



# When Environmental Issues Strike – E-JIF is Ready



## Protecting the Environment and You

The Environmental Joint Insurance Fund (E-JIF) has been helping New Jersey communities with environmental claims and clean-ups, and has been providing ongoing education for more than 25 years.

From preventative inspections and risk assessments to litigation support and coordination of emergency response, the E-JIF has saved local municipalities, utilities and sewerage authorities millions of tax dollars since it was established in 1995.

E-JIF currently serves 13 Joint Insurance Funds which include: 304 municipalities and 73 utilities and authorities.



## More than Just an Insurance Policy

E-JIF does not just deal with disasters after the fact. The E-JIF team proactively collaborates with risk management consultants and municipal officials to:

- Prevent and reduce environmental risks;
- Achieve compliance for environmental mandates;
- Manage environmental clean-ups;
- Assist with loss control and loss prevention;
- Protect public entities, their employees and residents against potential hazards.



## Expertise

E-JIF features a team of professionals and experts in environmental engineering, environmental insurance coverage, claims, litigation, emergency response, and municipal government operations.

Typical responses include: fuel and hydraulic spills, leaking above-ground storage tanks (ASTs) or underground storage tanks (USTs), unknown containers/drums on municipal property, and sewer overflows and releases to bodies of water.



## Service & Initiatives

**Emergency Hotline:** The 24/7 hotline is staffed by environmental engineers to provide members with guidance, resources and contractor lists, and assistance to handle emergencies and claims.

**Coordination of Services:** E-JIF professionals work with municipal officials and outside agencies such as the Department of Environmental Protection (NJDEP) and Office of Emergency Management (OEM) to help manage, direct and resolve environmental issues.

**Environmental Education:** E-JIF offers classes and seminars to educate administrators, risk managers and municipal employees about important environmental issues impacting the State. Topics range from stormwater and pollution prevention planning programs to recycling center and storage tank issues.

**Presentations:** Formal and informal presentations are held to educate legislators and administrators about environmental issues impacting local communities and proactive methods for protecting the environment.

**Public Policy:** E-JIF members have opportunities to provide comment on environmental issues during the regulatory process through joint seminars and presentations during periods of outreach by NJDEP.

**News Alerts:** The latest information on Environmental Protection Agency (EPA) and NJDEP policy/regulation changes and emerging environmental issues are summarized and provided to members via e-mail alerts and on the website.

**Annual/Bi-Annual Inspections:** On-site evaluations are available to all members to assess and monitor ongoing issues and mitigate future risks. This could include inspections of storage tank systems, public works and recycling facilities.



## Coverage Options to Meet Your Needs

E-JIF provides coverage for environmental risk often excluded from other policies. We offer: First Party Liability, Third Party Liability, Public Officials Liability, De Minimis Abandoned Toxic Waste Sites, Defense Costs, Storage Tank Coverage.

\*Subject to the terms, limits, and conditions of the New Jersey Municipal Environmental Risk Management Fund Environmental Legal Liability Policy and Storage Tank Policy.

## For more information:

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