

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

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BULLETIN MEL 21-15

Date: January 1, 2021
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager
Conner Strong & Buckelew
Re: Public Officials and Employment Liability – Optional Limits

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.

In order to purchase additional excess limits, 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 Underwriting Manager and will expire at the end of the year. The rates will be prorated accordingly. Please contact your JIF Executive Director for 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