

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

9 Campus Drive, Suite 216  
Parsippany, NJ 07054  
Telephone (201) 881-7632

**BULLETIN MEL 21-14**

**Date:** January 1, 2021  
**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 MEL member JIFs currently purchases a minimum combined single liability limit of \$5 million for general liability, automobile liability and law enforcement liability.

The MEL also provides optional 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),
- \$10 million excess \$10 million (total \$20 million), and
- \$10 million excess \$20 million (total \$30 million).
  - *Please note, this layer is subject to a member JIF aggregate of \$10 million.*

Please contact your JIF Executive Director for premium rates. In order to purchase additional excess limits outlined above, you must update Origami and/or notify the Fund office. If requested after the annual renewal, the additional coverage is effective when received by the MEL Underwriting Manager. Premiums will be prorated accordingly.

**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