500	\$2,500	\$2,500			
Morris	\$1,250	\$1,250	\$1,250			
NJPHA	\$5,000	\$2,500	\$5,000			
NJMSI	\$5,000	\$1,000 / \$2,500	\$1,000			
Ocean	\$2,500	\$2,500	\$2,500			
PAIC	\$1,000	\$1,000	\$1,000			
PMM	\$2,500	\$2,500	\$2,500			
South Bergen	\$2,500	\$2,500	\$2,500			
Sub Metro	\$2,500	\$2,500	\$2,500			
Sub Muni	\$2,500	\$2,500	\$2,500			
TRICO	\$1,000	\$1,000	\$1,000			

**Please note, other deductibles may apply to the member. Please read the Risk Management Plans and policy documents for a full description of terms and conditions.*

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





Excess Flood / Earth Movement

Insurer: Various Insurers
Policy #: Various
Policy Period: 12/31/2021 – 12/31/2022

**** Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. ****

Coverage	Limits of Insurance
Limit	\$25,000,000 excess \$50,000,000

Terms Attached
Various

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





Terrorism

Insurer: Lloyd's of London (Hiscox)

Policy #: TBD

Policy Period: 12/31/2021 – 12/31/2022

**** Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. ****

Coverage	Limits of Insurance
Aggregate	\$125,000,000
Deductible	\$100,000

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





Non-Owned Aircraft Liability

Insurer: Endurance American Insurance Company

Policy #: NAN6045112

Policy Period: 01/01/2022 – 01/01/2023

**** Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. ****

Coverage	Limits of Insurance
Each Occurrence (BI & PD)	\$5,000,000
Medical Payments (Each Passenger)	\$5,000
Member JIF Deductibles	
Deductible	None

Terms & Conditions	
Covered Aircrafts	Seating capacity not to exceed 50 seats
Territory	Worldwide
Covered Use	As required, including non-owned drones, tethered balloon rides, aerial spraying for mosquito and gypsy moth abatement (excluding chemical liability)
Personal injury	False arrest, detention or imprisonment or malicious prosecution, publication of utterance of a libel or slander or other defamatory or disparaging material, etc., or wrongful entry or eviction, etc.
Airworthiness Extension	Removes exclusion about airworthiness certificates.
Personal Effects and Baggage	\$1,000 Per Person, \$40,000 Per Occurrence
Fellow Employee	Carveback for other insured injured on aircraft in course of duty.
Asbestos Exclusion	Exception for crash, fire, explosion, collision or recorded in-flight emergency
War, Hijacking and Other Perils Extension	Removes exclusions for war, strikes, terrorism, malicious acts, nationalization and hijacking, including the like. Stops upon outbreak of war between UK, US, France, Russia or China, detonation of atomic or nuclear weapon. Extension excluded outside US or Canada.
TRIA	
Y2K	

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





Cyber Liability

Insurer: Indian Harbor Insurance Company (AXA XL)
Cowbell Cyber
Great American

Policy #: Various

Policy Period: 01/01/2022 – 01/01/2023

**** Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. ****

Coverage	Limits of Insurance
Please contact the MEL or your Risk Manager	

Terms & Conditions
Please contact the MEL or your Risk Manager

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





Volunteer Directors & Officers Liability

Insurer: QBE Specialty Insurance Company

Policy #: Various

Policy Period: 01/01/2022 – 01/01/2023

**** Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. ****

Coverage	Limits of Insurance
Optional Limits Available	\$1,000,000
	\$2,000,000
Optional Member Entity Deductibles Available	\$1,000
	\$2,000
	\$5,000
Emergency Units Only	
Approved Fire Companies	
Approved First Aid Squads	
Activities Covered	
Non-Emergency (for-profit)	

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.



MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 22-04

Date: January 1, 2022
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager, Conner Strong & Buckelew
Re: Crime Statutory Bond Coverage

The bulletin does not apply to “workers compensation only” members of NJPHA JIF and all members of the NJUA JIF. This bulletin does not apply to the Board of Education members of the Suburban Metro JIF.

The statutory bond coverage is automatically provided to any position statutorily required to be bonded, except for the following who must be underwritten prior to receiving coverage:

**** POSITIONS REQUIRED TO BE UNDERWRITTEN ****

- Treasurer
- Tax Collector
- Utility Collector
- Library Treasurer
- Chief Financial Officer, but only if such position assumes the duties of the treasurer

PLEASE SEE THE FOLLOWING PAGES FOR INSTRUCTIONS ON HOW TO APPLY FOR COVERAGE

Please note, the positions of judge, magistrate, court administrator/clerk, and paid treasurers of fire districts & volunteer ems organizations are other typical positions required to be statutorily bonded, but they do not require underwriting. Volunteer treasurers of fire companies/districts and volunteer treasurers of volunteer ambulance corporations are covered under the JIF Blanket Bond.

If you have any questions please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

This bulletin is for information purposes only. It is not intended to be all-inclusive, but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

Underwriting Submission

ONLY APPLICABLE TO the Treasurer, Tax Collector, Utilities Collector and Library Treasurer, including the Chief Financial Officer who handles monies as part of their responsibilities for the member entity normally handled by the treasurer; deputies or assistants to these positions **do not** need to be underwritten.

A completed application (Addendum 2) and FCRA Consumer Disclosure and Authorization Form (Addendum 3) are required for each employed position in order for the MEL to consider providing coverage. The application should be provided at the initial application for coverage, as well as 120 days prior to each of the entity's renewals with the JIF. Attached are copies of both documents as Addendums 2 and 3. A Fillable PDF version of the application is also included. The individual to be bonded must complete and sign the application. The MEL Underwriting Manager Unit is responsible for the administration of the Statutory Position Bond Program.

New applications and deletions (including the date of deletion) should be sent to:

Barbara Murphy
Email: bmurphy@rlminc.org
51 Everett Drive, Suite B-40
West Windsor, NJ 085580

The minimum requirements for coverage approval are:

- Fully completed application;
- Applicant has no pending bankruptcy, insolvency, lawsuits for non-payment, liens or judgments, including with any organization the applicant has an ownership interest of at least 10%;
- Financial history of the applicant;
- Completed FCRA Consumer Disclosure and Authorization Form; and
- Credit score of 600 or above.

Please note, if you submitted an application after July 1st of the same year, a new submission is not needed.

Approval Process

Upon receipt of the signed and completed application and form, the MEL Underwriting Manager unit will review the application based on the established underwriting criteria. If approved, the MEL Underwriting Manager will notify the applicant by letter. The member town policy will be endorsed accordingly. A certificate of insurance will be sent to the Risk Management Consultant and or JIF Executive Director, or Town Clerk in absence of a Risk Management Consultant.

If declined, a declination letter will be sent to the applicant. A copy will go to the member entity (municipal clerk) and the member's RMC. The letter will also outline the appeal process. The applicant is allowed to file an appeal with the MEL Appeal Board.

Appeal Submission Requirements

The applicant's appeal is required to include the following. Additional information may also be requested.

1. Personal testimony from the Applicant in writing detailing exactly what circumstances led to your current financial status and detailed steps you are taking to improve it.
2. Letter of Recommendation from the Town Councilman/Finance Chairman on the Applicant's quality of work.
3. Either:
 - a. Letter from the town auditor discussing the internal controls in place with respect to the Applicant's handling of monies to address the situation, including a resolution from the Governing Body adopting those controls; or
 - b. A letter from the CFO outlining changes in the position (Treasurer, Tax Collector, etc.) that would prevent a future loss by the applicant.

This information should be sent by the applicant directly to the Underwriting Manager's attention.

After initial bond approval, an underwriting review will be conducted on an existing official upon renewal of the employers' term of membership with the JIF. An application must be submitted for each renewal the employer has with the JIF. Renewal certificates of insurance will be sent to the current Risk Management Consultant (or Town Clerk, in the absence of a Risk Management Consultant), JIF Executive Director, and Applicant.

New Jersey

A SUMMARY OF YOUR RIGHTS UNDER THE NEW JERSEY FAIR CREDIT REPORTING ACT

The State of New Jersey Fair Credit Reporting Act (NJFCRA) is designed to promote accuracy, fairness, consumer confidentiality, and the proper use of credit data by each consumer reporting agency ("CRA") in accordance with the requirements of the NJFCRA.

The NJFCRA is modeled after the Federal Fair Credit Reporting Act. You have received a Summary of Your Rights under the Federal Fair Credit Reporting Act. The two Acts are almost identical, as are your rights under them. You can find the complete text of the NJFCRA at the Department of Consumer Affairs. You may seek damages for violations of the NJFCRA. If a CRA, a user, or (in some cases) a provider of CRA data violates the NJFCRA, you may have a legal cause of action.

For questions or concerns regarding the NJFCRA, please contact:

DIVISION OF CONSUMER AFFAIRS

Department of Law and Public Safety
124 Halsey Street
Newark, NJ 07102

Phone: 800-242-5846 / 973-504-6200

ADDENDUM 1

COVERAGE PART III Assessments

<u>Population</u>	<u>Annual Assessment</u>
Up to 10,000	\$ 500
10,001 to 20,000	\$1,000
20,001 to 30,000	\$1,250
30,001 to 40,000	\$1,500
40,001 to 50,000	\$2,000
50,001 and up	\$2,750

This assessment will cover all of the positions required to be underwritten and is the same no matter how many positions you elect to cover. Therefore, if you elect to include one position listed below, any additional positions listed below will be covered at no additional assessment.

The assessment will be prorated to the date of the first bond's effective date.

ADDENDUM 2



Municipal Excess Liability Joint Insurance Fund

**Public Official Bond Surety Application
and Indemnity Agreement**

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
PUBLIC OFFICIAL BOND SURETY APPLICATION and INDEMNITY AGREEMENT**

CERTIFICATE OF DESIGNATION OF DEPOSITORIES

Name of Applicant _____

Name of Member Entity (Obligee) _____

This is to certify that the following financial institutions are duly designated as depositories for the funds of: _____

Name of Financial Institution _____

Business Address: _____
Street City State Zip

Name of Financial Institution _____

Business Address: _____
Street City State Zip

Name of Financial Institution _____

Business Address: _____
Street City State Zip

Member Entity _____ Signature of Secretary _____ Date _____

INDEMNITY AGREEMENT

The undersigned Applicant and Indemnitor (s) all hereinafter called the Indemnitor (s) hereby certify that the foregoing declarations made and answers given, are the truth without reservation and are made for the purpose of inducing Municipal Excess Liability Joint Insurance Fund (MEL) c/o PERMA Risk Management Services, 9 Campus Drive, Parsippany, NJ 07054 for itself and its affiliates, parents and subsidiaries, hereinafter called Surety, to issue the bond (s) or undertaking (s) applied for and any renewal and increase of the same or of any bond (s) or undertaking (s) of similar nature given in substitution or renewal thereof (all comprehended in the word "bond (s)" or "undertaking (s)" as herein used). The Indemnitor (s) agree that the Surety may decline the bond (s) applied for or may cancel or terminate the same without incurring liability whatsoever to the Indemnitor (s). In consideration of the Surety executing said bond (s) or undertaking (s) or the forbearance of cancellation of any bond (s), the Indemnitor (s) do undertake and agree as follows:

Indemnitor (s) hereby expressly authorize the MEL to access its credit records and to make such pertinent inquiries as may be necessary from third party sources for the following purposes: (a) to verify information supplied to MEL (b) for underwriting purposes; and (c) upon establishment of a reserve, for debt collection. The Indemnitor (s) will at all times indemnify and keep indemnified, the Surety and hold and save it harmless from and against any and all damages, loss, costs, charges and expenses of whatsoever kind or nature, including counsel and attorney's fees, whether incurred under retainer or salary or otherwise, which it shall or may, at any time, sustain or incur by reason or in connection with furnishing any bond or undertaking. To deposit with the Surety on demand an amount sufficient to discharge any claim made against the Surety on the bond (s) or undertaking (s). This sum may be used by

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
PUBLIC OFFICIAL BOND SURETY APPLICATION and INDEMNITY AGREEMENT**

Surety to pay such claim or be held by Surety as collateral security against loss or cost on the bond (s) or undertaking (s).

I do also expressly relieve said MEL and all others from liability for disclosing or furnishing any information it may have obtained concerning me or my affairs and so also relieve said MEL from any compliance with any provisions of any laws concerning the disclosure of any knowledge or information which may have been obtained concerning me or my affairs and do release and discharge said MEL and every person, association, firm or corporation furnishing it with any information concerning me or my affairs from any and all liability or responsibility under or by reason of any of the provisions of any of said laws and from any and all claims, demands, causes of action and damages that may have, or purport to have, arisen by reason of any such laws, or any amendments thereof, or supplements thereto.

Regardless of the date of signature (s), this indemnity agreement is effective as of the date of execution of aforementioned bond (s) or undertaking (s) and is continuous until Surety is satisfactorily discharged from liability pursuant to the terms and conditions contained herein.

Signed this _____ day of _____, _____.

The MEL shall have the right, at its option, to fill in any blanks left herein, to correct any errors in the description of said bond or bonds or any of them, or in said premium or premiums, it being hereby agreed that such insertions, or corrections, when so made shall be **prima facie** correct.

Applicant _____

Notary

Signature

Seal

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
PUBLIC OFFICIAL BOND SURETY APPLICATION and INDEMNITY AGREEMENT**

FINANCIAL INFORMATION

1. Amount of money handled during an annual term \$ _____
2. Largest amount at any one time under your control \$ _____
3. Are funds deposited as received? Yes No
4. Have you agreed to use only depositories designated by your superiors?
 Yes No
5. Does the applicant have authority to withdraw funds from depository by check?
 Yes No
If yes, is countersignature required? Yes No
By whom? _____
6. Who reconciles Bank Statements? _____
7. Is applicant a custodian of securities? Yes No
If yes, what amount \$ _____
Where are securities kept? _____
Is there joint control? Yes No
If yes, by whom _____
8. Did the CPA make any recommendations during the last audit?
 Yes No
9. Are your accounts audited on an annual basis? Yes No
If yes, by whom? _____
10. Does the applicant collect taxes? Yes No
If yes, what amount is to be collected? _____
11. To whom and when does the applicant make a report of insolvencies and delinquencies? _____
12. Is the applicant responsible for investment of funds? Yes No
If yes, is there a published investment policy which has been approved by the Obligee? Yes No
13. Is there someone other than the applicant checking at least annually to be sure the investment policy is being followed? Yes No

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
PUBLIC OFFICIAL BOND SURETY APPLICATION and INDEMNITY AGREEMENT**

New Jersey

**A SUMMARY OF YOUR RIGHTS UNDER THE
NEW JERSEY FAIR CREDIT REPORTING ACT**

The State of New Jersey Fair Credit Reporting Act (NJFCRA) is designed to promote accuracy, fairness, consumer confidentiality, and the proper use of credit data by each consumer reporting agency ("CRA") in accordance with the requirements of the NJFCRA.

The NJFCRA is modeled after the Federal Fair Credit Reporting Act. You have received a Summary of Your Rights under the Federal Fair Credit Reporting Act. The two Acts are almost identical, as are your rights under them. You can find the complete text of the NJFCRA at the Department of Consumer Affairs. You may seek damages for violations of the NJFCRA. If a CRA, a user, or (in some cases) a provider of CRA data violates the NJFCRA, you may have a legal cause of action.

For questions or concerns regarding the NJFCRA, please contact:

DIVISION OF CONSUMER AFFAIRS

Department of Law and Public Safety

124 Halsey Street

Newark, NJ 07102

Phone: 800-242-5846 / 973-504-6200

ADDENDUM 3



Municipal Excess Liability Joint Insurance Fund

Fair Credit Reporting Act Consumer
Disclosure and Authorization

FAIR CREDIT REPORTING ACT CONSUMER DISCLOSURE AND AUTHORIZATION

In connection with your employment with _____ (the "Employer"), the Employer may obtain one or more consumer reports or investigative consumer reports (or both) about you, as defined in the Federal Fair Credit Reporting Act, 15 U.S.C. 1681 *et seq.*, for employment purposes. These purposes may include hiring, bonding, contract, assignment, volunteering, promotion, re-assignment, and termination. The reports will include information about your credit, character, general reputation, personal characteristics, and mode of living.

We will obtain these reports through a consumer reporting agency. It may be a "consumer report" bearing on your credit worthiness, credit standing, and credit capacity which is used or expected to be used as a factor in making an employment-related decision about you. It may be an "investigative consumer report" that includes information as to your character, general reputation, personal characteristics, and mode of living obtained through personal interviews with your prior employers or with others who may have knowledge concerning any such items of information. If the Employer obtains an investigative consumer report, you have the right to request disclosure of the nature and scope of the report, which involves personal interviews with sources such as your neighbors, friends, or associates.

The Employer may not obtain any consumer report on you for employment purposes without your written authorization. Also, the Employer may not obtain medical information about you without your express consent to the release of medical information. Consent to the release of medical information is *not* covered by the authorization contained in this document.

Consent and General Authorization to Obtain Consumer Report as Described Above

I hereby authorize the Employer, now or at any time while I am in a relationship with the Employer, to obtain a consumer report, or an investigative consumer report, on me. This authorization does not authorize the release of medical information. I also acknowledge receipt from the Employer on this date of "A Summary of Your Rights Under the Fair Credit Reporting Act" and "A Summary of Your Rights Under the New Jersey Fair Credit Reporting Act."

Employee's/Applicant's Signature

Today's Date

Employee's/Applicant's Name Printed

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632

BULLETIN MEL 22-05

Date: February 15, 2022 **Updated**
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager, Conner Strong & Buckelew
Re: Fireworks Displays and Amusement Ride Requirements

The bulletin does not apply to the members of the NJUA JIF and “workers compensation only” members of the NJPHA JIF. This bulletin does not apply to the Board of Education members of the Suburban Metro JIF.

This will serve as an annual reminder for members of the Fund there are requirements for fireworks displays and amusement rides prior to coverage being granted. An outline of these requirements is enclosed along with the Hold Harmless Agreement wording to be provided by the contractor. Please submit the attached Firework or Amusement Ride Checklist along with all other requirements to bmurphy@rlm-inc.org. ****Please note, submissions should be received at least one week prior to the event.****

This bulletin applies to all amusement rides required to be registered with NJDCA. The JIF does not cover the ownership, operation or maintenance of amusement rides. As a reminder, “bouncy houses” and the like are also considered amusement rides and are formally known as “Type 4 Air Supported Structures”.

You should consider the following two nuances when contracting with vendors providing these devices: 1) The vendor may try to just drop-off the device for you to setup; 2) The vendor may not include personnel to oversee the devices. Both of these nuances would fall within the exclusion and not be covered by the Fund; vendors must provide their own attendants and it should be stated in the contract. Please note, oversight of the structures are considered “operation”.

Please note, the following exceptions are NOT accepted:

- Health Insurance in lieu of Workers’ Compensation;
- Owners/Proprietors excluded on the Workers’ Compensation;
- Invoice/P.O. in lieu of a full contract;
- Unsigned contract; and
- Personal Automobile Liability in lieu of Commercial Automobile Liability.

If you have any questions on this bulletin, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Risk Management Consultants
Fund Professionals
Fund Executive Directors

BULLETIN MEL 22-05

**FIREWORKS DISPLAY/AMUSEMENT RIDE REQUIREMENTS
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

The following information must be filed with and approved by the MEL Underwriting Manager prior to the event:

1. Copy of contract between the contractor and the member entity. Contracts we see are sometimes silent or ambiguous as to who is responsible for policing the display/ride, setting up the ride, searching for/disposing of unfired fireworks, etc. If the contract is silent or ambiguous on any of this, we will be requesting that you obtain an addendum to the contract or a letter from the contractor on their letterhead stating they will be responsible for such.
2. Certificate of insurance from contractor to include the following information:
 1. General Liability: \$1,000,000 per occurrence combined single limit for bodily injury and property damage with \$2,000,000 general aggregate. Contractual liability must be included.
 2. Automobile Liability: \$1,000,000 per occurrence combined single limit for bodily injury and property damage with no aggregate.
 3. Workers Compensation: Statutory limits
 4. Employers Liability: at minimum limits of \$500,000.
 5. Umbrella Liability: \$4,000,000 per occurrence and in the aggregate are strongly recommended, sitting excess of the General Liability, Automobile Liability and Employers Liability coverages.
 6. The member entity and any associations, recreations or committees formed by the member entity to organize the "event" must be named as additional insureds on the General Liability, Automobile Liability and Umbrella Liability coverages.
 7. Rain date, if applicable, should also be shown on the description section of the certificate of insurance.

If you are using Garden State Fireworks, D&M Fireworks or Serpico Pyrotechnics, they send a certificate to the MEL on an annual basis for Workers' Compensation (#3 and #4) and Automobile Liability (#2). As such, these two items do not need to be provided to us when using either company.

3. An executed hold harmless agreement in favor of the member entity must be signed by the contractor. Enclosed is suggested hold harmless agreement wording to be used by the contractor. **The Fund will not accept a "Null and Void" clause in favor of the contractor as part of the hold harmless agreement. Any additional hold harmless/indemnification language in any agreement contradictory to the wording enclosed shall be removed.**
4. As respects to mechanical amusement rides/devices, the contractor will need to provide proof of registration of its amusement ride equipment, as well as a copy of the contractor's permit application for the rides being utilized for the member sponsored event. Once the equipment is delivered to the event site, the member should confirm the actual permit is affixed to the equipment. To confirm the amusement vendor is registered, as required by the State, the member can visit the NJDCA website at http://www.state.nj.us/dca/divisions/codes/publications/pdf_rides/permitted_rides.pdf
5. A ride inspection must take place prior to using the inflatable.

As stated above, mechanical amusement rides/devices are required to be licensed by the State of New Jersey. Mechanical amusement rides/devices are defined as any amusement ride required to be licensed by the State of New Jersey which includes any mechanical device or devices, including but not limited to water slides exceeding 15 feet in height, which carry or convey passengers along, around, or over a fixed or restricted route or course for the purpose of giving its passengers amusement, pleasure, thrills or excitement; and any passenger or gravity propelled ride when located in an amusement area or park in which there are other amusement rides. Mechanical amusement rides/devices are also defined to include the following pursuant to the New Jersey Department on Community Affairs, concerning Carnival and Amusement Ride Safety Act P. L. 1975 C105 as amended on July 20, 2001, and New Jersey Administrative Code, Title 5. Community Affairs, Chapter 14A. Carnival-Amusement Rides, N.J.A.5:14 A (2014), N.J.A.C. §5.14A-1.1:

- Small truck kiddie rides as defined under N.J.A.C. §5:14A-1.2, and inflatable bounce houses, moonwalks, inflatable slides, and other inflatable attractions, which allow riders to bounce, slide, and/or to be supported by them, as defined under N.J.A.C. §5:14A-1.2, and §5:14A-13.1, "Inflatable Rides" subchapter.
- The rental or lease of Inflatables – Inflatables are considered an amusement ride. DCA's web site lists rental firms and those inflatables that already have a DCA permit. Be sure the inflatable you want to rent is on the list.

http://www.state.nj.us/dca/divisions/codes/publications/pdf_rides/permitted_rides.pdf

Please note, exceptions to the requirements herein are NOT accepted:

- Health Insurance in lieu of Workers' Compensation;
- Owners/Proprietors excluded on the Workers' Compensation;
- Invoice/P.O. in lieu of a full contract;
- Unsigned contract; and
- Personal Automobile Liability in lieu of Commercial Automobile Liability.

The fireworks display/amusement ride submissions should be e-mailed to bmurphy@rlmnc.org for review and approval no later than three weeks prior to the event. If you have any questions please contact the Barbara Murphy at PEGAS at 609-275-1155 x140.

FIREWORKS DISPLAY
HOLD HARMLESS AGREEMENT

Between the Borough/Township/City/County of _____
and _____ (Contractor).

WITNESSETH:

1. _____ (Contractor) agrees to release, indemnify and hold harmless the Borough/Township/City/County of _____ from and against any loss, damage or liability, including attorneys' fees and expenses incurred by the latter entities and their respective employees, agents, volunteers or other representatives arising out of or in any manner relating to the manufacture, installation, firing or disassembly of any pyrotechnic equipment or device and/or the supervision and presentation thereof.

2. The applicant has furnished the Certificate of Insurance with limits of liability described below:

Workers Compensation/Employers Liability: _____

General Liability: _____

Automobile Liability: _____

Umbrella Liability: _____

A true copy of the Certificate of Insurance is attached indicating the member entity and applicable associations, recreations or committees formed by the member entity to organize the "event" must be named as additional insured on all liability policies.

3. The facilities will be used for the following purpose and no other:

Event: _____ Date: _____ Rain Date: _____

Dated: _____ Signed: _____

Authorized Signature of the Contractor

Witness: _____

AMUSEMENT RIDES

HOLD HARMLESS AGREEMENT

Between the Borough/Township/City/County of _____
_____ and _____ (Contractor).

WITNESSETH:

1. _____ (Contractor) agrees to release, indemnify and hold harmless the Borough/Township/City/County of _____ from and against any loss, damage or liability, including attorneys' fees and expenses incurred by the latter entities and their respective employees, agents, volunteers or other representatives arising out of or in any manner relating to the installation, operation, use, or disassembly of any amusement ride equipment or device and/or the supervision thereof.

2. The applicant has furnished the Certificate of Insurance with limits of liability described below:

Workers Compensation/Employers Liability: _____

General Liability: _____

Automobile Liability: _____

Umbrella Liability: _____

A true copy of the Certificate of Insurance is attached indicating the member entity and applicable associations, recreations or committees formed by the member entity to organize the "event" must be named as additional insured on all liability policies.

3. The facilities will be used for the following purpose and no other:

Event: _____ Date: _____ Rain Date: _____

Dated: _____ Signed: _____

Authorized Signature of the Contractor

Witness: _____

FIREWORKS CHECKLIST

REQUIREMENTS	PENDING/APPROVED/DENIED
Signed Contract in Full	
Post Clean up Wording	
Hold Harmless	
GL COI w/AI	
Auto COI w/CSL Limit \$1M	
WC COI statutory limit & Employers Liability Limit minimum \$500,000	

Member:

JIF:

VENDOR:

DATE OF EVENT:

RAIN DATE (IF APPLICABLE):

RMC OR MUNICIPALITY E MAIL ADDRESS:

Post Clean Up: A letter from the Fireworks contractor indicating that they are responsible for the inspection, clean up and disposal of any unexploded aerial shells or live components, as required under NFPA 1123, 1995 edition, Section 4-1.12. Clean/Disposal may be indicated within the contract.

The fireworks display submission should be emailed to bmurphy@rlminc.org for review and approval no later than three weeks prior to the event. If you have any questions please contact the *Barbara Murphy at bmurphy@rlminc.org*.

AMUSEMENTS CHECKLIST

REQUIREMENTS	PENDING/APPROVED/DENIED
Signed Contract in Full	
Hold Harmless	
GL COI w/AI	
Auto COI w/CSL Limit \$1M	
WC COI statutory limit & Employers Liability Limit minimum \$500,000	
Permitted by DCA	

MEMBER:

JIF:

VENDOR:

DATE OF EVENT:

RAIN DATE (IF APPLICABLE):

RMC OR MUNICIPALITY E MAIL ADDRESS:

PERMITTED BY DCA: Proof of registration of amusement ride equipment, as well as, a copy of the contractors permit application for the rides being utilized for the member sponsored event. Once the equipment is delivered to the event site, the member should confirm that the actual permit is affixed to the equipment. Copy and paste the following link in to your tool bar to see the list of vender who are registered with the State of NJ.
https://www.state.nj.us/dca/divisions/codes/publications/pdf_rides/permited_rides.pdf

The amusement ride submission should be emailed to bmurphy@rlmenc.org for review and approval no later than three weeks prior to the event. If you have any questions please contact *Barbara Murphy* at bmurphy@rlmenc.org.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 22-06

Date: January 1, 2022
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager
Conner Strong & Buckelew
Re: Skateboard Facilities Guidelines and Coverage Requirements

The bulletin does not apply to the members of the NJUA JIF and “workers compensation only” members of the NJPHA JIF. This bulletin does not apply to the Board of Education members of the Suburban Metro JIF.

This will serve as a reminder of the MEL’s skateboard facility insurance guidelines, safety guidelines and coverage requirements. The MEL provides limits of \$5,000,000 for member entity-owned and approved skateboard facilities. The extension of coverage is contingent on the member town’s respective member local Joint Insurance Fund adopting and implementing insurance and safety guidelines matching the guidelines enclosed. The guidelines are also a requirement of the MEL’s reinsurers.

Please note items #1 and #2 require evidence of adequate insurance from the architect, engineer and contractor. Items #3 and #7 require proper safety and loss control. Items #4, #5, and #6 require Governing Body approval via resolution for the design and construction, posting of signs and onsite supervision. The design immunity is further strengthened by obtaining Governing Body approval via resolution. Item #8 requires member JIF approval.

Also included is a basic description of the type of facility the MEL would consider insuring. An “approved” facility is one that has implemented similar guidelines to those enclosed and has been accepted for coverage by the local member Joint Insurance Fund.

A skateboard facility is defined as a facility constructed specifically for the use of skateboarding and designed with special ramps. It is not a flat paved composite or wooden area. The local JIF currently excludes coverage for skateboard facilities except those that have already been approved.

If you have any questions concerning this bulletin, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Risk Management Consultants
Fund Professionals/ Fund Executive Directors

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
SKATEBOARD FACILITY
Insurance and Safety Guidelines

Eight (8) Step Requirement for Approval of Coverage

The Executive Committee of the local JIF must approve the application for coverage prior to the MEL extending coverage. The member must submit to the Executive Committee of their local JIF for review documents outlined in items (1) through (7). The MEL wants to ensure that Title 59 immunities will be triggered where at all possible in the event of a claim.

- 1) A qualified architect or engineer must design the facility. The member town must obtain certificates of insurance from this individual/firm prior to the start up of the project. The member town should consult with their RMC (where applicable) on the limits and extent of coverage required. Evidence of insurance is required for workers compensation, general liability, professional liability and automobile liability. The member town must be named as additional insured on the general liability policy of the architect and/or engineer.
- 2) The facility must be constructed by a qualified outside contractor. The member town must obtain certificates of insurance from the contractor prior to the start up of the project. Again, the member town should consult with their RMC (where applicable) on limits and extent of coverage required. Evidence of insurance is required for workers compensation, general liability and automobile liability. The member town must be named as additional insured on the general liability policy of the contractor.
- 3) The member town must provide a copy of the design specifications to the local JIF for review by the local JIF and its Safety Director. The facility must receive a satisfactory pre construction inspection in writing by the local JIF Safety Director. Attached is a basic description of the type of facility the local JIF and MEL would consider insuring.
- 4) The governing body of the member town must adopt a resolution/ordinance approving the design and construction of the skateboard facility.
- 5) The governing body of the member town must adopt a resolution/ordinance requiring the posting of signs at the skateboard facility requiring the wearing of safety equipment, including helmets, elbow and knee pads.
- 6) The governing body of the member town must adopt a resolution/ordinance on whether or not supervision is required.
- 7) The facility must receive a satisfactory post-construction inspection in writing by the local JIF Safety Director.
- 8) The local JIF Executive Committee will approve the facility for coverage upon receipt and review of the:
 - Safety Director's satisfactory reports for pre-construction inspection including compliance with any pre-construction recommendations (Step #3) and for post-construction inspection (Step #7),
 - Resolutions as required in Steps #4, 5 and 6 described above.

Coverage and Pricing

A \$5 million limit is provided by the MEL for an "approved" facility. Skateboard facilities are not eligible for the optional excess liability coverage offered by the MEL. There will not be a MEL additional assessment; however, there may be a local JIF assessment and/or member deductible.

Basic Description of an Insurable Type Facility

The design of a skateboard facility must include considerations for safety; be economically feasible; be compatible with other uses if built in a public park; and not adversely impact any nearby residents. It should incorporate features allowing skaters of different levels of ability to be challenged; it may contain convex and concave shapes in the form of bowls, ridges, valleys, channels, curbs, platforms, ramps and level areas. All features should be interconnected, so skaters can move continuously throughout and around the track.

The design of the facility should be a reasonable compromise between fun and safety. It is essential that the design of the skateboard facility should not only involve input from the township staff and the township's risk management consultant, but also involve input from skateboarders.

Safety Guidelines

The local JIF and MEL will only insure those facilities, which are designed with safety in mind. The member town must provide a copy of the design specifications to the local JIF for review by the local JIF and its Safety Director. The following guide has been developed for the convenience of the members developing skateboard parks. Some of the items identified are required for coverage, others are offered as suggestions. Be reminded that this is not a complete list and that the criteria are subject to change without notification.

Administration

- A qualified architect or engineer must design the facility. The member town must obtain certificates of insurance from this individual/firm as noted above. Written plans for the skateboard park must be approved by the Safety Director.
- The facility must be constructed by a qualified outside contractor. The Member Town must obtain certificates of insurance from the contractor as noted above.
- The governing body of the member town must adopt a resolution/ordinance approving the design and construction of the skateboard facility as noted above.
- The governing body of the member town must adopt a resolution/ordinance requiring the posting of signs at the skateboard facility requiring the wearing of safety equipment, including helmets, elbow and knee pads.
- Signs are to be conspicuously posted at the skateboard park. Both your solicitor and the Safety Director's office should review the text.
- The governing body of the member town must adopt a resolution/ordinance on whether or not supervision is required.
 - If the park is unsupervised, the town must alert the Police to the ordinance and require that they enforce it. To enable the Police to enforce an unsupervised park, a tag system should be used in indicating who has signed a waiver and a commitment to abide by the rules.
 - For supervised parks: Included in this policy should be a medical waiver and/or release signed by both the parent and child allowing the township to provide emergency medical treatment. This information should be on the back of the ID card issued by the township for skateboard park users.
 - Possible color coding of attractions tied in with age guidelines that would be incorporated on the "users" permit; or, identification badges should be considered if the park is supervised.
 - For both unsupervised and supervised parks there should be an accident/incident procedure in place and the attendant should have multiple means to contact the police or emergency units (cell phone, two-way radio and emergency landline phone being installed).
- Maintenance procedures must be provided.
- Member must set up a specific inspection program in accordance with Mfg./Installers Guidelines.

Site of the Attractions

- Separate the beginner and more experienced attractions. See "Equipment", below.
- Shared BMX and Skating activities are not acceptable unless the skateboard park attractions have been designed for both activities and separate usage times have been posted and enforced.
- Trees and shrubs should be planted far enough away from the track to avoid leaves and twigs from falling on the track. Ground covers are likely to be trampled if planted too close to the facility.
- There must be a transition area extending around the facility on all sides between five and ten feet depending on the location within the park. This area acts as a buffer zone between the attractions and the fence.
- Site drainage should be evaluated to assure that water would satisfactorily run off the site and the equipment.
- There must be a way to close the skateboard park off at night or in off-hours. A ten-foot high chain link fence is suggested however an eight-foot high perimeter fence is a minimum requirement. The fence should have a gate for people and another gate large enough for maintenance equipment to get on site.
- If the park is to be open after dark, it must be well lighted.
- Smooth concrete or asphalt surface free of cracks that could catch wheels.
- Sign(s) at facility, which posts rules, hours, and suggested PPE. See Administration above.
- Spectator areas are ADA compliant and protected from skaters rolling into the spectators.
- Spectator areas should be protected from flying skateboards.
- Storage area for bags and equipment should be provided out of traffic flow and skating areas.
- Water fountain advisable
- Rest room facilities advisable.

Equipment

- Attractions should be physically separated and arranged according to the skill level of potential users.
- Height limitation of less than 6 feet.
- Vertical slopes and sharp edges should be eliminated from the design with, instead, a gently rounded lip at the top edge of all slopes.
- Edges of attractions should be sanded so there are no burrs to cause splinters.
- Meet applicable B.O.C.A. and/or Township construction codes.
- Anchoring of equipment. - countersunk or recessed fastenings. Weather resistant fastenings (stainless steel or good galvanized) should be used.
- Rounded corners on equipment with no protruding bolts or fasteners
- No nails. Boards with nails get kicked out and the nails stick out creating an impaling or laceration hazard.

- Enclosed sides and ends of attractions and platforms (Solid stops advisable or stops with vertical rails of 4 Inch on center or less acceptable.)
- Transition or buffer area distance between attractions and the adjacent fence requires a minimum of 5 to 10 feet to reduce potential of impact incidents. The minimum is 15 feet between attractions.
- Attractions should be fully enclosed thus preventing unauthorized individuals tampering with connective bolts. The bolts could require a special wrench to be removed.

Additional Requirements

- A final inspection by the installer and sign-off by the engineer that all work was done in accordance with contract specifications.
- A specific training program conducted by the Mfg./Installer regarding equipment inspection activities.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632

BULLETIN MEL 22-07

Date: January 1, 2022
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager
Conner Strong & Buckelew
Re: Property Reporting Requirements

The bulletin does not apply to the members of the NJUA JIF and “workers compensation only” members of NJPHA JIF. This bulletin does not apply to the Board of Education members of the Suburban Metro JIF. This bulletin does not apply to members not participating in the MEL Property program.

This will serve as a reminder of reporting requirements of the MEL property program. The reporting requirements are outlined on the enclosed pages.

If you have any questions concerning this bulletin, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Risk Management Consultants
Fund Professionals
Fund Executive Directors

VACANT BUILDINGS

Vacant buildings are defined as buildings containing nothing; being without contents or occupants. Unoccupied means currently not in regular use by the member and not visited on a regular basis by municipal personnel; however, is being used for storage or contains contents.

The MEL Underwriting Manager must be notified no more than thirty (30) days from the time of acquisition of a vacant/unoccupied building. This applies to all vacant/unoccupied property and existing property that becomes vacant or unoccupied. It is not necessary to report vacant lots, vacant land and bodies of water.

Reporting Requirements

- 1) Date of acquisition or possession;
- 2) Description and occupancy before vacancy;
- 3) Future plans for the building and time frame;
- 4) Whether or not utilities are disconnected;
- 5) Building Security ie., alarms, security guards, fence, lighting, etc.;
- 6) Scheduled weekly/daily maintenance/visits;
- 7) Mortgagee/additional interest, if any;
- 8) Street address or legal address (block and lot numbers and street and town);
- 9) Insurable value of the building (actual cash value or replacement cost);
- 10) Number of stories;
- 11) Square footage;
- 12) Building Construction ie; masonry, frame, etc.; and
- 13) Photo or Google Maps link.

Upon notification, the Joint Insurance Fund and excess Insurer reserve the right to inspect the property. If any inspection uncovers major deficiencies or discrepancies from what is initially reported, the member entity may be asked to correct this in order for coverage to apply.

After the initial reporting of a Vacant or Unoccupied building(s), the member entity must continue to include these buildings on the member entity's property schedule during the annual exposure review process for continuation of coverage. Vacant or Unoccupied buildings should be inspected regularly and added to routine Law Enforcement patrols. The JIF/MEL and/or excess carrier reserves the right to cancel coverage on any vacant/unoccupied building if in its judgement the member entity is allowing the building to fall into disrepair, is not following through on its intended future use as proposed by the member entity, or fails to meet its stated timeline for the future use/disposition of the building.

Please refer to your policy and procedure manual for the JIF's policy in this area.

VACANT BUILDINGS (cont'd)

Coverage

1. Vacant Buildings: Actual Cash Value – Except as noted below, the JIF/MEL will only provide “Named Perils” coverage on an “Actual Cash Value” basis on vacant buildings.
 - a. Demolition/Debris Removal – In the event that the Fund Underwriter/Excess carrier does not approve coverage for vacant buildings the JIF/MEL will cover the reasonable and necessary costs up to \$25,000 incurred to demolish and remove debris from property that remains following direct physical loss from “Named Perils” for vacant buildings that are reported in accordance with the terms above and no more than 60 days from the time of acquisition. Members may seek higher limits for demolition/debris removal upon providing documentation of increased costs for demolition/debris removal to the Fund Administrator and/or the Fund Underwriter and upon the Fund Underwriter’s approval.
 - b. Replacement Cost – R/C coverage may be provided for all risks of direct physical loss from any cause unless excluded under the policy for vacant buildings under the following circumstances and upon approval by the Fund Underwriter/Excess carrier:
 - i. The member must provide documentation as to the intended future use of the building including a realistic timeline for placing the building in use;
 - ii. The completion of a satisfactory inspection by the Fund Underwriter’s office to verify building condition, security of the building, and status of utilities.
2. Unoccupied Buildings:
 - a. Seasonal unoccupied buildings such as recreation halls, lifeguard facilities, swimming pool lockers, etc. will be covered on a Replacement Cost basis for all risks of direct physical loss from any cause unless excluded under the policy.
 - b. Other Unoccupied buildings must be submitted for coverage determination. In the event that the Fund Underwriter/Excess carrier does not approve coverage Demolition/Debris Removal coverage may be provided in accordance with 1.c. above.

“Named Perils” means: Fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, watercraft and malicious intent.

NOTES:

All vacant properties must be reported to your JIF Executive Director and the Underwriting Manager. Also forward a copy to the MEL Executive Director located at Barbara Murphy, PEGAS, Inc., 51 Everett Drive, Suite B-40, West Windsor, NJ 08550 or bmurphy@rlminc.org.

HISTORIC BUILDINGS

Reporting Requirements

- 1) Date of acquisition or possession (must be reported within thirty (30) days of acquisition);
- 2) Future plans for the building and time frame for such plans;
- 3) Whether or not utilities are disconnected;
- 4) Building security, such as alarms, security guards, fence, lighting, etc.; and
- 5) Scheduled visits, with full internal and external walkthrough, plus routine law enforcement patrol (at least weekly).
- 6) Appraisal by professional specializing in historic valuations.
- 7) Proof of property being formally added to a National, Federal, State, County or Municipal Historic Register.

Additional Information

Upon notification, the JIF and its insurers reserve the right to inspect the property. The member entity may be asked to correct any major deficiencies or discrepancies from what is initially reported in order for coverage to apply.

The member entity must continue to include these buildings on the member entity's property schedule during the annual exposure review process for continuation of coverage.

The JIF and/or its insurers reserve the right to cancel coverage on any building if, in its judgement, the member entity fails to continually satisfy the Special Reporting Instructions above.

Definitions

Historic Property: Any property appearing in the local register of Historic Places, National Historic Landmarks Program, or National Register of Historic Places.

Insurance Coverage Valuation

Cost to repair, rebuild or replace the damaged parts of buildings or structures with the same materials, workmanship and architectural features at the same location and for similar occupancy.

BUILDERS RISK

Builders Risk is defined as construction of a new building, an addition to an existing building or major changes to the outer structure of an existing building. Generally, it is only meant for new square footage or major structural alterations to existing square footage.

Reporting Requirements

- Builders Risk projects should be reported prior to startup.
- Inspection by the JIF, MEL or its excess insurers is at their discretion.
- There is an additional premium charge by the member Joint Insurance Fund.
- The attached questionnaire is required for quoting projects looking for a limit higher than \$10 million.

NOTES:

You must advise the JIF Executive Director and the Underwriting Manager when construction has been completed. You should advise occupancy and the insurable value of any contents.

All builders risk properties must be reported to your JIF Executive Director and the Underwriting Manager with a copy to the MEL Executive Director located at Barbara Murphy, PEGAS, 51 Everett Drive, Suite B-40, West Windsor, NJ 08550 or bmurphy@rlminc.org.

NEWLY ACQUIRED LOCATIONS

Reporting Requirements (as requested in Origami)

- 1) Date of acquisition or possession;
- 2) Street address or legal address (block and lot numbers and street and town);
- 3) Insurable value of the building (replacement cost);
- 4) Description and occupancy (ISO terminology);
- 5) Square footage;
- 6) Building Construction (in ISO terminology);
- 7) Number of stories;
- 8) Sprinkler coverage (%);
- 9) Flood Zone (FEMA terminology) and elevation;
 - a. If in Special Flood Hazard Area (SFHA), confirm if NFIP policy with maximum available limits has been purchased;
- 10) Building Security ie., alarms, security, etc.; and
- 11) Mortgagee/additional interest, if any.

The following page includes the standard terminology to utilize for the categories noted above.

Additional Information

- Newly acquired locations should be reported prior to acquisition.
- Inspection by JIF, MEL or its excess insurer is optional.

ISO Construction Class Codes			
Class	Name	Description	NFPA / IBC Equivalent Code
1	Frame	Exterior walls of wood, brick veneer, stone veneer, wood ironclad, or stucco on wood.	V (111), V (000) / VA, VB
2	Joisted Masonry	Exterior walls of masonry material with combustible floor and roof.	III (211), III (200), (IV (2HH) / IIIA, IIIB, IV
3	Non-Combustible	Exterior walls, floor and supports made of metal, asbestos, gypsum or other non-combustible materials.	II (000) / IIB
4	Masonry Non-Combustible	Same as class 2, but the floors and roof are of metal or other non-combustible materials.	II (111) / IIA
5	Modified Fire Resistive	Exterior walls, floors and roof of masonry or fire-resistive material with a fire resistance rating of at least 1 hour but less than 2 hours.	II (222) / IB
6	Fire Resistive	Class 5, but with a rate of at least 2 hours.	I (442), I (332) / IA
Flood Zones			
Zone	Name	Description	
SFHA	Special Flood Hazard Areas	Area that will be inundated by flood event having a 1% chance of being equaled or exceeded in any given year, aka 100-year. Includes zones A and V.	
MFHA	Moderate Flood Hazard Areas	The areas between SFHA and .2% annual chance of flood (500-year). Includes zones B and Shaded X.	
LFHA	Minimal Flood Hazard Areas	Area outside the SFHA and higher than the elevation of the .2% annual chance flood. Includes zones C or Unshaded X.	
Wind Tier Zones			
Zone	Name	Description	
1	Tier I	130 mph	
2	Tier II	160 mph	
3	Tier III	200 mph	
4	Tier IV	250 mph	
Spotted	Spotted zone	Hurricane-susceptible region	
Dashed	Dashed zone	Special wind region	
Occupancy			
Class	Name	Description	SubTypes
A	Assembly	Places where people gather for civic, social, religious, recreation, food/drink purposes.	A-1 through A-5
B	Business	Office for professional or service type transactions.	
E	Educational	6+ people occupy a building for educational purposes through 12th grade. Includes daycare.	
F	Factory and Industrial	Assembling, disassembling, fabricating, finishing, manufacturing, packaging, repair and process operations, not classified as H or S.	F-1, F-2
H	High Hazard	Manufacturing, processing, generation or storage of materials that constitute a physical or health hazard.	H-1 through H-5
I	Institutional	Care or supervision is provided to people who are not capable of self-preservation without physical assistance or in which people are detained for penal or correctional purposes.	I-1 through I-4
M	Mercantile	Display and sale of merchandise, stocking of goods and is accessible to the public.	
R	Residential	Intended for sleeping purposes, not classified as I.	R-1 through R-4
S	Storage	Storage purposes.	S-1, S-2
U	Utility and Miscellaneous	Accessory or miscellaneous use not classified more specifically.	

NOTES:

All newly acquired properties must be reported to Barbara Murphy, PEGAS, 51 Everett Drive, B-40, West Windsor, NJ 08550 or bmurphy@rlm-inc.org.

BUILDER'S RISK QUESTIONNAIRE

Completion of this questionnaire will help your Underwriter provide the most accurate program terms and conditions as possible.

SECTION 1 – GENERAL INFORMATION

Named Insured(s):

Project Owner(s):

General Contractor / Construction Manager:

Have the Project Owner(s) and contractor worked together before?:

If so, how many projects of similar scope has GC/CM completed?:

Average tenure of Risk Management Department:

Project Location (Address or Lat/Long):

Insured Contact:

Name:

Title:

Ph:

SECTION 2 – COVERAGE REQUESTS

Project Value:

Construction Hard Costs: \$

Owner Purchased FFE: \$

DSU / Soft Costs: \$

(Please provide breakdown of Earnings, Rental Income and Soft Costs)

Policy Loss Limit Desired?:

If 'Yes', please provide limit: \$

Property Damage Deductible: \$

Delay / Soft Cost Deductible: Days – Waiting Period

Natural Catastrophe Coverage:

Earthquake Limit: \$

Earthquake Deductible:

Named Storm Limit: \$

Named Storm Deductible:

Flood Limit: \$

Flood Deductible:

Water Damage Limit: \$

Water Damage Deductible: \$

SECTION 3 – PROJECT SPECIFIC DETAIL

Construction Scope & Type (please describe construction materials used for building frame, walls and roof as well as its intended occupancy and description of work):

Project Term:

Anticipated Start Date:

Anticipated Completion Date:

Please proceed to Page 2 →

If you want to learn more about the compensation Zurich pays agents and brokers visit:

<http://www.zurichnaproducercompensation.com> or call the following toll-free number: (866) 903-1192. This Notice is provided on behalf of Zurich American Insurance Company and its underwriting subsidiaries.

Zurich in North America Construction Unit

Project Detail:

Total Square Footage:
of Stories Above Grade:
of Stories Below Grade:

Will there be a below grade garage?:
Where will Mech. Equip be stored?:
Will there be any retail / restaurants?:

**Will there be any unique construction features?
If 'Yes' then please explain further:**

**Will this project include any renovation work?:
If so, will it be non-structural, structural or seismic retrofit?:**

Project turned over in phases or occupied prior to total completion?:
(Please provide details around turnover & occupancy, etc.)

SECTION 4 – SITE PROTECTION

Fire Department Information:

Distance to nearest responding department:
Type of Fire Department (Paid, Volunteer):
Will there be operational hydrants on-site?:
If 'No', are there plans to install any?:
Are procedures in place / meetings held by local site management and the fire department?:

Site Security:

Will the site be completely fenced in?:
Will the site be lighted?:
Will there be security staffed on-site?:

On-Site Security (select all that apply):

Weekends Only:
Off-Hours Only:
24hrs / 7 days:
Other (explain):

SECTION 5 – NATURAL CATASTROPHE EXPOSURES

Earthquake / Earth Movement:

Has the design included local EQ building codes?:
If a renovation, will the work include seismic retrofitting?:
Geotechnical Report Completed and all recommendations followed?:
(Please provide copy of Executive Summary)

Named Storm:

Building Structural Wind Load is designed to: _____ MPH
Will Roof Clips be used?: _____ Select
If exterior will be glass, will it be rated as impact resistant?:
If so, what MPH rating will be used?:

Flood:

Finished Floor Elevation (FFE): _____
Flood Zone A or B?: _____
Elevation at lowest point on site:
Dewatering Systems Anticipated?:
Will there be back-up power?:

Is there an Emergency Preparedness Plan developed and in place?

If 'Yes' does it include:
Pre-planning and site preparation for potential event(s)?
Flood / Surge Events?
Named Storm / Hurricane Events?

Please proceed to Page 3 →

Zurich in North America Construction Unit

SECTION 6 – OTHER EXPOSURES

Hot Testing:

Will there be any Hot Testing exposure present?:

("Hot testing" means the testing of machinery or equipment that will be used in manufacturing, processing or power generation operations, when such machinery or equipment involves the use of feedstock, fuel, catalysts or similar materials, for the purpose of simulating load, operating or production conditions to train personnel or to verify the machinery or equipment functions according to the design specifications.)

If 'Yes', what is being tested?:

Duration of testing: Days

Who will perform the testing?:

Crane Usage:

How many cranes will be on-site at once?:

Operators will be Certified?:

Will there be any tandem lifts?:

of Cranes by Type used:

Mobile / Crawler:

Tower Cranes:

Damage to Existing Property:

Value of Existing Property to be insured: \$

Limit requested for Existing Property: \$

Coverage – Course of Construction activities or All Risk?:

Age / Construction Type and Sq Ft. of Existing Structure?:

Quality Assurance / Quality Control:

Will there be third party consultants on-site?:

Is there a project specific QA/QC program?:

Dedicated QA/QC Representative on-site?:

Please also provide a copy of the construction breakdown, construction schedule / flow chart, project site plan and any other pertinent information as deemed necessary.

Insured Representative:

Title:

Date:

Thank you very much for your time and we appreciate you thinking of Zurich for your builder's risk insurance needs!

END OF QUESTIONNAIRE

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 22-08

Date: January 1, 2022

To: Fund Commissioners of Member Joint Insurance Funds

From: Underwriting Manager
Conner Strong & Buckelew

Re: Boiler and Machinery Object Inspections, Object Certificate Issuance, Loss Prevention Checklists

The bulletin does not apply to the members of the NJUA JIF, “workers compensation only” members of NJPHA JIF. This bulletin does not apply to the Board of Education members of the Suburban Metro JIF. This bulletin does not apply to members not participating in the MEL Property program.

This will serve as a reminder of the claims reporting and object inspection aspects of the property and equipment breakdown insurance program.

Object Inspections and Certificate Issuance

Zurich provides the boiler and machinery object inspections and certificate issuance. Zurich has licensed inspectors to perform state inspections for jurisdictional objects. The member entity shall contact the Zurich inspector prior to the expiration date of the certificate for the object and following the yearly maintenance that is to be performed on the object. A Zurich inspector will arrange for a convenient time to perform these inspections. Zurich will ask that a designated person of the member entity accompany them during these inspections, if possible, to make the visit as efficient as possible. Each certificate object normally generates a license fee. “Unfired pressure vessels” includes air tanks, expansion tanks, autoclaves and similar equipment. Please note that the MEL has paid with their renewal insurance premium the cost of these certificates. Therefore, member entity should not pay any fee invoices received from Zurich. As in the past, any invoices received from the insurance company should be returned to Zurich.

If you require an immediate inspection or need assistance regarding inspections, please call the Zurich Inspection Hotline at 800-562-5814 or send an email to BMProcessing@zurichna.com. In addition, Zurich has assigned a “Point of Contact” for the MEL account.

Name: Matt Hill
Phone Number: 484-860-2292
Email: matthew.hill@zurichna.com
<https://esolutions.zurichna.com/s3/Boiler-Inspection-Request-System>

Loss Control / Prevention Information Checklists

Zurich Services Corporation inspectors are available to answer questions or provide information relative to inspections, loss control and prevention, and engineering.

State of New Jersey Object Inspection Requirements

The State of New Jersey requires a number of heating and cooling objects to be inspected and given a certificate of safe operation by a representative of the State. Some of the common objects you may find in your facilities include Low and High Pressure Boilers, Storage Water Heaters (fired and electric), Steam Cookers and Refrigeration Systems.

The Law requires that all steam or hot water boilers, hot water heaters or similar equipment potentially capable of generating steam shall be inspected at least once each year at 12-month intervals. The inspection shall be an internal and external as construction conditions will permit.

The Law also specifies requirements for air conditioning/refrigeration system inspections and certifications. For example, all refrigeration systems using flammable or toxic refrigerants having 36 driving horse power must be inspected and certified annually by an insurance company commissioned inspector or a State of New Jersey inspector.

Along with the above, the State of New Jersey has put into effect as of October 6, 2008 the enforcement of the registration and inspection of pressure vessels and it reads as follows:

"The State of New Jersey Bureau of Boiler and Pressure Compliance (BB&PVC) has mandated that owners of pressure vessels have their vessels inspected. This inspection is mandatory and must be done when the current boiler and refrigeration inspections are performed. After the initial inspection of the pressure vessel is completed thereafter, it must be inspected every three years. Inspection of pressure vessels is conducted by State and Insurance company inspectors certified by the BB&PVC. Boiler and refrigeration plants will continue to be inspected once per year."

Zurich will provide the registration, inspection and the New Jersey Certificate object number, this will keep you in compliance with the in force unfired pressure vessel Code.

The State will issue fines for all objects that do not have the certificate up to date. N.J.S.A. 34:7-26 Penalties; Recovery states that the first offense can carry a penalty of \$500 to \$10,000 per object. The second offense can carry a penalty as much as \$25,000 per object. The fines will come directly from the State of New Jersey. The law requires the inspection to be internal and external as construction and conditions permit. In order for the Boiler to be ready for an inspection, *New Jersey Code 12:90-4.10(f)* requires the boiler to be "open, clean, cool and ready for the inspector."

For your reference, attached to this bulletin is documentation concerning the proper installation of the feed water check valves. These documents are directly from the State of New Jersey. It is emphasized that no other devices can be installed between the stop valve/check valve and the boiler.

If you have any questions concerning this bulletin, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager at Conner Strong & Buckelew.

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Risk Management Consultants
Fund Professionals
Fund Executive Directors

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 22-09

Date: January 1, 2022

To: Fund Commissioners of Member Joint Insurance Funds

From: Underwriting Manager
Conner Strong & Buckelew

Re: Procedure for Requesting Certificates of Insurance, Automobile ID Cards and Workers Compensation Posting Notices

This will serve as an annual reminder of the proper procedure for requesting Certificates of Insurance, Automobile ID Cards and Workers' Compensation Posting Notices. Adherence to this procedure will expedite the issuance of the documents and ensure accuracy.

Requests for Automobile ID Cards and Workers' Compensation Posting Notices should be sent to [Barbara Murphy at bmurphy@rminc.org](mailto:BarbaraMurphy@rminc.org). Please state the First Named Insured and how many of each document you require.

The request process for Certificates of Insurance can be found on the following pages.

As a reminder, below is the automatic issuance process for renewal documents:

1. All members not currently renewed for membership will not receive renewal documents until we receive confirmation of renewal from the Executive Director.
2. All documents will be renewed and issued except for those which have expired (i.e. one day event certificates).
3. Auto ID Cards and Posting Notices will be issued via mail, with electronic copies available.
4. A copy of all documents issued will be on file with the Executive Director of the respective JIF.

If you have any questions concerning this bulletin, please contact your Risk Management Consultant, JIF Executive Director or the MEL Underwriting Manager.

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Risk Management Consultants
Fund Professionals
Fund Executive Directors

PROCEDURE FOR REQUESTING CERTIFICATES OF INSURANCE

1. The MEL Underwriting Manager Unit (Conner Strong & Buckelew) is responsible for issuing all documents. The member entity should direct the certificate request to its Risk Management Consultant or Insurance Producer, who will forward the request to Conner Strong & Buckelew for processing. Please note that there are exceptions to this for certain local Joint Insurance Funds.
2. The RMC will request the certificate from the MEL Underwriting Manager Unit using the "Certificate Request Form", attached to this bulletin. If the request is a renewal of an expiring certificate the RMC can attach a copy of the expiring certificate. This can be sent in lieu of the Certificate Request Form if there are no changes. If the request is required to comply with a contract arrangement or agreement, the RMC should interpret the insurance requirements and translate it to the Certificate Request Form.
3. The RMC should request the certificate by e-mail to the MEL Underwriting Service Center at the following e-mail address: bmurphy@rlminc.org.
4. The MEL Underwriting Manager Unit will distribute the certificates via email. The parties that we will accept a request from are: the member entity RMC; the Executive Director or Underwriting Manager of the local JIF the member entity belongs to; and an authorized employee of the member entity. A request from the Certificate Holder is not acceptable. The certificate holder will be advised to go through the member entity or corresponding RMC to protect the interest of the member entities.
5. The MEL Underwriting Manager Unit will continue to prepare a monthly summary of certificates issued during the previous month for each member JIF.

PROCEDURE FOR REQUESTING CERTIFICATES (cont'd)

The following are the exceptions to the "PROCEDURE FOR REQUESTING CERTIFICATES":

NJUA JIF

Conner Strong & Buckelew is only responsible for issuing certificates of insurance for evidence of:

- General Liability, Automobile Liability, Excess Liability up to \$2 million
- Public Officials Liability up to \$2 million and
- Workers Compensation.

The member entity should direct the certificate request to their RMC. All other certificates of insurance for the NJUA JIF are the responsibility of the NJUA JIF Underwriting Manager.

NJPHA JIF

Conner Strong & Buckelew is responsible for issuing certificates of insurance only for the coverages the member purchases with the NJPHA JIF.

Mid Jersey JIF, NJMSI JIF, PAIC JIF and FIRST JIF

Conner Strong & Buckelew is responsible for issuing certificates of insurance. The member entity should direct all certificate requests to PEGAS, 51 Everett Drive, Suite B-40 West Windsor, NJ 08550-5374, who will forward the request to Conner Strong & Buckelew.

Suburban Metro JIF

As respects Nutley Board of Education and Passaic County Manchester Regional Board of Education, Conner Strong & Buckelew is only responsible for evidencing \$250,000 in General Liability, Auto Liability and Workers' Compensation coverage. All requests for evidence of coverage in excess of this amount are to be directed to the School Pool for Excess Liability Limits Joint Insurance Fund (SPELL JIF). The SPELL JIF website is <http://www.spelljif.com/>.

PROCEDURE FOR REQUESTING CERTIFICATES (cont'd)

The description section of your certificate request must provide specific detail on the purpose of the request, especially when naming the certificate holder or another third party as an additional insured. The JIF insurance policies are set up in such a manner that when issuing a certificate extending additional insured status the certificate becomes an actual endorsement to the policy. Extending additional insured status to a third party will be underwritten on an individual basis by the MEL Underwriting Unit.

The following are some common examples of typical certificate requests where specific information is required to clearly state the purpose of the request and narrow the scope of coverage to the interest of the additional insured:

1. When requesting a certificate extending additional insured status for use of premises, please include the type of activity, the location address and where applicable the date and times the member will be using the facilities. If the same premise is to be used throughout the calendar year, one blanket certificate is acceptable; but the location address and specific time frame must be included with the request.
2. When requesting a certificate to comply with a contractual agreement, please state the purpose of the agreement, the member's interest and the certificate holder's interest. Making reference to a contract or agreement will not be sufficient. Including a copy of the contract as a reference for the MEL Underwriting Unit is beneficial; however, we are looking for the RMC to interpret the requirements of the contract and transform it into the applicable certificate request. The MEL Underwriting Manager is available for consultation on all contracts.
3. When requesting a certificate to comply with equipment or an automobile lease, please include the type, year, make, model, serial #, value of the equipment and if applicable reference the lease #. Please state whether the holder needs to be named as additional insured and/or loss payee.
4. When requesting a certificate extending additional insured status to the certificate holder or a third party other than the certificate holder, please be sure that the request is clear as to the third party entity's interest in the activity.
5. When requesting a certificate as evidence of coverage for a quasi entity, please be sure the quasi entity has been approved for coverage by the respective member via resolution by the Governing Body. This applies to member JIFs who extend coverage via their members for approved quasi entities. They include the Bergen, South Bergen, Central, Morris, Suburban Metro, Suburban Municipal, PAIC, NJSI, Mid Jersey, and Camden JIFs.

**CERTIFICATE REQUEST FORM
JOINT INSURANCE FUND**

Certificate Holder:

Date of Request: _____
Risk Management Consultant: _____

Telephone # : _____
E-Mail: _____

JIF Name: _____
Entity Name: _____
Address: _____

COVERAGES AND LIMITS REQUESTED: **RENEW ANNUALLY? YES NO**

COVERAGES: (X)

- _____ General Liability
- _____ Auto Liability
- _____ Auto Physical Damage
- _____ Excess Liability
- _____ Property (All Risk)
- _____ Workers Compensation
- _____ Public Officials Liability
- _____ Crime/Fidelity Bond

LIMITS:

	ADDITIONAL INSURED? YES NO
	ADDITIONAL INSURED? YES NO
	LOSS PAYEE? YES NO

DESCRIPTION: *(include purpose of certificate, additional insureds, loss payees, etc.)*
(If the date, month, or year is not absolutely required please do not include)

ANY ADDITIONAL INFORMATION NECESSARY TO ISSUE THIS CERTIFICATE SHOULD BE ATTACHED TO THIS FORM

<p align="center">E-MAIL CERTIFICATE REQUEST TO: bmurphy@rlmenc.org Please Allow 3 Business Days to Process. For RUSH certs please note RUSH in the BEGINNING of the emails Subject Line</p>
--

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 22-10

Date: January 1, 2022

To: Fund Commissioners of Member Joint Insurance Funds

From: Underwriting Manager
Conner Strong & Buckelew

Re: Shared Services Insurance Guidelines

There are many different types of shared service arrangements that may require specific insurance needs and it is not feasible to address all situations with one set of guidelines; however, since there is a growing need in the state for shared services, the MEL felt it was necessary to provide at least a general set of insurance guidelines for its member entities to reference when entering into contracts for shared service arrangements.

A copy of the MEL shared services arrangement insurance guidelines are below. The guidelines address the areas of: (1) understanding the relationship between the contracting parties; (2) what lines of insurance need to be addressed in the insurance provision; and (3) the type of hold harmless/indemnification provision needed when entering into shared arrangements with other JIF member entities versus non-JIF entities.

It is important to remember although these arrangements are called “shared services” they are true contractual relationships where losses can occur and have occurred. As such, it is important to treat the liability, indemnification and insurance provisions in a proper manner.

If you have any questions, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Fund Executive Directors
Fund Professionals
Risk Management Consultants

SHARED SERVICES AGREEMENTS INSURANCE GUIDELINES

Parties to the Agreement:

- Identify the parties to the Agreement.
- Understanding each party's role and their interest in the shared services arrangement.
- Determine if all parties to the contract are members of a MEL member Joint Insurance Fund. If not, please consult with your Risk Management Consultant for guidance on type and amounts of insurance coverage.

Insurance Provision:

- The agreement should contain insurance and indemnification provisions so all parties of the agreement know what their responsibility is to be properly insured so all parties are protected for their actions.
- The following lines of insurance need to be addressed in the agreement, where applicable, and at the suggested minimum limits of liability:

When a member is receiving services, consider requiring the provider to carry:

1. **Workers Compensation** – Statutory Workers' Compensation and \$5,000,000 for Employers Liability.
2. **General Liability/Law Enforcement** – \$5,000,000 per occurrence for bodily injury, property damage, advertising injury and personal injury, and \$5,000,000 annual aggregate. The policy shall name receiver as an additional insured and also include full severability of interests/separation of insureds.
3. **Automobile Liability** – \$5,000,000 each accident for any vehicles used in the execution of the agreement.
4. **Professional Liability** (*where appropriate*) – \$5,000,000 per occurrence and in the aggregate applicable to the services provided in the agreement. No exclusion for Privacy Liability-related exposures.
5. **Crime** – \$1,000,000 for employee theft including coverage for Client Property away from insured premises.
6. **POL/EPL** – Any requirement for this coverage in a shared services agreement will need to be referred to your Executive Director and Underwriting Manager for review with the Insurance Company.

SHARED SERVICES AGREEMENTS INSURANCE GUIDELINES (cont'd)

When you are the provider, depending on the type of services, the professional liability coverage provided within the MEL program may not be applicable. As such, we suggest you contact your Risk Manager or Executive Director to discuss coverage options.

For reference, the Professional Liability coverage provided in the Casualty policy only provides coverage for bodily injury, property damage, advertising injury and personal injury arising from: 1) full-time engineers and surveyors employed by the member; 2) nurses EMTs, paramedics, fire companies, first aid squads, rescue squads, or emergency response teams acting on behalf of the member; and 3) volunteers of the member's fire companies, first aid squads, rescue squads and emergency response teams. Not covered is financial injury sustained by the other entity for any services, in addition to other services not listed, such as Information Technology-related services.

These are general guidelines and may need to be reevaluated on a case-by-case basis. All shared service agreements including applicable lines of insurance and limits of liability should be discussed in advance with your Risk Management Consultant.

Indemnification/Hold Harmless Provision (MEL JIF Member Entity sharing service with Non-JIF member Entity):

The agreement should include an indemnification/hold harmless provision where the "receiving" party indemnifies the "provider" of the service. This applies to general liability and law enforcement liability only. Please consult with your municipal Attorney and Risk Management Consultant for guidance.

Indemnification/Hold Harmless Provision (MEL JIF Member Entity sharing service with another JIF member Entity):

The agreement should include an indemnification/hold harmless provision calling for a mutual indemnification between to the two MEL JIF member entities in the shared service arrangement. Please consult with your municipal Attorney and Risk Management Consultant for guidance.

Execution:

Be sure that the agreement is signed and dated by individuals authorized to do so by and on behalf of the respective parties.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632

BULLETIN MEL 22-11

Date: January 1, 2022

To: Fund Commissioners of Member Joint Insurance Funds

From: Underwriting Manager, Conner Strong & Buckelew

Re: Volunteer Directors & Officers Liability (Fire / Emergency)

The bulletin does not apply to members of the NJPHA, NJUA and First Responders JIFs, and Board of Education members.

This will serve as an annual reminder that the member JIF offers primary Volunteer Directors & Officers Liability via QBE Specialty to fire companies / emergency service units currently insured for general liability coverage by the local JIF and MEL. This policy covers the civil rights violations of the non-firematic / non-emergency functions of the units. Non-firematic / non-emergency functions include social functions, fundraisers, scholarships, ownership of property, etc. Coverage for the firematic / emergency duties of these units is provided under the member entity's POL/EPL policy.

The following coverages options are available, following completion and favorable review of the enclosed application, as well as an additional assessment:

Options	Limit of Liability	Deductible
1	\$1,000,000	\$1,000
2	\$1,000,000	\$2,000
3	\$1,000,000	\$5,000
4	\$2,000,000	\$1,000
5	\$2,000,000	\$2,000
6	\$2,000,000	\$5,000

If you have any questions concerning this Bulletin, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Risk Management Consultants
Fund Professionals
Fund Executive Directors

QBE North America Insurance Company
Application for Volunteer Directors & Officers Liability

An application must be completed for each service unit.

I. APPLICANT INFORMATION

Emergency Service Unit Name: _____

Type (Fire or Ambulance): _____

Address: _____ City: _____

County: _____ State: _____ Zip Code: _____

Federal Tax ID #: _____ Year Established: _____

Number of Volunteers: _____

Member Entity Name: _____

Joint Insurance Fund: _____

Risk Management Consultant: _____

Contact Person: _____ Title: _____

Telephone #: _____ Email: _____

II. LIMITS OF LIABILITY / DEDUCTIBLE

Please check-off the desired limit and deductible to apply to all units of the member entity.

Limit (Aggregate per Municipality)

Deductible (per loss)

- | | | |
|--------------------------|-------------|---------|
| <input type="checkbox"/> | \$1,000,000 | \$1,000 |
| <input type="checkbox"/> | \$1,000,000 | \$2,000 |
| <input type="checkbox"/> | \$1,000,000 | \$5,000 |
| <input type="checkbox"/> | \$2,000,000 | \$1,000 |
| <input type="checkbox"/> | \$2,000,000 | \$2,000 |
| <input type="checkbox"/> | \$2,000,000 | \$5,000 |

III. EFFECTIVE DATE

Requested Effective Date of Coverage: _____

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 22-11

Date: January 1, 2022
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager, Conner Strong & Buckelew
Re: Volunteer Directors & Officers Liability (Fire / Emergency)

The bulletin does not apply to members of the NJPHA, NJUA and First Responders JIFs, and Board of Education members.

This will serve as an annual reminder that the member JIF offers primary Volunteer Directors & Officers Liability via QBE Specialty to fire companies / emergency service units currently insured for general liability coverage by the local JIF and MEL. This policy covers the civil rights violations of the non-firematic / non-emergency functions of the units. Non-firematic / non-emergency functions include social functions, fundraisers, scholarships, ownership of property, etc. Coverage for the firematic / emergency duties of these units is provided under the member entity's POL/EPL policy.

The following coverages options are available, following completion and favorable review of the enclosed application, as well as an additional assessment:

Options	Limit of Liability	Deductible
1	\$1,000,000	\$1,000
2	\$1,000,000	\$2,000
3	\$1,000,000	\$5,000
4	\$2,000,000	\$1,000
5	\$2,000,000	\$2,000
6	\$2,000,000	\$5,000

If you have any questions concerning this Bulletin, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Risk Management Consultants
Fund Professionals
Fund Executive Directors

QBE North America Insurance Company
Application for Volunteer Directors & Officers Liability

An application must be completed for each service unit.

I. APPLICANT INFORMATION

Emergency Service Unit Name: _____

Type (Fire or Ambulance): _____

Address: _____ City: _____

County: _____ State: _____ Zip Code: _____

Federal Tax ID #: _____ Year Established: _____

Number of Volunteers: _____

Member Entity Name: _____

Joint Insurance Fund: _____

Risk Management Consultant: _____

Contact Person: _____ Title: _____

Telephone #: _____ Email: _____

II. LIMITS OF LIABILITY / DEDUCTIBLE

Please check-off the desired limit and deductible to apply to all units of the member entity.

Limit (Aggregate per Municipality)

Deductible (per loss)

- | | | |
|--------------------------|-------------|---------|
| <input type="checkbox"/> | \$1,000,000 | \$1,000 |
| <input type="checkbox"/> | \$1,000,000 | \$2,000 |
| <input type="checkbox"/> | \$1,000,000 | \$5,000 |
| <input type="checkbox"/> | \$2,000,000 | \$1,000 |
| <input type="checkbox"/> | \$2,000,000 | \$2,000 |
| <input type="checkbox"/> | \$2,000,000 | \$5,000 |

III. EFFECTIVE DATE

Requested Effective Date of Coverage: _____

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632

BULLETIN MEL 22-12

Date: January 1, 2022
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager, Conner Strong & Buckelew
Re: Quasi Entities

The bulletin only applies to the members of the Bergen, South Bergen, Morris, Camden, PAIC, NJSI, Mid Jersey, Central, Suburban Municipal and Suburban Metro member Joint Insurance Funds. It does not apply to the remaining MEL member JIFs.

This will serve as an annual reminder of the coverage offered to “Quasi Entities”.

The JIF covers governmental entities that are a part of the member including boards and committees that are appointed by the member’s governing body. Governmental entity means any organization that is subject to the New Jersey Local Public Contracts Law (N.J.S.A. 40A:11-1 et. seq.). The member may also apply to include (1) independent authorities and/or (2) non-profit “quasi” governmental entities that provide services that otherwise could be provided by the member itself.

Authorities

All authorities subject to the New Jersey Public Contracts Law must be individually underwritten and approved before coverage can be provided.

Quasi Entities

We group the various types of “quasi” entities into the following four classes.

- Class I – Non-profit public safety associations and auxiliaries. Most Fire Departments that are part of a town budget also have one or several non-profit entities for charitable and social activities outside of the town’s budget.
- Class II – Non-profit ambulance corps and fire departments that have their own budgets that are not approved by member local unit’s governing body.
- Class III – All other non-athletic organizations that are incorporated as non-profits and provide services that otherwise could be provided by the member itself.
- Class IV – Non-profit Athletic organizations.

Submission Process

Follow the below steps to determine how to obtain coverage for your quasi entity.

Step 1

If the quasi entity was covered in the Member Entity’s insurance program up until the date the Member Entity joined the JIF, the member entity must pass a Resolution designating the group as one it wishes covered as an additional named insured, and submit such to the JIF Executive Director and MEL Underwriting Manager for consideration.

Step 2

If the Quasi does not meet Step 1, please provide the below for consideration.

1. Joint Insurance Fund Quasi Entity General Application, including necessary attachments (application attached).
2. A resolution from the governing body of the applicable member entity with its approval of adding the Quasi Entity as an "additional named insured" to its program.
3. For Class IV, Joint Insurance Fund Quasi Entity – Class IV Athletic Group Supplemental Application, including necessary attachments (application attached).
4. For Class IV, evidence of effective accidental medical insurance program for all athletic participants.

Additional requirements may vary by JIF. The original completed applications, resolution and statement on accidental medical insurance (if applicable), as well as any other required information, should be sent to the JIF Executive Director and MEL Underwriting Manager.

JIF Underwriting Process

1. The JIF's Coverage Committee (or similar group responsible) will review each applicant's submission against standards applicable to the activity. If approved, the submission and recommendation is sent to the Executive Board; and
2. The Executive Board will be the sole decision-maker on admission or rejection.

Assessment

If admitted for coverage, there will be an additional minimum assessment.

Risk Control

The JIF's Risk control program extends to the quasias on an as needed or required basis.

Coverage

Class I and II quasi entities are fully included in the Member Entity's insurance program.

Class III and IV quasi entities are subject to the following coverage restrictions:

1. Casualty:
 - \$5,000,000 limit
 - Restricted to general liability and non-owned automobile liability
 - Local JIF's and MEL's non-owned automobile liability will be excess of the vehicle owner's personal insurance.
2. Crime:
 - \$100,000 limit

Renewals

Quasi entities already approved for coverage renew via their Member Entity's' renewal application.

If you have any questions concerning this bulletin, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Risk Management Consultants
Fund Professionals
Fund Executive Directors



Addendum 1

Joint Insurance Fund

**Quasi Entity General
Application**

**JOINT INSURANCE FUND
QUASI ENTITY
GENERAL APPLICATION**

(Please Type or Print Legibly)

I. APPLICANT INFORMATION

Additional Named Insured: _____ Class: _____

Address: _____ City: _____

County: _____ State: _____ Zip Code: _____

Federal Tax ID No.: _____ Year Established: _____

Current Insurer: _____ Expiration Date: _____ Policy #: _____

Contact Person: _____ Title: _____

Phone No.: _____ Fax No.: _____

Contact Person for Loss Control Inspection: _____ Phone No.: _____

Name of Sponsor Member entity: _____

Name of Joint Insurance Fund: _____

Name of Risk Management Consultant: _____

Contact Person: _____ Phone No.: _____ Fax No.: _____

Address: _____ City: _____

County: _____ State: _____ Zip Code: _____

Describe the Municipal Service Provided: _____

Additional Named Insured Is: Corporation Charitable Not for Profit Other
(Explain)

Are Financial Statements available for this entity: Yes No

Resolution Provided by Governing Body of Sponsor Member entity:

Yes No If Yes, Please Attach a Copy

Total Number of Employees: _____ Volunteers: _____ Participants: _____

**JOINT INSURANCE FUND
QUASI ENTITY
GENERAL APPLICATION**

II. LOSS INFORMATION

**GENERAL LIABILITY/NON-OWNED AUTO LIABILITY
DESCRIBE CLAIMS/RESERVES FOR LAST THREE (3) YEARS**

YEAR	TYPE OF LOSS	CLAIM AMOUNT	VALUED AS OF	DESCRIPTION

III. ADDITIONAL INFORMATION

What percentage of your activity takes place off municipal premises? _____

Does the entity enter into any hold harmless agreements with third parties: Yes No

If Yes, Explain: _____

Does entity engage in other activities other than described above? _____

For each of the following, please indicate if there is a procedure in effect for obtaining certificates of insurance, the limits required for each, and whether the certificates list the Additional Named Insured, as will appear on the policy, as an Additional Insured.

	Certificates?	Limits?	Additional Insured?
Food Concessionaires	_____	_____	_____
Vendors	_____	_____	_____
Exhibitors	_____	_____	_____
Independent Contractors	_____	_____	_____
Service Organizations	_____	_____	_____
Fireworks	_____	_____	_____

I UNDERSTAND THIS/(THESE) APPLICATION(S) IS/(ARE) A REQUIREMENT FOR COVERAGE. IT IS UNDERSTOOD AND AGREED THAT THE COMPLETION OF THIS APPLICATION SHALL NOT BE BINDING EITHER TO THE PROPOSED ADDITIONAL NAMED INSURED OR TO THE JOINT INSURANCE FUND UNTIL ACCEPTED BY THE JIF OR IN WRITING.

_____ Date _____ Signature _____ Title



Addendum 2

**Joint Insurance Fund
Quasi Entity – Class IV**

**Athletic Group Supplemental
Application**

**JOINT INSURANCE FUND
QUASI ENTITY – CLASS IV
ATHLETIC GROUP SUPPLEMENTAL APPLICATION**

(Please Type or Print Clearly)

I. GENERAL INFORMATION

Additional Named Insured: _____

Group Activities (Please check appropriate boxes below)

<u>Activity</u>	<u># of Participants</u>	<u># of Teams</u>	<u># of Coaches</u>	<u># of Officials/ Umpires</u>
<input type="checkbox"/> Football	_____	_____	_____	_____
<input type="checkbox"/> Baseball	_____	_____	_____	_____
<input type="checkbox"/> Soccer	_____	_____	_____	_____
<input type="checkbox"/> Basketball	_____	_____	_____	_____
<input type="checkbox"/> Field Hockey	_____	_____	_____	_____
<input type="checkbox"/> Skiing	_____	_____	_____	_____
<input type="checkbox"/> Volleyball	_____	_____	_____	_____
<input type="checkbox"/> Ice Hockey	_____	_____	_____	_____
<input type="checkbox"/> Track	_____	_____	_____	_____
<input type="checkbox"/> Softball	_____	_____	_____	_____
<input type="checkbox"/> La Crosse	_____	_____	_____	_____
<input type="checkbox"/> Swimming	_____	_____	_____	_____
<input type="checkbox"/> Cheerleading	_____	_____	_____	_____
<input type="checkbox"/> Other _____	_____	_____	_____	_____

II. UNDERWRITING INFORMATION

Are all practices, contests, and ancillary events sanctioned and supervised by a recognized association/league?
Yes No If No, Explain: _____

Is First Aid available for practices and local contests: Yes No

Describe: _____

Describe safety precautions taken for the safety of spectators: _____

Are participants ever transported to/from practices or competitions by organization members?
Yes No If Yes, please describe: _____

Are Waiver/Release, or Consent Forms signed by participants? Yes No

Please describe procedure and attach copy of form(s): _____

Does the organization provide accidental medical insurance for participants? Yes No
If so, please provide evidence of coverage (This is mandatory in order for the athletic group to be eligible for this insurance).

Are all coaches/trainers certified? Yes No
(This is mandatory in order for the athletic group to be eligible for this insurance).

Please explain the certification process: _____

Who maintains the certification records? _____

Where are the records kept? _____

Signature Title Date

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 22-13

Date: January 1, 2022
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager
Conner Strong & Buckelew
Re: Excess Liability – Optional Limits

The bulletin does not apply to the members of the NJUA JIF and “workers compensation only” members of NJPHA JIF. This bulletin does not apply to the Board of Education members of the Suburban Metro JIF.

This will serve as an annual reminder of the optional excess liability limits available from MEL. As you know, each member entity of the MEL member JIFs currently purchases a minimum combined single liability limit of \$5 million for general liability, automobile liability and law enforcement liability.

The MEL also provides optional excess limits of:

- \$2 million excess \$5 million (total \$7 million),
- \$3 million excess \$7 million (total \$10 million),
- \$5 million excess \$10 million (Total \$15 million),
- \$10 million excess \$10 million (total \$20 million), and
- \$10 million excess \$20 million (total \$30 million).
 - *Please note, this layer is subject to a member JIF aggregate of \$10 million.*

Please contact the MEL for quotations (mel@permainc.com). If requested after the annual renewal, the additional coverage is effective when received by the MEL. Premiums will be prorated accordingly.

**** A 5% assessment credit is applied to the \$15m x \$5m layer for members with Accredited Police Departments. ****

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Fund Executive Directors
Fund Professionals
Risk Management Consultants

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 22-14

Date: January 1, 2022
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager
Conner Strong & Buckelew
Re: Public Officials and Employment Liability – Optional Limits

The bulletin does not apply to the members of the NJUA JIF, FIRST Responders JIF and “workers compensation only” members of NJPHA JIF. This bulletin does not apply to the Board of Education members of the Suburban Metro JIF.

This will serve as an annual reminder of the optional excess POL/EPL limits available from the MEL. The primary combined POL/EPL coverage is insured with QBE Specialty through the respective MEL member JIFs typically at a limit of \$2,000,000 per occurrence and in the aggregate. The optional limits offered by the MEL are in excess of the QBE primary combined POL/EPL limit of \$2,000,000. The MEL offers the following excess POL/EPL limit options:

- \$1 million excess \$2 million,
- \$2 million excess \$2 million,
- \$3 million excess \$2 million,
- \$4 million excess \$2 million, and
- \$8 million excess \$2 million.

Please contact the MEL for quotations (mel@permainc.com). If requested after the annual renewal, the additional coverage is effective when received by the MEL. Premiums will be prorated accordingly.

If you have any questions, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Fund Executive Directors
Fund Professionals
Risk Management Consultants

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632

BULLETIN MEL 22-15

Date: January 1, 2022
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager, Conner Strong & Buckelew
Re: Member Entity Full Time Employed Attorney Professional Liability Coverage

The bulletin does not apply to “workers compensation only” members of NJPHA JIF. This bulletin does not apply to the Board of Education members of the Suburban Metro JIF.

This will serve as an annual reminder of the optional employed lawyer professional liability. The professional liability coverage would be afforded under the member entity’s primary POL/EPL policy.

In order to be considered for coverage, please submit the attached application to the MEL Underwriting Manager with copies to your JIF Executive Director, Risk Management Consultant and PERMA Risk Management Services (separate application for each attorney). Coverage is restricted per the following criteria:

- The attorney is employed as a full time staff member. Full time employment means a minimum 35 hour work week and the employee is eligible for health benefits.
- Coverage is restricted to where the attorney is acting within the scope of their duties for the member entity.
- The application for coverage must be approved and accepted by the JIF and the JIF’s insurer, QBE North America Insurance Company.
- If the employed attorney is involved in outside activity, it is required that the attorney provide evidence of errors and omissions insurance for the outside activity. The employed attorney must warrant and acknowledge that the JIF’s insurer is not providing coverage for the outside activity.

If you have any questions concerning this Bulletin, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Risk Management Consultants
Fund Professionals
Fund Executive Directors

QBE North America
Application for Member Entity Full Time Employed Attorney
Professional Liability Coverage

*The employed member entity full time employed attorney professional liability coverage is available under the JIF Public Officials and Employment Liability policy with **QBE North America Insurance Company**, which is written on a claims made basis. Coverage is subject to compliance with **JIF Full Time Employed Attorney Public Officials Liability Coverage Guidelines**.*

1. Name of Member Entity: _____ JIF: _____
2. POL/EPL Limit of Liability Currently Purchased: _____
3. Please provide the name of the full time employed attorney of the Member Entity:

(If the Member Entity has more than one full time employed attorney, a separate application must be completed for each attorney. Full time employment means a 35-hour workweek and employee is eligible for health benefits. If the attorney(s) has no outside legal activity, then it is up to the discretion of the Member Entity to determine the number of hours to be considered full time.)

4. Describe the type of legal work undertaken by the full time employed attorney and/or legal department.

5. Describe internal controls and operating procedures for the legal department, including procedures governing the issue of legal opinions, advice or recommendations.

6. Does the full time employed attorney perform personal legal services for any employee, appointed or elected officials or any other person? YES NO If yes, please explain.

(The JIF will not provide coverage for these activities.)

7. Does the Member Entity permit or require the full time employed attorney to represent in court the Member Public Entity or other parties in the course of full time employed attorney's employment? YES NO If yes, please explain.

8. Is the Member Entity aware, after reasonable inquiry, of any professional liability claim made against the attorney that the member entity employs? YES NO If yes, please explain.

QBE North America
Application for Member Entity Full Time Employed Attorney
Professional Liability Coverage

9. Is the Member Entity aware, after reasonable inquiry, of any circumstances that may reasonably be expected to give rise to a claim against the employed attorney?

YES NO If yes, please give details.

10. Does the Member Entity do a background check on attorneys hired? YES NO

If yes, describe scope of background check.

(A satisfactory background check is required for coverage to be provided. This is a requirement of the JIF insurer.)

11. Has any application for any similar coverage relating to the Member Entity or the employed attorney in the business of the Member Entity ever been declined or has such insurance ever been canceled?

YES NO If yes, please explain.

12. False Information

Any person who, knowingly and with intent to defraud any insurance company or Joint Insurance Fund or other person, files an application for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime.

13. Warranty, Declaration and Signature

The undersigned declares that to the best of his or her knowledge and belief that the statements set forth herein are true. The undersigned understands and acknowledges that there is no coverage with the JIF and **QBE North America Insurance Company** for those activities that are outside the scope of their duties on behalf of the Member Entity. The signing of this application is a warranty on behalf of the Insured, which the JIF and **QBE North America Insurance Company** are relying upon and is affording coverage pursuant to any policy that may be issued. Any and all warranties or statements in this application shall be deemed the basis for and attached to and shall form a part of any policy that may be issued. This section of the application must be signed by the Chairperson/Mayor, the full time Employed Attorney and Executive Director/Administrator/Clerk of the Member Entity and must be attested.

Chairperson/Mayor's Signature _____ Date _____
Name: _____

Full Time Employed Attorney's Signature _____ Date _____
Name: _____

Attest _____ Date _____
Name: _____

Exec. Dir./Admin./Clerk's Signature _____ Date _____
Name: _____

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 22-17

Date: January 1, 2022
To: Fund Commissioners of the Municipal Excess Liability Joint Insurance Fund
From: Underwriting Manager, Conner Strong & Buckelew
Re: Excess Workers Compensation Coverage – Use of Aircraft for Municipal Business

This bulletin does not apply to the Board of Education members of the Suburban Metro JIF.

This is an annual reminder that due to the requirements set by the MEL excess workers compensation insurer, in order for workers compensation coverage to apply for bodily injury or death to an employee, volunteer or public official for the following exposures, the JIF must be notified and the attached application must be completed and submitted for coverage consideration prior to the actual use of the aircraft. If approved for coverage there will be an additional assessment.

The “aircraft related” exposures affected by this requirement is when an employee entering into, alighting from or riding in any aircraft that is owned, leased, chartered or operated by the Member Entity or Member Entity’s employee, volunteer, or public official.

If you have any questions, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

This bulletin is for information purposes only. It is not intended to be all-inclusive, but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Risk Management Consultants
Fund Professionals
Fund Executive Directors

Municipal Excess Liability JIF

AIRCRAFT APPLICATION

NAME OF APPLICANT: _____

ADDRESS: _____

YOU ARE: INDIVIDUAL CORPORATION PARTNERSHIP OTHER, EXPLAIN _____

YOUR BUSINESS IS: _____

YOUR PRESENT AIRCRAFT INSURANCE COMPANY IS: _____ POLICY EXPIRES: _____

HAS APPLICANT HAD ANY ACCIDENTS OR INCIDENTS? NO YES (IF YES, EXPLAIN ON REVERSE)

HAS ANY INSURER CANCELLED OR REFUSED TO RENEW ANY AVIATION INSURANCE FOR YOU OR ANY OF YOUR PILOTS? NO YES (IF YES, EXPLAIN ON REVERSE)

AIRCRAFT INFORMATION

YEAR _____ MAKE AND MODEL _____ FAA "N" No. _____ CAPACITY: PASS. _____ CREW: _____

NO. OF ENGINES _____

STANDARD AIRWORTHINESS CATEGORY NO YES IS AIRCRAFT EQUIPPED WITH ANY MODIFICATIONS NOT PROVIDED BY MANUFACTURER (STOL KIT, PERFORMANCE DEVICES, ETC.) NO YES. IF YES, EXPLAIN: _____

AIRCRAFT IS A LANDPLANE NO YES (IF NO, DESCRIBE) _____ IS IT USUALLY HANGARED? NO YES

AIRCRAFT IS USUALLY BASED AT _____

PURCHASE DATE _____ PURCHASE PRICE (WITH EQUIPMENT) _____ CURRENT VALUE: \$ _____

ENGINE HOURS SINGLE _____ TWIN (L) _____ (R) _____ AIRFRAME HOURS _____

EXPLAIN YES ANSWERS ON REVERSE SIDE OF APPLICATION

WILL ANY CHARGE (OTHER THAN OPERATING EXPENSES) BE MADE FOR THE USE OF THE AIRCRAFT? NO YES

WILL THE AIRCRAFT BE USED FOR ANYTHING OTHER THAN TRANSPORTING PEOPLE? NO YES

WILL THE AIRCRAFT BE USED ANYPLACE OTHER THAN AT PAVED RUNWAY AIRPORTS? NO YES

WILL THE AIRCRAFT BE USED OUTSIDE THE CONTINENTAL UNITED STATES? NO YES

DO YOU OWN OR EXCLUSIVELY LEASE ANY OTHER AIRCRAFT? NO YES

DO YOU USE NON-OWNED AIRCRAFT? NO YES

WILL THE AIRCRAFT BE USED FOR STUDENT OR PILOT INSTRUCTION? NO YES

NAME OF INSTRUCTOR _____ FLIGHT SCHOOL _____

PILOT INFORMATION DATA REQUIRED ON ALL PILOTS WHO WILL OPERATE THE AIRCRAFT

PILOT No. 1

NAME _____
 BIRTH DATE _____ SOC. SEC. No. _____
 OCCUPATION _____
 YEAR LEARNED TO FLY _____ LAST MEDICAL _____
 LAST BFR _____ IN MAKE/MODEL A/C _____
 FAA PILOT CERTIFICATES HELD STU. PVT. COMM.
 ATP CFI _____
 PILOT-IN-COMMAND HOURS _____

PILOT No.2

NAME _____
 BIRTH DATE _____ SOC. SEC. No. _____
 OCCUPATION _____
 YEAR LEARNED TO FLY _____ LAST MEDICAL _____
 LAST BFR _____ IN MAKE/MODEL A/C _____
 FAA PILOT CERTIFICATES HELD STU. PVT. COMM.
 ATP CFI _____
 PILOT-IN-COMMAND HOURS _____

ALL AIRCRAFT			THIS MAKE & MODEL			
TOTAL	LAST 12 Mo.	LAST 90 DAYS	TOTAL	LAST 90 DAYS	S.E. RET. GR.	MULTI-ENGINE

ALL AIRCRAFT			THIS MAKE & MODEL			
TOTAL	LAST 12 Mo.	LAST 90 DAYS	TOTAL	LAST 90 DAYS	S.E. RET. GR.	MULTI-ENGINE

HELICOPTERS			SEAPLANES		
TOTAL JET	TOTAL TURBO PROP	PISTON TOTAL	TURBINE TOTAL	S/E TOTAL	MULTI ENG. TOTAL

HELICOPTERS			SEAPLANES		
TOTAL JET	TOTAL TURBO PROP	PISTON TOTAL	TURBINE TOTAL	S/E TOTAL	MULTI ENG. TOTAL

RECURRENT/TRANSITION COURSES: DESCRIBE & GIVE DATES OF LAST COURSES ATTENDED

RECURRENT/TRANSITION COURSES: DESCRIBE & GIVE DATES OF LAST COURSES ATTENDED

- CURRENT FSI PRO CARD OR SIMUFLITE CARD _____
- FAA PILOT PROFICIENCY AWARD PROGRAM PARTICIPANT? _____

- CURRENT FSI PRO CARD OR SIMUFLITE CARD _____
- FAA PILOT PROFICIENCY AWARD PROGRAM PARTICIPANT? _____

IF "YES", WHAT PHASE HAVE YOU COMPLETED? _____

IF "YES", WHAT PHASE HAVE YOU COMPLETED? _____

FOR WHAT TYPE AIRCRAFT? _____

FOR WHAT TYPE AIRCRAFT? _____

DATE COMPLETED _____

DATE COMPLETED _____

EXPLAIN EACH "YES" ANSWER – WITH RESPECT TO EACH PILOT

AS PILOT, ANY INCIDENTS, ACCIDENTS; ANY CITATIONS FOR FAR VIOLATIONS OR LICENSE LIMITATIONS:

PILOT NO. 1

PILOT NO. 2

No YES

No YES

ANY PHYSICAL IMPAIRMENTS OR LIMITATIONS OR WAIVERS ON MEDICAL CERTIFICATE?

No YES

No YES

ANY FELONY CONVICTIONS OR LICENSE SUSPENSIONS ARISING OUT OF OPERATION OF A MOTOR VEHICLE?

No YES

No YES

ANY ARRESTS FOR OPERATION OF A MOTOR VEHICLE RECKLESSLY OR UNDER INFLUENCE OF ALCOHOL OR DRUGS?

No YES

No YES

WILL ANYONE, OTHER THAN YOU OR THE PILOTS SHOWN ABOVE, USE YOUR AIRCRAFT?

No YES

No YES

AIRCRAFT OWNERSHIP

I DO NOT OWN THE AIRCRAFT BY MYSELF

NAMES AND ADDRESSES OF:

CO-OWNER(S)

MORTGAGEE(S)

LESSOR(S)

AMOUNT OF ANY LIEN OR LOAN, EXCLUDING INTEREST AND/OR FINANCE CHARGES \$ _____

DOES YOUR LIEN HOLDER REQUIRE LIEN HOLDER'S INTEREST INSURANCE (BREACH OF WARRANTY)? No Yes

INDICATE THE COVERAGES DESIRED.

COVERAGE	LIMITS OF COVERAGE		
COMBINED LIABILITY COVERAGE FOR BODILY INJURY & PROPERTY DAMAGE	\$		EACH OCCURRENCE
MEDICAL COVERAGE	\$		EACH PERSON
AIRCRAFT PHYSICAL DAMAGE COVERAGE	\$	\$	
NOT IN MOTION DEDUCTIBLE \$		IN MOTION DEDUCTIBLE: \$	LIMIT \$

USE THIS SPACE FOR ANSWERING QUESTIONS: _____

I/WE AUTHORIZE THE FOLLOWING AGENT/BROKER TO REPRESENT ME/US IN THE PLACING OF THIS INSURANCE: _____

DATE: _____ SIGNATURE OF APPLICANT _____

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 22-18

Date: January 1, 2022
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager, Conner Strong & Buckelew
Re: All-Terrain Vehicle (ATV) Parks

The bulletin does not apply to the members of the NJUA JIF and “workers compensation only” members of NJPHA JIF.

This will serve as an annual reminder that the MEL and its member JIFs do not provide coverage for liability resulting from the ownership, maintenance and operation of “All Terrain Vehicle” Parks (ATV). There is no coverage for ATV parks that are member entity owned, maintained, or operated.

If your member entity owns, maintains or operates an ATV Park or is considering the construction of an ATV Park, please contact you’re Risk Management Consultant as soon as possible so they can assist you in obtaining the applicable liability coverage from the commercial market. If you are not represented by a Risk Management Consultant, please contact your JIF Executive Director or JIF Underwriting Manager.

If you have any questions concerning this bulletin, please call Risk management Consultant, JIF Executive Director or the Underwriting Manager.

CC: Risk Management Consultants
Fund Professionals
Fund Executive Directors

This bulletin is for information purposes only. It is not intended to be all-inclusive, but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 22-19

Date: January 1, 2022
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager, Conner Strong & Buckelew
Re: Paintball Liability

The bulletin does not apply to the members of the NJUA JIF and “workers compensation only” members of NJPHA JIF.

This will serve as an annual reminder that the MEL and its member JIFs do not provide coverage for liability resulting from the ownership, maintenance, operation or use of any paintball facility and the conduct of any paintball activity for recreational purposes by the member entity. There is no coverage for paintball facilities that are member entity owned, maintained, or operated.

If your member entity owns, maintains or operates a paintball facility or is considering the construction of a paintball facility or has paintball as a recreational activity please contact your Risk Management Consultant as soon as possible so they can assist you in obtaining the applicable liability coverage from the commercial market. If you are not represented by a Risk Management Consultant, please contact your JIF Executive Director or JIF Underwriting Manager.

If you have any questions concerning this bulletin, please call Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

CC: Risk Management Consultants
Fund Professionals
Fund Executive Directors

This bulletin is for information purposes only. It is not intended to be all-inclusive, but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 22-20

Date: January 1, 2022
To: Fund Commissioners of Member Joint Insurance Funds
From: MEL Underwriting Manager, Conner Strong & Buckelew
Re: MEL Underwriting Manager Team

Please find below the MEL Underwriting Team and its annual calendar.

If you have any questions concerning this bulletin, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

cc: Risk Management Consultants
Fund Professionals
Fund Executive Directors

Edward J. Cooney, MBA
Vice President, Account Executive
MEL Underwriting Manager
Conner Strong & Buckelew (Parsippany)
Email: ecooney@connerstrong.com
Phone: (973) 659-6424

Timothy J. Gosnear, CPCU, AU
Senior Vice President
Managing Director
Conner Strong & Buckelew
Email: tgosnear@connerstrong.com
Phone: (856) 479-2144

Jonathon Tavares
Account Manager
Conner Strong & Buckelew (Camden)
Email: jtavares@connerstrong.com
Phone: (856) 614 - 4493

Crystal Chuck
Account Analyst
Conner Strong & Buckelew (Camden)
Email: cchuck@connerstrong.com
Phone: (856) 479-2115

Rachel Perry
Technical Assistant
Conner Strong & Buckelew (Camden)
Email: rperry@connerstrong.com
Phone: (856) 479-2128

9 Campus Drive, Suite 216
Parsippany, NJ 07054

TRIAD 1828 CENTRE, 2 Cooper Street
Camden, NJ 08102
Mailing: P.O. Box 99106

Holiday Schedule

Martin Luther King Day	Monday, January 17, 2022
President's Day	Monday, February 21, 2022
Memorial Day	Monday, May 30, 2022
Independence Day	Monday, July 4, 2022
Labor Day	Monday, September 5, 2022
Thanksgiving	Thursday, November 24, 2022
Day after Thanksgiving	Friday, November 25, 2022
*Day before Christmas Eve	Friday, December 23, 2022
*Day after Christmas	Monday, December 26, 2022
*New Year's Eve	Friday, December 30, 2022

Due to early office closings we have 2+ additional days off

- Friday, April 15, 2022 2:00pm Closing
- Friday, May 27, 2022 2:00pm Closing
- Friday, June 17, 2022 2:00pm Closing
- Friday, July 1, 2022 2:00pm Closing
- Friday, September 2, 2022 2:00pm Closing
- Wednesday, November 23, 2022 2:00pm Closing

Please modify your lunch times on these days.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632

BULLETIN MEL 22-21

Date: January 1, 2022
To: Fund Commissioners of Member Joint Insurance Funds
From: MEL Underwriting Manager, Conner Strong & Buckelew
Re: Unmanned Aircraft Systems (“Drones”)

This bulletin does not apply to the NJUA JIF.

Coverage for Unmanned Aircraft Systems (“UAS”) is included in the JIF and MEL Casualty policies. The member entities will receive coverage through the first \$5 million of coverage with the local JIF and MEL, and Munich will provide up to the excess limit purchased by the member entity, but no more than \$5 million excess \$5 million.

DEFINITIONS

Unmanned Aircraft System – An **unmanned aircraft** and its associated elements, including the control stations, communication links, data links, navigation equipment, launch / recovery equipment, other support equipment and **payload** that are required for the pilot-in-command together with his or her crewmembers and visual observers to operate safely and efficiently in the national airspace system.

Unmanned Aircraft – An aircraft that is designed and manufactured to be operated without the possibility of being controlled directly by a person from within or on-board the aircraft, and that is owned by the insured.

Payload – Any property installed on, carried on-board, or being loaded onto or unloaded from, an **unmanned aircraft**. **Payload** includes, but is not limited to, cameras or other equipment enhancing the utility of the **unmanned aircraft** or products loaded prior to flight to, dispensed during flight from or removed after flight from, an **unmanned aircraft**.

COVERAGE / COMPLIANCE

The willful failure of any **insured**, or any other person or entity authorized by you to operate the **unmanned aircraft system** specifically in your business, to comply with any of the following shall void coverage:

1. Federal Aviation Administration (FAA) regulations, certifications, rules, procedures, policies and standards with respect to an **unmanned aircraft system**, including any amendment or addition to such regulations, certifications, rules, procedures, policies and standards;
2. United States Department of Transportation laws and regulations with respect to an **unmanned aircraft system**, including any amendment or addition to such laws and regulations;
3. Any other applicable federal laws and regulations with respect to an **unmanned aircraft system**, including any amendment or addition to such laws and regulations; or
4. Any state and local laws and regulations with respect to an **unmanned aircraft system**, including any amendment or addition to such laws and regulations.

Special exclusions apply to the UAS exposure:

1. Physical contact with any other aircraft (including hot air balloons and blimps);
2. Existence or use of weapons and ammunition attached to or incorporated within any UAS, including as part of the **payload**;
3. **Unmanned aircraft**, including its **payload**, in excess of 55 pounds;

4. the operator not holding a remote pilot airman certificate or the operator not being under the direct supervision of a person who does hold a remote pilot certificate;
 - a. however, this exclusion does not apply to the **Member Entity** if the pilot is an independent contractor; or
5. the transportation of property other than the **Payload**.

ADDITIONAL NOTES

First and foremost, we strongly recommend counsel review of the planned operations of the UAS and the compliance requirements.

Following is the link to the FAA's UAS rules:

<https://www.faa.gov/uas/>

Following is the specific site for FAA's Public Safety and Law Enforcement Toolkit:

https://www.faa.gov/uas/public_safety_gov/public_safety_toolkit/

Part 107, and as further modified, is the regulation for drone usage. Below are a few highlights.

Summary of Small Unmanned Aircraft Rule (Part 107) – June 21, 2016

Operational Limitations:

- Unmanned aircraft must weigh less than 55 lbs. (25 kg).
- Visual line-of-sight (VLOS) only; the unmanned aircraft must remain within VLOS of the remote pilot in command and the person manipulating the flight controls of the small UAS. Alternatively, the unmanned aircraft must remain within VLOS of the visual observer.
- At all times the small unmanned aircraft must remain close enough to the remote pilot in command and the person manipulating the flight controls of the small UAS for those people to be capable of seeing the aircraft with vision unaided by any device other than corrective lenses.
- Small unmanned aircraft may not operate over any persons not directly participating in the operation, not under a covered structure, and not inside a covered stationary vehicle.
- Daylight-only operations, or civil twilight (30 minutes before official sunrise to 30 minutes after official sunset, local time) with appropriate anti-collision lighting.
- Must yield right of way to other aircraft.
- Maximum altitude of 400 feet above ground level (AGL) or, if higher than 400 feet AGL, remain within 400 feet of a structure.

Remote Pilot in Command Certification and Responsibilities:

- Establishes a remote pilot in command position.
- A person operating a small UAS must either hold a remote pilot airman certificate with a small UAS rating or be under the direct supervision of a person who does hold a remote pilot certificate (remote pilot in command).

Aircraft Requirements:

- FAA airworthiness certification is not required. However, the remote pilot in command must conduct a preflight check of the small UAS to ensure that it is in a condition for safe operation.

Special Provisions for Government Entities

Government entities or organizations (e.g. law enforcement agencies, public universities, state governments, local municipalities) have 2 options for flying UAS:

1. Fly under the [small UAS rule](#) – follow all rules under 14 CFR part 107, including aircraft and pilot requirements; or
2. Obtain a blanket public Certificate of Waiver or Authorization (COA) – permits nationwide flights in Class G airspace at or below 400 feet, self-certification of the UAS pilot, and the option to obtain emergency COAs (e-COAs) under special circumstances.

The above description is a general discussion of the coverage and limits provided by the FUND. Please have counsel review the most recent regulations regarding unmanned aerial systems, as the above may not be the most recent. The actual terms and conditions are defined in the policy document and all issues shall be decided based on the policy document.

If you have any questions concerning this bulletin, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

cc: Risk Management Consultants
Fund Professionals
Fund Executive Directors

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 22-22

Date: January 1, 2022
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager, Conner Strong & Buckelew
Re: New TULIP Program (GatherGuard)

This bulletin does not apply to the Workers' Compensation only members of the NJPHA JIF.

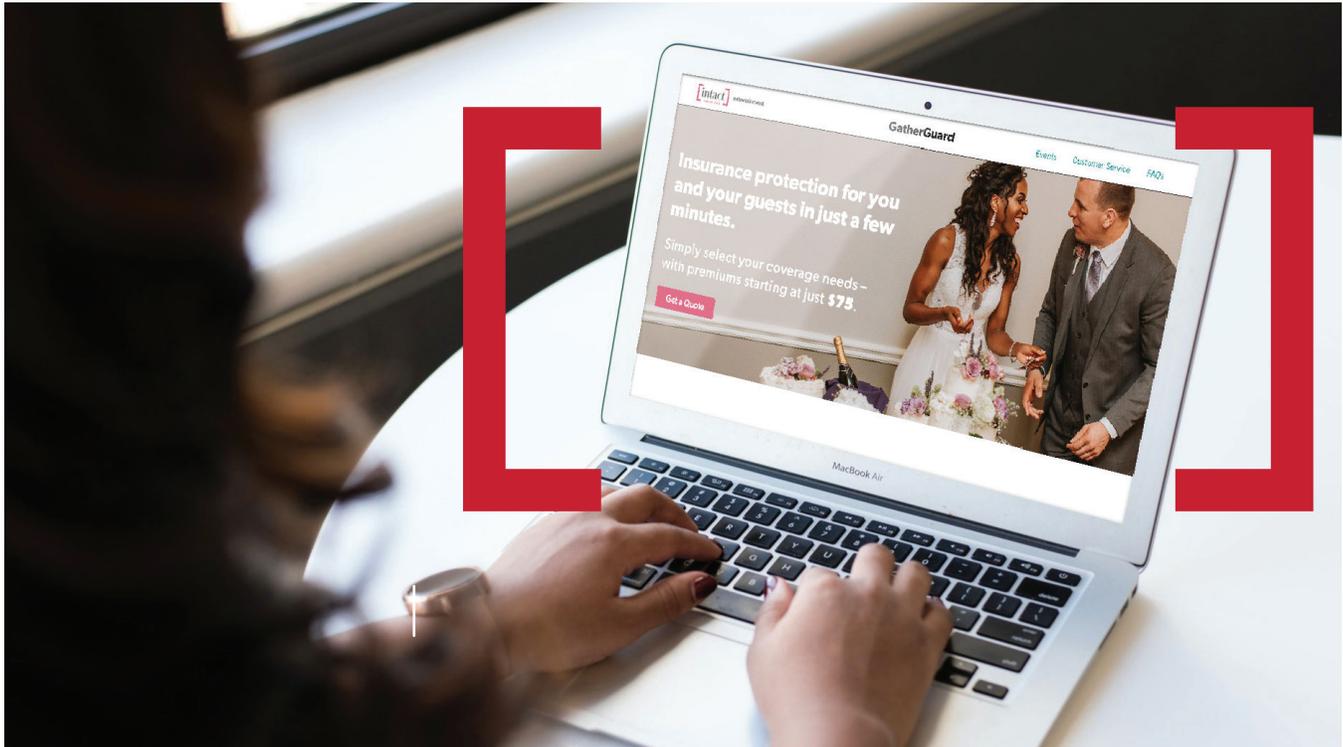
The traditional TULIP program has been rebranded to GatherGuard. Largely there are no changes, with the exception of a requirement for venue locations to be specifically identified rather than just utilizing any location in the town.

GatherGuard is a way for facility owners to ensure vendors of special events and activities hosted at such facilities have the appropriate General Liability coverage.

Attached are instructions for using GatherGuard. Please refer to the corresponding spreadsheet, which lists the location referral links. If the location needed is missing, please email us. Should you have multiple locations to add at one time, please utilize the Large Pool Location Template attached.

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Fund Executive Directors
Fund Professionals
Risk Management Consultants



Intact Entertainment

GatherGuard Purchasing Instructions

Special events, whether a wedding reception or a professional seminar, involve considerable coordination between host and event staff. But despite careful planning the unexpected may occur—exposing the host to potential liability for bodily injury or property damage. Intact Entertainment can help with GatherGuard—a general liability insurance program that provides your client access to convenient, low-cost coverage for special events. GatherGuard can help mitigate your risks, while providing valuable protection to the event host and venue.

Purchasing Instructions:

GatherGuard is accessible through two easy methods:

Tip: Internet Explorer is not supported, for the best experience, please use the Chrome, Safari or Firefox browsers

Venue ID Codes

- Visit our website at gatherguard.com
- Select Get a Quote and answer a few questions about your event
- Where prompted, enter the applicable venue ID code provided by your venue, or search for your venue
- Complete the application and purchase coverage

Direct Referral Link

If your venue has provided you with a direct referral link:

- Copy and paste the referral URL into your browser. You will see a message that displays the referring organization's name, and the venue code will be pre-filled for you
- Complete the application and purchase coverage

You can verify the additional insured information before completing your purchase by using the “Preview my certificate language” link found at the righthand side of the application. Once the application has been completed, and credit card payment confirmed, you will receive an email with a full copy of your policy and certificate of liability insurance.

Purchasing tip: Purchase your coverage several days in advance of your event to leave time for any changes that may need to be made.

Sample Policy

You can view a sample policy at any time. Simply click “View Sample Policy” located at the bottom of our website homepage or on each page of the quote/purchasing process.

Contact Us

Customer Service is available to assist with questions at **844-747-6240**, Monday through Friday from **8:00 a.m. to 8:00 p.m.** Eastern Time.

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions’ underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

Intact Insurance Specialty Solutions and Intact Insurance Entertainment are marketing brands for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada, a leading provider of global specialty insurance, and, with RSA, a leader in the U.K. and Ireland. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: intactspecialty.ca and for information about Intact Financial Corporation, visit: intactfc.com.



Intact Entertainment | GatherGuard

Special events, whether a wedding reception or a professional seminar, involve considerable coordination between host and event staff. But despite careful planning the unexpected may occur—exposing the host to potential liability for bodily injury or property damage. Intact Entertainment can help with GatherGuard—a general liability insurance program that provides your client access to convenient, low-cost coverage for special events. GatherGuard can help mitigate your risks, while providing valuable protection to the event host and venue.

What is GatherGuard?

When an individual or organization rents a facility or venue for an event, GatherGuard provides low-cost general liability insurance. It protects both the user and the facility against claims by guests who may be injured as a result of attending the event. It's an easy-to-use, fast method of insuring most types of events including seminars, weddings and receptions, birthday parties and concerts.

How it Works

We will work with you to set coverage limits, special additional insured language (if required by venue; must be approved by Intact); and contact preferences. Customers will be able to see predetermined information, options customized to your venue or organization, and the type of event being held. You will be able to send customers directly to gatherguard.com to purchase insurance through our simple, online system.

Our support team is available by phone or email to answer questions about GatherGuard or to offer technical assistance. Once purchased, the policy and proof of coverage will be delivered instantly to the email address entered on the online application.

Product Highlights

Standard Coverage

- Review only one form
- Simple verification of insurance with uniform proof of coverage
- Predetermined additional insured information
- Pre-select general liability limits up to \$5M
 - Host liquor included
 - Higher limits are available for selection by customer as directed by venue, with pre-approval.

Easy to Use

- Venue activity reports available upon request
- Copy of proof of coverage automatically sent to venue-designated personnel
- Marketing materials available
- Cost effective
 - Low touch
 - Online purchase means no venue deposits or handling of money
 - Reasonable rates
 - No master policy renewals

Flexible Product

- Individual policies, not restrictive Master Policy
 - Higher limit option for Damage to Premises Rented to You
 - Additional limits available
 - Liquor liability available

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

Intact Insurance Specialty Solutions is the marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada and a leading specialty insurance carrier in North America. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: intactspecialty.ca and for information about Intact Financial Corporation, visit: intactfc.com.



Visit intactspecialty.com/entertainment or contact **Mary Ann Saemaldahr** at 781.332.8485 or msaemaldahr@intactinsurance.com for more information.

CGL Premium

Determined by number of days, number of people attending, and risk class.

For \$1 Million General Liability Policy:

TABLE 1
Events 1-4 days in length
 These rates are per event
 (Total attendance range already includes days)

Event Attendance Range	Class 1	Class 2	Class 3
1-100	\$75	\$100	\$150
101-500	\$100	\$135	\$200
501-1500	\$150	\$185	\$310
1501-3000	\$200	\$315	\$425
3001-5000	\$300	\$425	\$625

TABLE 2
Events 5 or more days in length
 These rates are per event
 (Total attendance range already includes days)

Event Attendance Range	Class 1	Class 2	Class 3
1-100	\$95	\$170	\$300
101-500	\$140	\$215	\$360
501-1500	\$235	\$355	\$455
1501-3000	\$335	\$460	\$575
3001-5000	\$450	\$625	\$785

Increased Limits Base Premium Multiplier

The amounts are all based off the fundamental limit of 1 Million. i.e. the 1 Million below is the price for the additional million on top of the base limit of 1 Million...

TABLE 3
Increased Limits Rates and Minimums

Increased Limits Tier	Base Premium Multiplier	Minimum Premium 1-4 days	Minimum Premium 5 or more days
1 Million over 1 million (\$2M policy)	25%	\$175	265.00
2 Million over 1 million (\$3M policy)	37.5%	300.00	450.00
3 Million over 1 million (\$4M policy)	44%	400.00	600.00
4 Million over 1 million (\$5M policy)	47%	500.00	750.00

Damage to Premises Rented to You \$1,000,000 Sublimit

TABLE 4
Damage To Rented Premises 1-4 Days
 These rates are per event
 (Total attendance range already includes days)

Event Attendance Range	Class 1	Class 2	Class 3
1-100	\$25	\$30	\$35
101-500	\$30	\$40	\$50
501-1500	\$35	\$50	\$65
1501-3000	\$40	\$60	\$80
3001-5000	\$45	\$70	\$95

TABLE 5
Damage To Rented Premises 5 or More Days
 These rates are per event
 (Total attendance range already includes days)

Event Attendance Range	Class 1	Class 2	Class 3
1-100	\$30	\$50	\$75
101-500	\$40	\$65	\$95
501-1500	\$50	\$75	\$105
1501-3000	\$60	\$95	\$115
3001-5000	\$70	\$110	\$130

Additional Premium to Mitigate Potential Added Liability When Vendors/Exhibitors/Performers are Present

TABLE 6
Vendor Liability

Type of Event Support	Daily Rate for each individual	Event Maximum
Exhibitors (no sales)	\$45 per day, per exhibitor	\$300
Vendors (non-food sales)	\$65 per day, per vendor	\$425
Vendors (food sales)	\$75 per day, per vendor	\$475
Performers/ Attractions	\$150 per day, per performer	\$950

Liquor Rate

TABLE 7
Liquor Liability Add-on Coverage
 These rates are per event
 (Total attendance range already includes days)

Attendance Range	1-4 Day Events	5+ Day Events
1-100	\$75	\$110
101-500	\$185	\$275
501-1500	\$260	\$435
1501-3000	\$375	\$600
3001-5000	\$490	\$750

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

Intact Insurance Specialty Solutions is the marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada and a leading specialty insurance carrier in North America. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: intactspecialty.ca and for information about Intact Financial Corporation, visit: intactfc.com.

Risk Class 1
Anniversary party
Auction
Award presentation
Baby shower
Banquet
Baptism
Bar Mitzvah/Bat Mitzvah
Bazaar
Birthday party - Coverage does not include inflatables including bounce houses or inflatables containing persons
Boat show - Dry-dock boat shows only. In-water boat shows are not eligible for coverage.
Bodybuilding contest - Coverage for spectators only.
Book signing
Bridal shower
Chamber of Commerce event
Charity benefit - Covered events do not include sporting events, flea markets, rummage sales not for charity, sidewalk sales or swap meets.
Church service or meeting - Coverage does not include evangelistic meetings with faith healing or similar activities.
Club event - Example events include sewing, garden club and luncheons.
Concert (indoors) - Policy does not cover concerts with rap, hip hop, heavy metal, punk or similar music styles, or DJs and raves.
Dance show, recital or competition - Coverage for spectators only.
Drill team exhibition - Coverage for spectators only.
Educational exhibition - Cardiopulmonary resuscitation (CPR) or driver's education are not eligible for coverage.
Fashion show
Fundraiser
Funeral or memorial service
Graduation ceremony

Risk Class 1
Hobby show - Shows such as arts and crafts, antiques, gamers or trading/playing cards, static autos or recreational vehicles (no driving or racing), camera, garden or flower shows. In-water boat shows, gun or knife shows are not eligible events.
Holiday event (indoors)
Lecture or speaking engagement
Luncheon
Meeting (indoors) - Includes teleconferences. Could be a business meeting, AA meeting, scout meeting or a séance. Coverage does not include evangelistic meetings with faith healing meetings, health fairs, renaissance fairs or festivals, political rallies or events, overnight camping or retreats.
Pageant
Poetry reading
Quinceañera
Reunion (indoors)
Scouting Jamboree - For events that don't have overnight camping.
Social reception (indoors) - Fraternity and sorority events are not eligible for coverage.
Store opening
Trade show or convention (indoors) - Shows such as camera, computer, consumer products, electronics, garden and flower, home, job fairs, mobile home, recreational vehicle (RV) and vacation.
Voter registration
Wedding

Risk Class 2
Bingo game
Card game or tournament board game
Concert (outdoors) - Policy does not cover concerts with rap, hip hop, heavy metal, punk or similar music styles, or DJs and raves.
Domestic animal show/event - Policy does not cover shows or events with farm, saddle or exotic animals.
Easter egg hunt

Risk Class 2
Festival or cultural event (indoors) - Events with more than 5,000 spectators are not eligible. Coverage does not include mechanical amusement devices.
Fishing event
Holiday event - For example, a Christmas tree lighting or Menorah lighting.
Meeting (outdoors) - Does not include evangelistic faith healing meetings, health fairs, renaissance fairs or festivals, political rallies or events, overnight camping or retreats.
Picnic - Coverage does not include pool or lake activity or any inflatables including bounce houses and inflatables containing persons.
Reunion (outdoors)
School band competition or event
School carnival - For events that don't have mechanical rides.
Soap Box Derby - Coverage for spectators only.
Social reception (outdoors) - Fraternity and sorority events are not eligible for coverage.
Trade show or convention (outdoors) - Shows such as consumer product, garden and flower, home, job fairs, mobile home, recreational vehicle (RV).
Video game contest

Risk Class 3
Aerobics and Jazzercise class or event - Coverage for spectators only.
Baseball game - Coverage for spectators only.
Basketball game - Coverage for spectators only.
Bicycling (off-road) - Coverage for spectators only. Does not include participants, bicycle rallies and races.
Block Party/Street closure/Street fair - Events with more than 5,000 spectators are not eligible.
Bowling tournament - Coverage for spectators only.
Boxing, wrestling or hockey - Coverage for spectators only.
Casino or lounge show
Cheerleading event/competition - Coverage for spectators only. Policy does not cover pyramids.
Comedy show
Company or corporate retreat
Cornfield maze or hayride - Farm implements and equipment are not covered.
Dance class - Coverage for spectators only.
Farmers market

Risk Class 3
Festival and cultural event (outdoors) - Events with more than 5,000 spectators are not eligible. Coverage does not include rides, professional rodeos, mechanical amusement devices, motorized sporting events, farm implements or equipment, roller coasters or sky coasters.
Film screening/showing or movie release party
Football game - Coverage for spectators only.
Golf tournament - Coverage for spectators only.
Grad Night
Gymnastic competition - Coverage for spectators only.
Halloween costume contest
Ice skating show - Coverage for spectators only.
Junior Athletic game - Coverage for spectators only. Does not include participants, swimming and pool facilities, water slides, trampolines, wall climbing or slam dancing.
Karate meet - Coverage for spectators only.
Lacrosse game - Coverage for spectators only.
Livestock show - Coverage does not include petting zoos.
Magic show - Coverage for spectators only. Does not include audience participation.
Marathon - Walk or Run - Includes 5ks and 10ks. Color runs and political marches are not eligible for coverage. Coverage does not include participants.
New Year's party - For invite-only private parties. Public parties are not eligible for coverage.
Nonprofessional sporting event - Coverage for spectators only. Does not include professional sports, bicycle races or rallies, bungee jumping, hang-gliding, inflatables including persons, laser tag, luge, motorized events, paintball, parachuting, parasailing, professional rodeo/roping events, skateboarding, ski events, sky diving, slam dancing, swimming, pool facilities, tobogganing, trampolines, wall climbing, water events, water slides, war games or reenactments.
Parade - Events with more than 5,000 spectators are not eligible for coverage.
Play or play reading
Pool and/or billiards tournament
Prom
Rugby - Coverage for spectators only.
Soccer game - Coverage for spectators only.
Softball game - Coverage for spectators only..
Sporting event - other (indoors) - Coverage for spectators only. Does not include, swimming and pool facilities, water slides, trampolines, wall climbing or slam dancing.
Talent show - Rap, hip hop, heavy metal shows are not eligible for coverage.

Risk Class 3
Tennis tournament - Coverage for spectators only.
Volleyball game - Coverage for spectators only.
Walking/hiking tour - Coverage for spectators only.
Wine tasting

Excluded Events & Activities
Excluded Events & Activities
Aircraft Rides, Exhibitions, Operation
Any event with a known attendance of greater than 5,000
Bicycle Rally, or Race
Bungee Jumping
Circus
Moshing, Stage Diving or Crowd Surfing, but only if you have organized, contracted for, endorsed, encouraged or sanctioned such activity
Exotic Animal Show or Event
Film Production
Fireworks
Fraternity Event
Go Kart Race
Hang Gliding
Heads of State Event
Hot Air Balloon Ride
Hypnosis
Inflatable Usage (including bounce houses and inflatables containing a person)
Instructional Class – Driver’s Education, Flying, Health, or CPR
Laser Tag
Luge
Mechanical Amusement Device Usage (i.e. carnival ride or mechanical bull)
Motorized Sporting Event

New Year’s Party (Open to public)
Overnight Camping or Retreat
Paint Ball
Parachuting
Parasailing
Petting Zoo
Promotion (Marketing) – for profit
Political Rally, March, or Event
Rave
Reality TV Shows
Renaissance Fairs or Festivals
Rodeo or Roping Event – Professional
Saddle Animal Rides
Skate Boarding
Skiing
Sky Diving
Soap Box Derby/Racing
Sorority Event
Swimming
Temporary Grandstand Usage
Tobogganing
Tractor Pulling
Trampoline Usage
Wall Climbing
War Game or Re-enactment
Water Sports, other than fishing
Water Slide Usage
Any event not otherwise scheduled in Risk Class 1, Class 2 or Class 3.

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions’ underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

Intact Insurance Specialty Solutions is the marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada and a leading specialty insurance carrier in North America. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: intactspecialty.ca and for information about Intact Financial Corporation, visit: intactfc.com.

This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to your insurance policy or consult with your independent insurance advisor for specific information about coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.



MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 22-22

Date: January 1, 2022
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager, Conner Strong & Buckelew
Re: New TULIP Program (GatherGuard)

This bulletin does not apply to the Workers' Compensation only members of the NJPHA JIF.

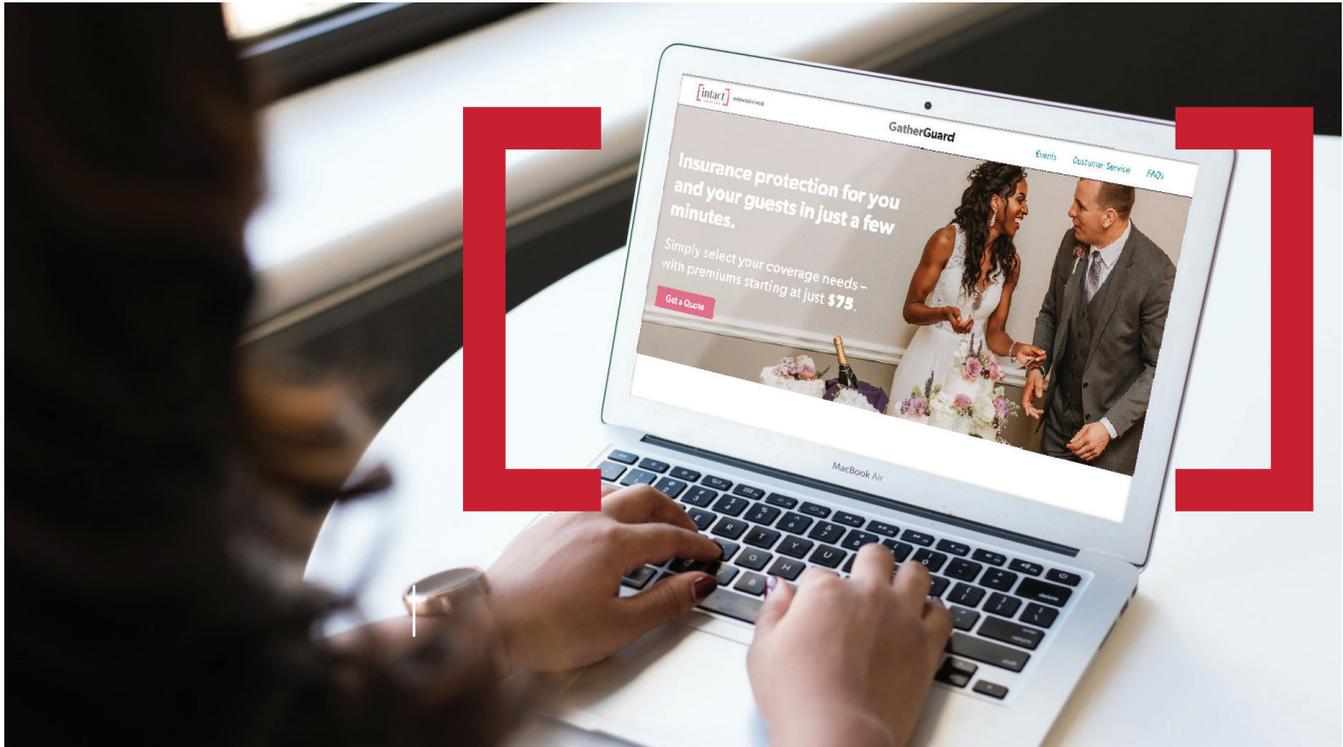
The traditional TULIP program has been rebranded to GatherGuard. Largely there are no changes, with the exception of a requirement for venue locations to be specifically identified rather than just utilizing any location in the town.

GatherGuard is a way for facility owners to ensure vendors of special events and activities hosted at such facilities have the appropriate General Liability coverage.

Attached are instructions for using GatherGuard. Please refer to the corresponding spreadsheet, which lists the location referral links. If the location needed is missing, please email us. Should you have multiple locations to add at one time, please utilize the Large Pool Location Template attached.

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Fund Executive Directors
Fund Professionals
Risk Management Consultants



Intact Entertainment

GatherGuard Purchasing Instructions

Special events, whether a wedding reception or a professional seminar, involve considerable coordination between host and event staff. But despite careful planning the unexpected may occur—exposing the host to potential liability for bodily injury or property damage. Intact Entertainment can help with GatherGuard—a general liability insurance program that provides your client access to convenient, low-cost coverage for special events. GatherGuard can help mitigate your risks, while providing valuable protection to the event host and venue.

Purchasing Instructions:

GatherGuard is accessible through two easy methods:

Tip: Internet Explorer is not supported, for the best experience, please use the Chrome, Safari or Firefox browsers

Venue ID Codes

- Visit our website at gatherguard.com
- Select Get a Quote and answer a few questions about your event
- Where prompted, enter the applicable venue ID code provided by your venue, or search for your venue
- Complete the application and purchase coverage

Direct Referral Link

If your venue has provided you with a direct referral link:

- Copy and paste the referral URL into your browser. You will see a message that displays the referring organization's name, and the venue code will be pre-filled for you
- Complete the application and purchase coverage

You can verify the additional insured information before completing your purchase by using the “Preview my certificate language” link found at the righthand side of the application. Once the application has been completed, and credit card payment confirmed, you will receive an email with a full copy of your policy and certificate of liability insurance.

Purchasing tip: Purchase your coverage several days in advance of your event to leave time for any changes that may need to be made.

Sample Policy

You can view a sample policy at any time. Simply click “View Sample Policy” located at the bottom of our website homepage or on each page of the quote/purchasing process.

Contact Us

Customer Service is available to assist with questions at **844-747-6240**, Monday through Friday from **8:00 a.m. to 8:00 p.m.** Eastern Time.

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions’ underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

Intact Insurance Specialty Solutions and Intact Insurance Entertainment are marketing brands for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada, a leading provider of global specialty insurance, and, with RSA, a leader in the U.K. and Ireland. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: intactspecialty.ca and for information about Intact Financial Corporation, visit: intactfc.com.



Intact Entertainment | GatherGuard

Special events, whether a wedding reception or a professional seminar, involve considerable coordination between host and event staff. But despite careful planning the unexpected may occur—exposing the host to potential liability for bodily injury or property damage. Intact Entertainment can help with GatherGuard—a general liability insurance program that provides your client access to convenient, low-cost coverage for special events. GatherGuard can help mitigate your risks, while providing valuable protection to the event host and venue.

What is GatherGuard?

When an individual or organization rents a facility or venue for an event, GatherGuard provides low-cost general liability insurance. It protects both the user and the facility against claims by guests who may be injured as a result of attending the event. It's an easy-to-use, fast method of insuring most types of events including seminars, weddings and receptions, birthday parties and concerts.

How it Works

We will work with you to set coverage limits, special additional insured language (if required by venue; must be approved by Intact); and contact preferences. Customers will be able to see predetermined information, options customized to your venue or organization, and the type of event being held. You will be able to send customers directly to gatherguard.com to purchase insurance through our simple, online system.

Our support team is available by phone or email to answer questions about GatherGuard or to offer technical assistance. Once purchased, the policy and proof of coverage will be delivered instantly to the email address entered on the online application.

Product Highlights

Standard Coverage

- Review only one form
- Simple verification of insurance with uniform proof of coverage
- Predetermined additional insured information
- Pre-select general liability limits up to \$5M
 - Host liquor included
 - Higher limits are available for selection by customer as directed by venue, with pre-approval.

Easy to Use

- Venue activity reports available upon request
- Copy of proof of coverage automatically sent to venue-designated personnel
- Marketing materials available
- Cost effective
 - Low touch
 - Online purchase means no venue deposits or handling of money
 - Reasonable rates
 - No master policy renewals

Flexible Product

- Individual policies, not restrictive Master Policy
 - Higher limit option for Damage to Premises Rented to You
 - Additional limits available
 - Liquor liability available

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

Intact Insurance Specialty Solutions is the marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada and a leading specialty insurance carrier in North America. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: intactspecialty.ca and for information about Intact Financial Corporation, visit: intactfc.com.



Visit intactspecialty.com/entertainment or contact **Mary Ann Saemaldahr** at 781.332.8485 or msaemaldahr@intactinsurance.com for more information.

CGL Premium

Determined by number of days, number of people attending, and risk class.

For \$1 Million General Liability Policy:

TABLE 1
Events 1-4 days in length
 These rates are per event
 (Total attendance range already includes days)

Event Attendance Range	Class 1	Class 2	Class 3
1-100	\$75	\$100	\$150
101-500	\$100	\$135	\$200
501-1500	\$150	\$185	\$310
1501-3000	\$200	\$315	\$425
3001-5000	\$300	\$425	\$625

TABLE 2
Events 5 or more days in length
 These rates are per event
 (Total attendance range already includes days)

Event Attendance Range	Class 1	Class 2	Class 3
1-100	\$95	\$170	\$300
101-500	\$140	\$215	\$360
501-1500	\$235	\$355	\$455
1501-3000	\$335	\$460	\$575
3001-5000	\$450	\$625	\$785

Increased Limits Base Premium Multiplier

The amounts are all based off the fundamental limit of 1 Million. i.e. the 1 Million below is the price for the additional million on top of the base limit of 1 Million...

TABLE 3
Increased Limits Rates and Minimums

Increased Limits Tier	Base Premium Multiplier	Minimum Premium 1-4 days	Minimum Premium 5 or more days
1 Million over 1 million (\$2M policy)	25%	\$175	265.00
2 Million over 1 million (\$3M policy)	37.5%	300.00	450.00
3 Million over 1 million (\$4M policy)	44%	400.00	600.00
4 Million over 1 million (\$5M policy)	47%	500.00	750.00

Damage to Premises Rented to You \$1,000,000 Sublimit

TABLE 4
Damage To Rented Premises 1-4 Days
 These rates are per event
 (Total attendance range already includes days)

Event Attendance Range	Class 1	Class 2	Class 3
1-100	\$25	\$30	\$35
101-500	\$30	\$40	\$50
501-1500	\$35	\$50	\$65
1501-3000	\$40	\$60	\$80
3001-5000	\$45	\$70	\$95

TABLE 5
Damage To Rented Premises 5 or More Days
 These rates are per event
 (Total attendance range already includes days)

Event Attendance Range	Class 1	Class 2	Class 3
1-100	\$30	\$50	\$75
101-500	\$40	\$65	\$95
501-1500	\$50	\$75	\$105
1501-3000	\$60	\$95	\$115
3001-5000	\$70	\$110	\$130

Additional Premium to Mitigate Potential Added Liability When Vendors/Exhibitors/Performers are Present

TABLE 6
Vendor Liability

Type of Event Support	Daily Rate for each individual	Event Maximum
Exhibitors (no sales)	\$45 per day, per exhibitor	\$300
Vendors (non-food sales)	\$65 per day, per vendor	\$425
Vendors (food sales)	\$75 per day, per vendor	\$475
Performers/ Attractions	\$150 per day, per performer	\$950

Liquor Rate

TABLE 7
Liquor Liability Add-on Coverage
 These rates are per event
 (Total attendance range already includes days)

Attendance Range	1-4 Day Events	5+ Day Events
1-100	\$75	\$110
101-500	\$185	\$275
501-1500	\$260	\$435
1501-3000	\$375	\$600
3001-5000	\$490	\$750

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

Intact Insurance Specialty Solutions is the marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada and a leading specialty insurance carrier in North America. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: intactspecialty.ca and for information about Intact Financial Corporation, visit: intactfc.com.

Risk Class 1
Anniversary party
Auction
Award presentation
Baby shower
Banquet
Baptism
Bar Mitzvah/Bat Mitzvah
Bazaar
Birthday party - Coverage does not include inflatables including bounce houses or inflatables containing persons
Boat show - Dry-dock boat shows only. In-water boat shows are not eligible for coverage.
Bodybuilding contest - Coverage for spectators only.
Book signing
Bridal shower
Chamber of Commerce event
Charity benefit - Covered events do not include sporting events, flea markets, rummage sales not for charity, sidewalk sales or swap meets.
Church service or meeting - Coverage does not include evangelistic meetings with faith healing or similar activities.
Club event - Example events include sewing, garden club and luncheons.
Concert (indoors) - Policy does not cover concerts with rap, hip hop, heavy metal, punk or similar music styles, or DJs and raves.
Dance show, recital or competition - Coverage for spectators only.
Drill team exhibition - Coverage for spectators only.
Educational exhibition - Cardiopulmonary resuscitation (CPR) or driver's education are not eligible for coverage.
Fashion show
Fundraiser
Funeral or memorial service
Graduation ceremony

Risk Class 1
Hobby show - Shows such as arts and crafts, antiques, gamers or trading/playing cards, static autos or recreational vehicles (no driving or racing), camera, garden or flower shows. In-water boat shows, gun or knife shows are not eligible events.
Holiday event (indoors)
Lecture or speaking engagement
Luncheon
Meeting (indoors) - Includes teleconferences. Could be a business meeting, AA meeting, scout meeting or a séance. Coverage does not include evangelistic meetings with faith healing meetings, health fairs, renaissance fairs or festivals, political rallies or events, overnight camping or retreats.
Pageant
Poetry reading
Quinceañera
Reunion (indoors)
Scouting Jamboree - For events that don't have overnight camping.
Social reception (indoors) - Fraternity and sorority events are not eligible for coverage.
Store opening
Trade show or convention (indoors) - Shows such as camera, computer, consumer products, electronics, garden and flower, home, job fairs, mobile home, recreational vehicle (RV) and vacation.
Voter registration
Wedding

Risk Class 2
Bingo game
Card game or tournament board game
Concert (outdoors) - Policy does not cover concerts with rap, hip hop, heavy metal, punk or similar music styles, or DJs and raves.
Domestic animal show/event - Policy does not cover shows or events with farm, saddle or exotic animals.
Easter egg hunt

Risk Class 2
Festival or cultural event (indoors) - Events with more than 5,000 spectators are not eligible. Coverage does not include mechanical amusement devices.
Fishing event
Holiday event - For example, a Christmas tree lighting or Menorah lighting.
Meeting (outdoors) - Does not include evangelistic faith healing meetings, health fairs, renaissance fairs or festivals, political rallies or events, overnight camping or retreats.
Picnic - Coverage does not include pool or lake activity or any inflatables including bounce houses and inflatables containing persons.
Reunion (outdoors)
School band competition or event
School carnival - For events that don't have mechanical rides.
Soap Box Derby - Coverage for spectators only.
Social reception (outdoors) - Fraternity and sorority events are not eligible for coverage.
Trade show or convention (outdoors) - Shows such as consumer product, garden and flower, home, job fairs, mobile home, recreational vehicle (RV).
Video game contest

Risk Class 3
Aerobics and Jazzercise class or event - Coverage for spectators only.
Baseball game - Coverage for spectators only.
Basketball game - Coverage for spectators only.
Bicycling (off-road) - Coverage for spectators only. Does not include participants, bicycle rallies and races.
Block Party/Street closure/Street fair - Events with more than 5,000 spectators are not eligible.
Bowling tournament - Coverage for spectators only.
Boxing, wrestling or hockey - Coverage for spectators only.
Casino or lounge show
Cheerleading event/competition - Coverage for spectators only. Policy does not cover pyramids.
Comedy show
Company or corporate retreat
Cornfield maze or hayride - Farm implements and equipment are not covered.
Dance class - Coverage for spectators only.
Farmers market

Risk Class 3
Festival and cultural event (outdoors) - Events with more than 5,000 spectators are not eligible. Coverage does not include rides, professional rodeos, mechanical amusement devices, motorized sporting events, farm implements or equipment, roller coasters or sky coasters.
Film screening/showing or movie release party
Football game - Coverage for spectators only.
Golf tournament - Coverage for spectators only.
Grad Night
Gymnastic competition - Coverage for spectators only.
Halloween costume contest
Ice skating show - Coverage for spectators only.
Junior Athletic game - Coverage for spectators only. Does not include participants, swimming and pool facilities, water slides, trampolines, wall climbing or slam dancing.
Karate meet - Coverage for spectators only.
Lacrosse game - Coverage for spectators only.
Livestock show - Coverage does not include petting zoos.
Magic show - Coverage for spectators only. Does not include audience participation.
Marathon - Walk or Run - Includes 5ks and 10ks. Color runs and political marches are not eligible for coverage. Coverage does not include participants.
New Year's party - For invite-only private parties. Public parties are not eligible for coverage.
Nonprofessional sporting event - Coverage for spectators only. Does not include professional sports, bicycle races or rallies, bungee jumping, hang-gliding, inflatables including persons, laser tag, luge, motorized events, paintball, parachuting, parasailing, professional rodeo/roping events, skateboarding, ski events, sky diving, slam dancing, swimming, pool facilities, tobogganing, trampolines, wall climbing, water events, water slides, war games or reenactments.
Parade - Events with more than 5,000 spectators are not eligible for coverage.
Play or play reading
Pool and/or billiards tournament
Prom
Rugby - Coverage for spectators only.
Soccer game - Coverage for spectators only.
Softball game - Coverage for spectators only..
Sporting event - other (indoors) - Coverage for spectators only. Does not include, swimming and pool facilities, water slides, trampolines, wall climbing or slam dancing.
Talent show - Rap, hip hop, heavy metal shows are not eligible for coverage.

Risk Class 3
Tennis tournament - Coverage for spectators only.
Volleyball game - Coverage for spectators only.
Walking/hiking tour - Coverage for spectators only.
Wine tasting

Excluded Events & Activities
Excluded Events & Activities
Aircraft Rides, Exhibitions, Operation
Any event with a known attendance of greater than 5,000
Bicycle Rally, or Race
Bungee Jumping
Circus
Moshing, Stage Diving or Crowd Surfing, but only if you have organized, contracted for, endorsed, encouraged or sanctioned such activity
Exotic Animal Show or Event
Film Production
Fireworks
Fraternity Event
Go Kart Race
Hang Gliding
Heads of State Event
Hot Air Balloon Ride
Hypnosis
Inflatable Usage (including bounce houses and inflatables containing a person)
Instructional Class – Driver’s Education, Flying, Health, or CPR
Laser Tag
Luge
Mechanical Amusement Device Usage (i.e. carnival ride or mechanical bull)
Motorized Sporting Event

New Year’s Party (Open to public)
Overnight Camping or Retreat
Paint Ball
Parachuting
Parasailing
Petting Zoo
Promotion (Marketing) – for profit
Political Rally, March, or Event
Rave
Reality TV Shows
Renaissance Fairs or Festivals
Rodeo or Roping Event – Professional
Saddle Animal Rides
Skate Boarding
Skiing
Sky Diving
Soap Box Derby/Racing
Sorority Event
Swimming
Temporary Grandstand Usage
Tobogganing
Tractor Pulling
Trampoline Usage
Wall Climbing
War Game or Re-enactment
Water Sports, other than fishing
Water Slide Usage
Any event not otherwise scheduled in Risk Class 1, Class 2 or Class 3.

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions’ underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

Intact Insurance Specialty Solutions is the marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada and a leading specialty insurance carrier in North America. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: intactspecialty.ca and for information about Intact Financial Corporation, visit: intactfc.com.

This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to your insurance policy or consult with your independent insurance advisor for specific information about coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.



MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632

BULLETIN MEL 22-23

Date: January 1, 2022
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager, Conner Strong & Buckelew
Re: Acceptance and Use of Surplus Military Equipment – 1033 Program

The bulletin does not apply to “workers compensation only” members of NJPHA JIF. This bulletin does not apply to the Board of Education members of the Suburban Metro JIF. This bulletin does not apply to members not participating in the MEL Property program.

The 1033 Program is a Federal program under the operation and control of the New Jersey Office of Emergency Management (NJOEM) and is administered by the Law Enforcement Service Office (LESO). The program provides for the transfer of excess Department of Defense military equipment to State and Local government for use in law enforcement activities, emergency service, disaster response and assistance with general equipment needs. There is a Memorandum of Understanding between the local entity and the State of New Jersey that outlines the terms and conditions of the program.

Several of our Insured Members have been taking advantage of this program and have purchased used military equipment (vehicles, trailers, trailer mounted generators, watercraft, etc.). It is common practice for the Members/New Owners to add and refurbish these units at their own expense. The question of adequately adjusting a first party loss on these units in the event one is damaged or destroyed is the subject of this bulletin.

It is the procedure of the governmental entity that is supplying the unit to provide the Actual Cash Value of the unit to the purchasing municipality. By all means this value should be obtained prior to scheduling the unit. In the event of a total loss of the unit, the ACV of the unit will not be paid as this would be considered “betterment” since the unit has been purchased for significantly less than the value. Only documented upgrades/retrofits and newly installed equipment will be paid for. In the event of a partial loss; repairs to units are not to exceed 70% of the ACV of the unit at the time of loss as determined by an assigned appraiser. If repair estimates exceed that amount, the unit will be declared a total loss.

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Risk Management Consultants
Fund Professionals
Fund Executive Directors

BULLETIN MEL 22-23

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632

BULLETIN MEL 22-24

Date: January 1, 2022

To: Fund Commissioners of Member Joint Insurance Funds

From: Underwriting Manager, Conner Strong & Buckelew

Re: Coverage FAQs

This coverage bulletin is intended to briefly discuss some unique and frequently asked about coverage topics in the MEL JIF's insurance program. Please note, some coverages discussed may not apply to all members, and not all coverage details will be discussed. Please see your policies for full terms and conditions.

Notaries

You may know from the standard insurance marketplace, Notaries need Professional Liability or Errors & Omissions insurance for their practice. The membership typically have notaries on staff performing notary duties for the members. In the MEL program, the professional liability / E&O coverage for notaries is included in the Public Officials Liability coverage. Please note, the notary must still meet the definition of "Insured" in order to receive coverage, meaning they are employed by and performing duties at the direction of the member entity.

Liquor Liability

While liquor liability is excluded from most General Liability policies, a carveback of coverage is sometimes provided for the giving, selling and serving of alcohol as long as it is not the Insureds primary business operation. The MEL provides that broad carveback to its members, extending liquor liability coverage for functions usual or common to the member entity; however, any for-profit catering operations of the member entity are excluded, such as owned by certain police or fire units.

Community Emergency Response Teams (CERT)

While CERT teams enjoy many immunities for their emergency response operations, the question of Workers' Compensation always comes up. The MEL extends Workers' Compensation coverage to CERT teams if the following requirements are met:

- Established by resolution or ordinance of the Governing Body;
- Members have completed any required certification course;
- Members are actively rostered;
- Roster is approved by resolution of the governing body; and
- Injury occurred while acting in the scope of member's duties with the team and at the direction of the Office of Emergency Management (OEM).

Shared Services

Please remember Shared Services are still services being provided from one entity to another, and can create additional liability. As such, appropriate insurance and indemnification should be requested, including Errors & Omissions Liability/Professional Liability coverage for Financial Injury caused to the receiving party.

Online Vehicle Registration with NJMVC

When asked for the 3-digit insurer code, use "000", which is the code for self-insureds. This is the appropriate code for JIFs.

If you have any questions, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

The above description is a general discussion of the coverage and limits provided by the FUND. However, the actual terms and conditions are defined in the policy document and all issues shall be decided based on the policy document.

cc: Risk Management Consultants
Fund Professionals
Fund Executive Directors

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632

BULLETIN MEL 22-25

Date: January 1, 2022

To: Fund Commissioners of Member Joint Insurance Funds

From: Underwriting Manager
Conner Strong & Buckelew

Re: Flood & Named Storm Deductibles & NFIP Coverage

The bulletin does not apply to the members of the NJUA JIF and “workers compensation only” members of the NJPHA JIF. This bulletin does not apply to the Board of Education members of the Suburban Metro JIF. This bulletin does not apply to members not participating in the MEL Property program.

Further to the Coverage Summaries in the earlier MEL Bulletin, following is a reminder of the Flood and Named Storm deductibles for which each member is responsible, as well as the purchasing of National Flood Insurance Program (NFIP) coverage.

Deductibles

All Other Loss:

JIF-designated member deductible, per the chart in the Coverage Summary Bulletin or as otherwise stated. Certain members have special large deductibles; please reference your Member Manual for such deductibles. The larger of the below deductible or the special deductible shall apply for such members with special large deductibles.

Flood:

- All other zones (low hazard): The “All Other Loss” deductible noted above.
- Locations with any part of the legal description within a Special Flood Hazard Area (SFHA), Per Location:
 - Each Building: The lesser of the maximum available limits from NFIP for such location or the building and contents value of such location, regardless of whether such limits are actually purchased (typically \$500,000).
 - Contents, Each Building: The lesser of the maximum available limits from NFIP for such location or the building and contents value of such location, regardless of whether such limits are actually purchased (typically \$500,000).
 - Time Element, Each Building: The “All Other Loss” deductible noted above.

Vehicles driven into flood waters receive a separate deductible per vehicle.

“Special Flood Hazard Area” is an area defined by FEMA or any foreign equivalent that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. The 1-percent annual chance flood is also referred to by FEMA as the base flood or 100-year flood. SFHAs, per FEMA, include, but are not limited to, Zones A, AO, AH, A1-A30, AE, A99, AR, AR/AE, AR/AO, AR/A1-A30, AR/A, V, VE, and V1-V30. If not defined by FEMA or any foreign equivalent, SHFA is an area that will be inundated by Flood events having a 1-percent chance of being equaled or exceeded in any given year.

Named Storm:

- All other Covered Property: “All Other Loss” deductible noted above.
- All covered property in Atlantic, Ocean, Monmouth and Burlington Counties east of the Garden State Parkway, and all covered property in Cape May County:
 - Property Damage: 1% of the value per the schedule of values on file with the MEL for the Location where the direct physical loss or damaged occurred, per occurrence; and
 - Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence;
 - Both subject to a minimum deductible of \$1,000,000 per location

NFIP Coverage

As noted in the Flood Deductibles section, locations within an SFHA have Building and Contents deductibles equivalent to the maximum available limits from NFIP, which are typically \$500,000 and \$500,000, regardless of whether such limits are purchased or not. Please note, certain properties are only eligible for limits lower than the \$500,000 / \$500,000.

Purchasing NFIP coverage, or equivalent coverage from another insurer, is a great solution to fulfill some of your SFHA Flood deductibles. Members should work closely with their risk management consultant or insurance broker to determine if you should purchase such coverage and how much coverage should be purchased.

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions. The Member Manual/Insurance Policies shall prevail.

cc: Risk Management Consultants
Fund Professionals
Fund Executive Directors