

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

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**BULLETIN MEL 19-05**

**Date:** January 1, 2019  
**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, 2019 as follows:

Insurer: [Municipal Excess Liability Joint Insurance Fund](#)

Policy #: [MEL01190187](#)

Policy Period: [01/01/2019 – 01/01/2020](#)

The MEL JIF provides the below limits, less the applicable local JIF retention.

Coverage	Limits of Insurance
<b>Casualty</b>	
Limit, Per Occurrence/Aggregate (less local JIF Retention)	Up to \$20,000,000
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
Skateboard Facilities	\$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

**SELF-INSURED RETENTION**

Excess Liability \$2,000,000  
Clash \$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**

<b>Discount</b>	<b>Credit</b>
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.

**EXCESS LIMITS (\$10m excess \$20m)**

Member JIFs have the option of purchasing \$10m in limits excess of \$20m. Below are the guidelines for purchasing the additional \$10m:

1. A member JIF (not individual member entities) must elect to purchase the coverage.
2. Each member JIF will have a single \$10m aggregate to share.
3. Only members currently purchasing the full 15x5 will be eligible for this additional \$10m.
4. The cost is 30% of the 15x5 price.

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