

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632

BULLETIN MEL 18-05

Date: January 1, 2018
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager
Conner Strong & Buckelew
Re: Casualty and Excess Public Officials / Employment Practices Liability

The bulletin does not apply to the members of the NJUA JIF and “workers compensation only members” of NJPHA JIF. Please note that the Excess Public Officials Liability/Employment Practices Liability portion of this bulletin does not apply to members of the First Responders Joint Insurance Fund.

The excess liability and excess public officials liability/employment practices liability reinsurance policy covering the member JIFs of the Municipal Excess Liability Joint Insurance Fund was renewed on January 1, 2018 as follows:

GENERAL

Reinsurance Company: General Reinsurance Corporation (Genesis)
(Excess Liability \$3,250,000 excess \$1,750,000)
(optional Excess POL/EPL up to \$8,000,000 excess \$2,000,000)
Munich Reinsurance America (Munich)
(optional Excess Liability up to \$15,000,000 excess \$5,000,000)

General Re Policy #: C486
Munich Re Policy #: 148456-3013104-2018

Coverage Period: 1/1/18 to 1/1/19

EXCESS LIABILITY LIMITS

1 st Layer Excess SIR, Excess Liability (Genesis)	
Each Occurrence	\$3,250,000
All Members in One Occurrence, Each Occurrence	\$25,000,000
All Members in One TRIA Act, Each Occurrence	\$10,000,000
Subsidence, Each Occurrence	\$1,000,000
Subsidence, Aggregate	\$2,000,000
Sewer Backup, Each Occurrence	\$1,000,000
Sewer Backup, Aggregate	\$2,000,000
Aggregate, per Member	\$19,700,000
Business Automobile Liability	Unlimited

EXCESS LIABILITY LIMITS (cont'd)

1 st Layer Excess SIR, Public Officials / Employment Liability (Genesis)	
Per Claim	\$8,000,000
Aggregate, per Member	\$8,000,000
All Members in One Occurrence, Each Occurrence	\$16,000,000
Aggregate, per Member	\$10,000,000
1 st Layer Excess SIR, Clash (additional limits) (Genesis)	
Each Occurrence / Aggregate	\$5,000,000
Workers' Compensation, Two or More Members	Excluded
2 nd Layer Excess \$5m, Excess Liability (Munich)	
Each Occurrence	\$15,000,000
Cook's Pond Senior Apartments, Per Occurrence	\$16,000,000
Cook's Pond Senior Apartments, Aggregate	\$17,000,000
Aggregate	\$50,000,000
Reinstatement (50% of annual deposit premium)	\$20,000,000
Unmanned Aircraft Systems, Aggregate	\$5,000,000

SELF-INSURED RETENTION

Excess Liability	\$1,750,000
Clash, non-Workers Compensation	\$1,750,000
Clash, involving Workers Compensation	\$2,000,000

UNDERLYING COVERAGES

General liability, automobile liability, law enforcement professional liability and employee benefits liability, as well as public officials and employment practices liability.

DISCOUNTS

Discount	Credit
No police	20%
Population > 15k, no claims excess of \$250k over last 3 years	10% (only to population over 15k)
Police/dispatch operations with approved accreditation	5%

The MEL will also reimburse up to \$1,000 of the cost when a town achieves accreditation or reaccreditation.

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