

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

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**BULLETIN MEL 18-28**

**Date:** January 1, 2018  
**To:** Fund Commissioners of Member Joint Insurance Funds  
**From:** Underwriting Manager, Conner Strong & Buckelew  
**Re:** MEL Cyber Risk Management Program

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

Cybersecurity risks faced by local governments continue to increase with the growing sophistication of attackers and the ever-expanding use of technology. The "MEL Cyber Risk Management Program" ([njmel.org](http://njmel.org)) is a guide for MEL members to better protect themselves from cybersecurity risks. In conjunction, the MEL is offering a deductible reimbursement program to incentivize members' investments in the cybersecurity standards detailed in the guide.

The current program deductible is \$10,000 per claim. The reimbursement is based on the tier of minimum technology standards you are compliant with **prior to the manifestation of the claim**:

- ✓ **Tier 1** = \$5,000 reimbursement
- ✓ **Tier 2** = \$7,500 reimbursement

The member will need to provide thorough documentation of its minimum technology standards at the time of the claim. If it is determined the standards were not in place prior to the manifestation of such claim, there will be no reimbursement.

**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