

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

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

BULLETIN MEL 21-03

Date: January 1, 2021
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager
Conner Strong & Buckelew
Re: Renewal Coverage Summaries

Except for the Excess Workers Compensation section, this bulletin does not apply to the “workers compensation only” members of NJPHA JIF. Except for the Excess Workers Compensation, Non-Owned Aircraft, primary POL/EPL and Cyber Liability sections, this bulletin does not apply to the members of the NJUA JIF. This bulletin does not apply to the Boards of Education members of the Suburban Metro JIF.

Attached are the renewal Coverage Summaries.

If you have any questions, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

The above description is a general discussion of the coverage and limits provided by the FUND. However, the actual terms and conditions are defined in the policy document and all issues shall be decided based on the policy document.

cc: Risk Management Consultants
Fund Professionals
Fund Executive Directors



Member's Manual

Insurer: Municipal Excess Liability Joint Insurance Fund
 Policy #: MEL01210187
 Policy Period: 01/01/2021 – 01/01/2022

The MEL JIF provides the below limits, less the applicable local JIF and Member retentions/deductibles.

Coverage	Limits of Insurance
Casualty	
<i>General, Automobile, Employee benefits and Law Enforcement Liability</i>	
Limit, Per Occurrence/Aggregate	Up to \$30,000,000
Disinfectants Release	\$1,000,000
Fungus/Spores	\$1,000,000
Dams	\$5,000,000
Garagekeepers Liability	\$2,000,000
Sewer Backup	
Per Occurrence	\$2,750,000
Annual Aggregate	\$3,750,000
Subsidence	
Per Occurrence	\$2,750,000
Annual Aggregate	\$3,750,000
Quasi Entities	\$5,000,000
Skateboard Facilities	\$5,000,000
Civil Commotion, Riot, Mob Action	\$5,000,000
Failure to Supply	\$5,000,000
Personal Injury Protection (Per Person)	\$250,000
Clash	\$5,000,000

Workers' Compensation	
Coverage A – Workers' Compensation	\$2,000,000
Coverage B – Employers' Liability	\$2,000,000
USL&H Coverage	Included
Jones Act Coverage	Included
Other States Coverage, except monopolistic states	Included
Acts Of Terrorism	Included
Communicable Disease	Per Person
Incidental Foreign Workers' Compensation	Included

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





2021 Coverage Summary
Municipal Excess Liability JIF

Property	
Per Occurrence	\$1,000,000

JIF Crime	
1. Loss of Assets	\$50,000
2. Credit Card Forgery	\$50,000
3. Loss of Employee Benefit Plan Assets	\$50,000
4. Public Employee Dishonesty	\$50,000
Who Is Insured	Covers (1) Employees including Court Employees, (2) Volunteers, (3) Non-compensated Officials & Officers and (4) Quasi Entities (Where approved by JIF) Does not cover Statutory Positions
Member JIF Deductibles	
Deductible Each Loss	Per Chart Below

MEL Crime	
I - Excess of JIF Crime	\$950,000
II – Public Official Bond	\$1,000,000
III – Statutory Bond	\$1,000,000
Member JIF Deductibles	
Coverage Part II	Statutory requirement
Coverage Part III	\$1,000

Excess POL/EPL	
Each Claim/Aggregate	Up to \$8,000,000
Underlying Limit	\$2,000,000

Crime Member Deductibles

JIF	Deductible	JIF	Deductible
Atlantic	\$1,000	NJPHA	\$2,500
Bergen	\$2,500	NJSI	\$5,000
Burlington	\$1,000	Ocean	\$2,500
Camden	\$2,500	PAIC	\$1,000
Central	\$2,500	PMM	\$2,500
First	\$1,000	South Bergen	\$2,500
Mid Jersey	\$1,000	Sub Metro	\$2,500
Monmouth	\$2,500	Sub Municipal	\$2,500
Morris	\$1,250	TRICO	\$1,000

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





Crime Terms & Conditions	
Employee Benefit Plans	Blanket
Additional Insured/Mortgagees	Blanket, written contract

Excess Crime Terms & Conditions	
Client Property	
Insureds	Per Schedule
Statutory – Designated Persons	Per Schedule

Casualty Terms & Conditions	
Skateboard Facility Endorsement	Per Schedule
Disinfectant Release coverage	Must become aware of release within 72 hours of its beginning and reported within 14 days.
JIF Additional Insured	
Cyber Exclusion	Only applies to AI and PI. Excludes access to or disclosure of any confidential info and loss of electronic data.
Unmanned Aircraft Systems	Includes unmanned aircraft, its parts and payload, and the operator. Excludes willful failure of to comply with FAA, USDOT, and any other applicable laws.
Quasi Entities	Per Schedule
Communicable Disease	Excluded in \$10m excess of \$20m

Excess POL/EPL	
Follow-form	
Sublimits	Primary policy sublimits are not covered by this policy, including Land Use

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





Commercial Property

Insurer: Zurich American Insurance Company (90%)
Municipal Excess Liability Joint Insurance Fund (10%)

Policy #: ERP 9806147-09
MEL01210187

Policy Period: 12/31/2020 – 12/31/2021

Coverage	Limit of Insurance
Per Occurrence	
PD & TE Combined	\$125,000,000
Extra Expense	\$10,000,000
Tenant Relocation Expenses	\$500,000
Leasehold Interest	\$15,000,000
Loss of Rents	\$15,000,000
Wind Turbine	\$1,000,000
Accounts Receivable	\$10,000,000
Computer Systems Damage (Aggregate)	\$1,000,000
Contingent Time Element	NCP
Debris Removal	\$25,000,000
Decontamination Costs	\$250,000
Deferred Payments	\$1,000,000
Errors and Omissions	\$10,000,000
Expediting Costs	\$10,000,000
Fine Arts	\$2,500,000
Fire Department Service Charge	\$250,000
Increased Cost of Construction	\$25,000,000
Land & Water Contaminant Cleanup, Removal & Disposal (Annual Aggregate)	\$250,000
Land Improvements	NCP
Miscellaneous Personal Property	\$10,000,000
Outdoor Property	\$10,000,000
Miscellaneous Unnamed Location	\$10,000,000
Off Premises Service Interruption (excluding Power Generating Utilities)	\$10,000,000
Professional Fees	\$1,250,000
Radioactive Contamination	NCP
Research Animals	NCP
Tenants Prohibited Access (Annual Aggregate)	\$500,000
Transit	\$1,000,000
Valuable Papers and Records	\$10,000,000
New Construction and Additions	\$10,000,000
Off Premises Storage for Property Under Construction	\$250,000
Equipment Breakdown	\$125,000,000
Ammonia Contamination	\$5,000,000

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





*2021 Coverage Summary
Municipal Excess Liability JIF*

Spoilage	\$5,000,000
Asbestos Removal	\$50,000
Watercraft (PD ONLY; Time Element Not Covered)	\$1,000,000
Vehicles (PD ONLY; Time Element Not Covered)	\$15,000,000
Bridges and Dams	\$10,000,000
Piers, Wharfs, Docks, Boardwalks & Bulkheads	\$10,000,000
Underground Piping (within 1,000 ft. radius)	\$5,000,000
Utilities	\$125,000,000
Time Element Sublimit, Pass Through Utilities	\$10,000,000
Clogging/Blocking of Pipes	\$1,000,000
Drones (Unmanned, Unfueled and Not in Flight)	\$100,000
Transmission and Distribution Lines	\$10,000,000
Earth Movement (Annual Aggregate)	\$50,000,000
Property in Zones 1 & 2	NCP
Flood (Annual Aggregate), including Storm Surge	\$50,000,000
Locations wholly or partially within SFHA (Annual Aggregate)	\$25,000,000
Per Location	\$2,500,000
Property outside building or structure, but not Outdoor Property (Per Occurrence)	\$1,000,000
Pumping Stations (Per Occurrence)	\$2,500,000
Buildings on pilings wholly or partially within SFHA V, VE or V1-30	NCP
Named Storm	\$125,000,000
Property in Zones 1 & 2	NCP
Cyber Event (Annual Aggregate)	\$100,000
Time and Distance Limitations	
Attraction Property	NCP
Civil or Military Authority	30 days
Aggregate	\$5,000,000
Radius	5 miles
Actual Time Element Loss Sustained arising out of Delay in Completion	60 days
Gross Earnings	12 months
Extended Period of Liability	365 days
Ordinary Payroll	NCP
Impounded Water	30 days
Aggregate	\$250,000
Ingress/Egress	30 days
Aggregate	\$5,000,000
Radius	1 mile
International Interdependency	30 days
Aggregate	\$1,000,000
Newly Acquired	90 days
Per Location Aggregate	\$25,000,000
Protection and Preservation of Property (Gross Earnings)	48 hours
Per Location Aggregate	\$5,000,000
Research & Development	12 months
Aggregate	\$10,000,000
Protection and Preservation of Digital Assets	48 Hours
Aggregate	\$100,000

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





Time Specifications	
Earth Movement (Occurrence)	168 hours
Named Storm (Occurrence)	120 hours

Valuations	
Finished Stock	Selling Price
Merchandise	Replacement Cost
Vehicles	Actual Cash Value
Antique Fire Trucks	
Scheduled	Replacement Cost (to scheduled value)
Not Scheduled	Lesser of Actual Cash Value, repair or replace
Emergency Vehicles (except Police)	
≤ 10 years	Replacement Cost
> 10 years	Lesser of scheduled value or Replacement Cost, but no less than ACV
Watercraft	
Scheduled	Lesser of scheduled amount or Replacement Cost
Not Scheduled	Actual Cash Value
Repair, rebuilding or replacement not started within 5 years from date of loss	Actual Cash Value
Vacant Properties	Actual Cash Value, unless otherwise endorsed

Qualifying Period	
Off Premises Service Interruption, Each Location	24 hours
Computer Systems Damage	48 hours
Tenants Prohibited Access, Each Location	48 hours
New Construction and Additions (Delay in Completion), Each Location	15 days
Cyber Event	48 Hours

Deductibles	
Combined Coverages (Per Occurrence)	\$1,000,000
Flood (Per Occurrence)	
Locations with any part of legal description within an SFHA	
Building	\$1,000,000
Contents	\$1,000,000
Time Element	\$1,000,000
Pumping Stations, Lift Stations, Wet Wells, Pistol Ranges, Vehicles, Mobile Equipment, and all property not at a location	
Property	\$1,000,000
Time Element	\$1,000,000
Named Storm (Per Occurrence)	
Covered property in Atlantic, Ocean, Monmouth and Burlington counties located east of the Garden State Parkway, and covered property in Cape May County	
Property Damage (Per Occurrence)	1% of scheduled value for

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





*2021 Coverage Summary
Municipal Excess Liability JIF*

Time Element (Per Occurrence)	loss location 1% of 12 months Gross Earnings or Gross Profit for loss location and ensuing locations
Minimum Deductible (Per Location)	\$1,000,000
Maximum Deductible (Per Occurrence)	\$2,500,000
Equipment Breakdown (Per Occurrence)	\$50,000
Cyber Event	\$500,000

Additional Conditions	
Cyber Event	<p>“Digital Assets” excluded, except when Stock in Process, Finished Stock, Raw Materials, supplies, or Merchandise, or as otherwise provided by the Computer Systems Damage coverage, Valuable Paper and Records coverage for Cyber Event coverage.</p> <p>Computer Systems Damage coverage only applies following direct physical loss of or damage to Computer Systems or Media. Errors and omissions excluded, except the ensuing physical loss is covered. Loss to Digital Assets excluded from errors and omissions. Cyber Event is excluded from CSD.</p> <p>Cyber Event causing off-premises interruption of services must occur at service provider.</p> <p>“Cyber Event” – Authorized/Unauthorized access/use, disappearance of code, malicious act, distortion, malfunction, deficiency, deletion, fault, Computer Virus, Denial of Service, or corruption perpetuated through the computer network, an internet enabled device or Computer Systems.</p> <p>Provides Digital Asset Replacement Expenses, Expediting Expense, Computer Forensic Expense, Protection and Preservation of Digital Assets, Off Premises Service Interruption.</p>
Loss Payee/Additional Insured	As included on any Certificate of Insurance
Watercraft (PD Only)	=< 32 feet in length and at Insured Location or in official use
Bridges & Dams Bridges part of a building/structure Attached to an insured’s location Earthquake, Flood or Named Storm	Covered Covered Excluded
Piers, wharfs, docks, bulkheads, floating docks, boardwalks and crossovers, and buildings/structures thereon	Excluded perils: Earthquake and Flood
Gross Earnings	Tax Receipts excluded. Tax revenue covered if from accounts receivable loss.
Debris Removal	Land Improvements from Earthquake, Flood or Named Storm are excluded. Curbside pickup/drop off of residential/commercial debris/waste is excluded.
Outdoor Property (PD Only)	Excluded perils: Earthquake and Flood

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





*2021 Coverage Summary
Municipal Excess Liability JIF*

	<p>Outdoor Property means: personal property located outdoors; outdoor fences; outdoor radio and television antennas (including satellite dishes); outdoor signs not attached to buildings; outdoor playground equipment, apparatus and fixtures; outdoor athletic equipment, apparatus and fixtures; other outdoor structures that are not buildings; other outdoor equipment that does not provide electrical, gas, fuel, steam, water or refrigeration service to a building; other outdoor apparatus; other outdoor fixtures</p> <p>Outdoor means: outside a permanent building, not wholly enclosed by walls and a roof; inside a moveable container located outside a permanent building</p> <p style="text-align: right;">Outdoors does not mean: vehicles</p> <p>Outdoor Property scheduled prior to a loss is considered an Insured Location and will not be subject to the outdoor Property endorsement</p> <p>Outdoor Property coverage does not insure Cape May Convention Center or Ocean City Music Pier</p>
Volunteers	Covered property: personal property of volunteers of the insured
Retaining Structures	Covered if attached to a scheduled location
Repair, rebuilding or replacement	5 year limitation to start, otherwise ACV
EFNS Peril Deductible	If event or series of related events where more than one EFNS peril is triggered, the single largest of the EFNS peril deductibles will apply
Excluded Underground Property	> 1,000 ft. radius from covered building or structure
Underground Piping	
Underground Storage Tanks	Not Covered
Underground Electric, Data, Voice, Digital, Fiber Optic or Similar cable	> 1,000 ft. radius of an insured location owned by the member entity
Underground Gas Pipelines	Not Covered
Underground Sanitary Systems	Not Covered while the insured location under which such system lies is not under construction or renovation
Excavation Costs	Excavation Costs prior to the determination of a covered cause of loss to covered property are excluded.
Clogging/Blocking of Pipes	Water system intakes or sewer system outflows at an Insured Location when clogged with sand, clay, organic matter or other soil components caused by a Covered Cause of Loss.
Vacant Buildings	A building containing little or no contents and/or occupants. Buildings under construction/renovation shall not be considered Vacant Buildings.
Tenant Relocation	Reasonable and necessary moving costs incurred when tenants of an Insured Location are relocated or moved temporarily due to direct physical loss or damage to Covered Property caused by a Covered Cause of Loss. Moving Costs must be incurred within 60 days of building repairs completion.
	Moving Costs: Reasonable and necessary costs to pack and transport tenants'

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





	property, reestablish utility services at an Insured Location, assemble and setup tenants' fixtures and equipment at an Insured Location, and unpacking including re-shelving tenants' stock and supplies at an Insured Location.
Valuations	Vehicles valued at ACV, except: 1. Antique fire trucks: Replacement cost up to the value on schedule. If not scheduled, lesser or ACV, repair or replace. 2. Emergency Vehicles (except Police): Replacement cost for 10 years or less, and lesser or scheduled or RC (but no less than ACV) for over 10 years.
TPA	York Risk Services Group
Fine Arts – Transit	Fine Arts covered at Insured Location and In Transit
TRIA	Included
Owned Power Generating Utilities	Excluded

Flood, Special Flood Hazard Area (SFHA)

As respects the primary \$500,000 layer, the Member JIFs and MEL do not provide primary flood coverage for any locations wholly or partially within Special Flood Hazard Areas (SFHA), areas of 100-year flooding, as defined by the Federal Emergency Management Agency. The member local unit may purchase this coverage from the National Flood Insurance Program or anywhere else they wish. If you do not have an RMC, NFIP flood coverage quotations can be obtained directly on line via the NFIP website at www.nationalfloodinsurance.com/NFIP/quote.htm. We suggest you consult with your Municipal Office of Emergency Management (OEM) Director for updated flood zone determinations.

Named Storm Deductible Risk Sharing Program

Certain Joint Insurance Funds participate in the Named Storm Deductible Risk Sharing Program, which is subject to the following provisions:

1. In the event of a covered loss subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM, the JIFs that are parties to this agreement shall contribute to the total amount of the deductible pro rata based on each JIFs reported values for all properties subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM. The reported values for all properties subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM will be established in May of each year;
2. The first \$5,000 of loss from each member location shall not be subject to this sharing provision;
3. This sharing provision shall be subject to only insured property at insured locations; and
4. To be eligible for reimbursement under this agreement, the member shall file a claim with FEMA, including any National Flood Insurance Program policies, and the reimbursement under this agreement shall be reduced by the amount of such reimbursement.

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





MEMBER PROPERTY DEDUCTIBLES

JIF	All Other	Comp. / Coll.	Mobile Equipment	Equipment Breakdown	Flood, SFHA	Named Storm, High Hazard
Atlantic	\$1,000	\$1,000	\$1,000	\$5,000	All Other Building: \$500,000 Contents: \$500,000 Time Element: \$500,000 Housing Authority Building: \$250,000 Contents: \$100,000 Time Element: \$250,000	PD: 1% TE: 1% Min. Per Location: \$1,000,000 Max Per Occurrence: \$2,500,000
Bergen	\$2,500	\$2,500	\$2,500			
Burlington	\$1,000	\$1,000	\$1,000			
Camden	\$2,500	\$2,500	\$2,500			
Central	\$2,500	\$2,500	\$2,500			
First	\$1,000	\$1,000	\$1,000			
Mid Jersey	\$2,500	\$1,000 / \$2,500	\$1,000			
Monmouth	\$2,500	\$2,500	\$2,500			
Morris	\$1,250	\$1,250	\$1,250			
NJPHA	\$5,000	\$2,500	\$5,000			
NJMSI	\$5,000	\$1,000 / \$2,500	\$1,000			
Ocean	\$2,500	\$2,500	\$2,500			
PAIC	\$1,000	\$1,000	\$1,000			
PMM	\$2,500	\$2,500	\$2,500			
South Bergen	\$2,500	\$2,500	\$2,500			
Sub Metro	\$2,500	\$2,500	\$2,500			
Sub Muni	\$2,500	\$2,500	\$2,500			
TRICO	\$1,000	\$1,000	\$1,000			

**Please note, other deductibles may apply to the member. Please read the Risk Management Plans and policy documents for a full description of terms and conditions.*

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





Excess Flood / Earth Movement

Insurer: Various Insurers
Policy #: Various
Policy Period: 12/31/2020 – 12/31/2021

Coverage	Limits of Insurance
1 st Layer	\$25,000,000 excess \$50,000,000
2 nd Layer	\$25,000,000 excess \$75,000,000

Terms Attached
TRIA Not Purchased
Radioactive Contamination Exclusion
Biological and Chemical Exclusion
War and Terrorism Exclusion
Property Cyber and Data
Sanction Limitation and Exclusion
Aggregate Exhaustion
Priority of Payment
BioChem Exclusion
Absolute Cyber Exclusion
Communicable Disease Exclusion
Mold Exclusion
Seepage or Contamination Exclusion
Builders Risk Exclusion
Various Other Terms and Conditions

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





Non-Owned Aircraft Liability

Insurer: Endurance American Insurance Company

Policy #: NAN6037691

Policy Period: 01/01/2021 – 01/01/2022

Coverage	Limits of Insurance
Each Occurrence (BI & PD)	\$5,000,000
Medical Payments (Each Passenger)	\$5,000
Member JIF Deductibles	
Deductible	None

Terms & Conditions	
Covered Aircrafts	Seating capacity not to exceed 50 seats
Territory	Worldwide
Covered Use	As required, including non-owned drones, tethered balloon rides, aerial spraying for mosquito and gypsy moth abatement (excluding chemical liability)
Personal injury	False arrest, detention or imprisonment or malicious prosecution, publication of utterance of a libel or slander or other defamatory or disparaging material, etc., or wrongful entry or eviction, etc.
Airworthiness Extension	Removes exclusion about airworthiness certificates.
Personal Effects and Baggage	\$1,000 Per Person, \$40,000 Per Occurrence
Fellow Employee	Carveback for other insured injured on aircraft in course of duty.
Asbestos Exclusion	Exception for crash, fire, explosion, collision or recorded in-flight emergency
War, Hijacking and Other Perils Extension	Removes exclusions for war, strikes, terrorism, malicious acts, nationalization and hijacking, including the like. Stops upon outbreak of war between UK, US, France, Russia or China, detonation of atomic or nuclear weapon. Extension excluded outside US or Canada.
TRIA	
Y2K	

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





Workers' Compensation

Insurer: Safety National Casualty Corporation

Policy #: SP4064399

Policy Period: 01/01/2021 – 01/01/2022

Coverage	Limits of Insurance
Coverage A – Workers' Compensation	Statutory
Coverage B – Employers' Liability	\$5,000,000
USL&H Coverage	Included
Jones Act Coverage	Included
Other States Coverage, except monopolistic states	Included
Acts Of Terrorism	Included
Communicable Disease	Per Person
Incidental Foreign Workers' Compensation	Included
MEL JIF Self-Insured Retention	
Retention	\$2,000,000

Terms & Conditions	
Longshoremen's and Harbor Workers' Compensation Act Coverage	USL&H extension. Does not apply to Defense Base Act, Outer Continental Shelf Lands Act or Nonappropriated Fund Instrumentalities Act.
All States for Employee Travel	Travel and temporary assignment.
Foreign Voluntary	Anywhere other than travel advisory countries level 3 or 4. Subject to NJ WC Law. Includes \$25,000 Repatriation Expense.
Unintentional E&O	
Maritime Coverage	Extends coverage to crew of vessels, subject to NJ WC Law.
TRIA	
Intentional Tort and Unlawful Employment Practices Exclusion	Removes from exclusion: Intentional torts and acts, employment practices not in violation of WC law. Extends exclusion for Employers' Liability to injury caused or aggravated by employer or employment practices. Adds Occupational Disease to Employers' Liability.

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





Cyber Liability

Insurer: Indian Harbor Insurance Company (AXA XL)

Policy #: Various

Policy Period: 01/01/2021 – 01/01/2022

Coverage	Limits of Insurance
Please contact the MEL or your Risk Manager	

Terms & Conditions	
Terrorism	
Nuclear Exclusion	
War Exclusion	
Form	Follow-form and drop-down
System Failure Coverage	
Dependent Business Interruption	
Dependent BI, System Failure	
PCI DSS	
Consequential Reputation Loss	
Bricking	
Period of Restoration	
Social Engineering	

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





Excess Cyber Liability

Insurer: Obsidian Specialty (Cowbell Cyber)
Great American

Policy #: Various

Policy Period: 01/01/2021 – 01/01/2022

Coverage	Limits of Insurance
Please contact the MEL or your Risk Manager	

Excess Terms & Conditions	
Various Terms & Conditions	

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





Volunteer Directors & Officers Liability

Insurer: QBE Specialty Insurance Company

Policy #: Various

Policy Period: 01/01/2021 – 01/01/2022

Coverage	Limits of Insurance
Optional Limits Available	\$1,000,000
	\$2,000,000
Optional Member Entity Deductibles Available	\$1,000
	\$2,000
	\$5,000
Emergency Units Only	
Approved Fire Companies	
Approved First Aid Squads	
Activities Covered	
Non-Emergency (for-profit)	

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





Public Officials / Employment Liability

Insurer: QBE Specialty Insurance Company

Policy #: Various

Policy Period: 01/01/2021 – 01/01/2022

Coverage	Limits of Insurance
Coverage	
Public Officials / Employment Liability	\$2,000,000
Member Entity Standard Retention	
Public Officials *	\$20,000 each loss
Employment Liability *	\$20,000 with approved LC/RMP * \$100,000 without approved LC/RMP *
Coinsurance	
Public Officials	20% of 1 st \$250,000 of loss
Employment Liability	20% of 1 st \$250,000 of loss with approved & certified LC/RMP 20% of 1 st \$2,000,000 of loss without approved & certified LC/RMP
Other Terms	
Defense Costs	Inside the limit
Retention & Coinsurance	Eroded by Defense & Indemnity
Extended Reporting Period	12 months @ 200%
Claims Made Policy	Yes
Pay on Behalf Policy	Yes
Prior Acts	
Public Officials	See Next Page
Employment Liability	See Next Page
Other Coverage Notes	
Land Use Claim	\$1,000,000
Mutual Assistance Agreements	Fire, First Aid, etc.
Separation of Insureds	Included
Acts of Terrorism	Included
Professionals	
Auditor, Accountant and Engineer	Full Time Employed
Attorney	Full Time Employed (requires separate underwriting)
Fellow Employee	Excluded under the POL
Additional Employee Liability Coverages	
Front Pay, Back Pay, Future Damages	Defense only, when there are covered counts.
Persons Insured	
Governing Body, Departments, Units	Included

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





*2021 Coverage Summary
Municipal Excess Liability JIF*

Elected, Appointed, Employed Officials	Past, Present, Future - Covered
Employees	Covered
Volunteers – EPL	All Volunteers
Volunteers – POL	Title 34 Volunteers Only
Person Serving on Outside Entity Coverage	Included
Business/Special Improvement Districts	Included, where approved by MELJIF and the member JIF

NOTE: DEDUCIBLES AND RETENTIONS - Member Entities that qualify based on certain criteria have options to purchase a lower deductible and co-insurance contribution.

PUBLIC OFFICIALS/EMPLOYMENT LIABILITY SUMMARY (continued)

* For member entities with unfavorable loss experience, the deductible with an approved LC/RMP program increases to a \$75,000 deductible per occurrence and the deductible without an approved LC/RMP program increases to a \$150,000 deductible per occurrence. **All Members with adverse loss experience may be subject to higher deductible and coinsurance as provided by QBE North America.**

** There is a sub-limit of \$25,000 (inclusive of policy deductibles and co-insurance) for claims arising out of any loss, cost, or expense pertaining to, in whole or part, the performance, failure to perform or the refusal to perform a marriage or civil union.

PUBLIC OFFICIALS PRIOR ACTS COVERAGE

1. Any member with five (5) years or more of continuous membership gets full prior acts.
2. New member or an existing member (with less than 5 years of continuous service) with an expiring policy providing full prior acts will get full prior acts from QBE.
3. New member or an existing member (with less than 5 years continuous service) with an expiring policy providing less than full prior acts, QBE will honor its current retroactive date or provide one (1) year, whichever is greater.

EMPLOYMENT PRACTICES PRIOR ACTS COVERAGE

1. All current members through 12/31/96 will have a uniform retroactive date of 10/1/93. The members respective retention and coinsurance contribution in effect at the time the claim is made will apply. This is based on whether or not the member has an approved loss control/risk management plan in place.
2. All new members on or after 1/1/97 with prior Employment Liability coverage will have a retroactive date of 10/1/93. All new members with prior coverage will have a six (6) month grace period for approval of a loss control/risk management plan in order to maintain the lower retention and the lower coinsurance contribution. Please see the QBE POL/EPL policy for retention and coinsurance amounts.
3. All new members as of 1/1/97 with no prior Employment Liability coverage will have a retroactive date that is the same as the date of membership. All new members with no prior coverage will have the higher retention and higher coinsurance percentage until their loss control/risk management program is submitted and approved. See enclosed for retention and coinsurance amounts.

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.

