

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632

BULLETIN MEL 20-17

Date: January 1, 2020
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager
Conner Strong & Buckelew
Re: Excess Liability – Optional Limits

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

This will serve as an annual reminder of the optional excess liability limits available from MEL. As you know, each member entity of the member JIFs of the MEL currently purchases a minimum combined single liability limit of \$5 million for general liability, automobile liability and law enforcement liability.

The MEL also provides for member municipalities, housing authorities, fire districts and counties, on an optional basis, excess limits of:

- \$2 million excess \$5 million (total \$7 million),
- \$3 million excess \$7 million (total \$10 million),
- \$5 million excess \$10 million (Total \$15 million) and,
- \$10 million excess \$10 million (total \$20 million).

Please contact your JIF Executive Director for premium rates. In order to purchase additional excess limits outlined above, you must complete the enclosed “Request for Additional Excess Liability Limits” form. If requested after the annual renewal, the additional coverage is effective when received by the MEL Underwriting Manager. Premiums will be prorated accordingly.

ADDITIONAL 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. Each member JIF will have a single \$10m aggregate to share.
2. Only members currently purchasing the full 15x5 will be eligible for this additional \$10m.

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 LIABILITY LIMITS**
(General Liability, Law Enforcement Liability, Automobile Liability)

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**)

\$ 2,000,000 excess \$ 5,000,000

\$ 3,000,000 excess \$ 7,000,000

\$ 5,000,000 excess \$10,000,000

\$ 10,000,000 excess \$10,000,000

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: _____