

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632

**BULLETIN MEL 19-18**

**Date:** January 1, 2019

**To:** Fund Commissioners of Member Joint Insurance Funds

**From:** Underwriting Manager  
Conner Strong & Buckelew

**Re:** Public Officials and Employment Liability – Optional Limits

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

The additional coverage is follow form of the primary \$2,000,000 coverage currently in place with QBE; however, the MEL Excess policy does not cover any sublimited coverages (i.e. Land Use and Civil Marriage). The retroactive date for prior acts coverage will be the same as the primary except for “known and reported claims”, which will be excluded regardless of when coverage is effective.

In order to purchase additional excess limits, you must complete the enclosed “Request for Additional Excess Public Officials and Employment Liability Limits” form. Upon completion, the form should be mailed, e-mailed or faxed to your Executive Director, MEL Executive Director and MEL Underwriting Manager. If requested after the annual renewal, the additional coverage is effective when received by the Underwriting Manager and will expire at the end of the year. Therefore, the rates and minimum premiums will be prorated accordingly. Please contact your JIF Executive Director for premium rates.

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**

**REQUEST FOR ADDITIONAL  
EXCESS PUBLIC OFFICIALS AND EMPLOYMENT LIABILITY LIMITS**

**I. Member Entity Information**

Member Entity Name: \_\_\_\_\_

Joint Insurance Fund: \_\_\_\_\_

Risk Management Consultant: \_\_\_\_\_

Contact Person: \_\_\_\_\_

Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_

**II. Additional Limits of Liability Desired:**

Limit (Aggregate per **Member Entity**)

( ) \$1,000,000 excess \$2,000,000

( ) \$2,000,000 excess \$2,000,000

( ) \$3,000,000 excess \$2,000,000

( ) \$4,000,000 excess \$2,000,000

( ) \$8,000,000 excess \$2,000,000

**III. Effective Date of Coverage:** \_\_\_\_\_

*The Request Form should be mailed, e-mailed or faxed to your JIF Executive Director.*

*A copy of the request should be mailed, emailed or faxed to:*

Cate Kiernan  
PERMA Risk Management Services  
9 Campus Drive, Suite 216  
Parsippany, NJ 07054

Telephone: (201) 518-7031  
E Mail: catek@permainc.com

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_