

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

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

BULLETIN MEL 17-34

Date: November 29, 2017
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager, Conner Strong & Buckelew
Re: 2018 Public Officials / Employment Practices Changes

This bulletin is to advise you of two positive changes to the POL/EPL program for 2018:

- 1. Land Use Claims coverage enhancement** (*This section does not apply to the NJPHA, NJUA and First Responders JIFs*)

QBE is providing \$1,000,000 of “Land Use Claims” coverage to all members for 2018. This is a significant enhancement from the \$150,000 offered in 2017. Applications will not be required; coverage will automatically be provided. Each member’s policy deductible will apply to the “Land Use Claims” coverage and a 20% coinsurance will apply through the entire \$1,000,000 limit of insurance (the deductible and the coinsurance will not erode the limit). Please note, the MEL optional Excess Public Officials Liability coverage does not cover “Land Use Claims”.

- 2. Revised Policy Form** (*This section does not apply to the Workers’ Compensation only members of the NJPHA JIF and the members of the First Responders JIF*)

As previously reported, we have worked with QBE to change policy forms from the MEL’s historical policy form to a more standard commercial form. The intent of moving to a new policy form is not to change coverage, but to bring the Public Officials/EPL program in line with policy language standards in the marketplace. Full details of coverage and the draft policy form are now available. The form will be presented at the December 4th MEL Coverage Committee meeting. Please contact the Underwriting Manager if you would like a copy to review ahead of time or have a discussion about the form.

If you have any questions, please contact your risk management consultant, JIF Executive Director or 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