

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

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BULLETIN MEL 24-03

Date: January 1, 2024

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 is the renewal Coverage Summary for the MEL. Coverage Summaries for each JIF are available upon request. We do not provide Coverage Summaries specific to each member. Some members' terms may differ from the general coverage overview provided for the JIF.

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



Coverage Summaries

Municipal Excess Liability Joint Insurance Fund

Casualty *(GL, AL, EBL, LEL)*

Insurer: Member Joint Insurance Fund
Municipal Excess Liability Joint Insurance Fund

Policy #: JIF
MEL01240187

Policy Period: 01/01/2024 – 01/01/2025

** Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or 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	\$3,000,000
Annual Aggregate	\$4,000,000
Subsidence	
Per Occurrence	\$3,000,000
Annual Aggregate	\$4,000,000
Quasi Entities	\$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

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

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.





Coverage Summaries

Municipal Excess Liability Joint Insurance Fund

Workers' Compensation

Insurer: Member Joint Insurance Fund
 Municipal Excess Liability Joint Insurance Fund
 Safety National
Policy #: JIF
 MEL01240187
 SP4067565
Policy Period: 01/01/2024 – 01/01/2025

** Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. **

Coverage	Limits of Insurance
Workers' Compensation	
Coverage A – Workers' Compensation	Statutory
Coverage B – Employers' Liability	\$7,000,000
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

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.

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Coverage Summaries

Municipal Excess Liability Joint Insurance Fund

Crime

Insurer: Member Joint Insurance Fund
Municipal Excess Liability Joint Insurance Fund

Policy #: JIF
MEL01240187

Policy Period: 01/01/2024 – 01/01/2025

**** Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. ****

Coverage	Limits of Insurance
I - Excess of JIF Crime	\$1,000,000
II – Public Official Bond	\$1,000,000
III – Statutory Bond	\$1,000,000
Deductible, Coverage Part I	See Local JIF Coverage Summary
Deductible, Coverage Part II	Statutory requirement
Deductible, Coverage Part III	\$ 1,000

Crime Terms & Conditions	
Employee Benefit Plans	Blanket
Additional Insured/Mortgagees	Blanket, written contract
Who Is Insured	Covers (1) Employees including Court Employees, (2) Volunteers, (3) Non-compensated Officials & Officers and (4) Quasi Entities (Where approved by JIF)

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Coverage Summaries Municipal Excess Liability Joint Insurance Fund

Public Officials & Employment Practices Liability

Insurer: Lexington Insurance Company
Municipal Excess Liability Joint Insurance Fund

Policy #: Lexington Insurance Company
MEL01240187

Policy Period: 01/01/2024 – 01/01/2025

** Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. **

Coverage	Limits of Insurance
Coverage	
Public Officials / Employment Liability	Up to \$10,000,000
Member Entity Standard Retention	
Public Officials *	\$ 20,000each loss
Employment Liability *	\$ 20,000 with approved LC/RMP * \$ 100,000 without approved LC/RMP *
Coinsurance	
Public Officials	20% of 1st \$250,000 of loss
Employment Liability	20% of 1st \$250,000 of loss with approved & certified LC/RMP 20% of 1st \$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

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Coverage Summaries

Municipal Excess Liability Joint Insurance Fund

Additional Employee Liability Coverages	
Front Pay, Back Pay, Future Damages	Defense only, when there are covered counts.
Persons Insured	
Governing Body, Departments, Units	Included
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
Volunteers Directors & Officers	Included per schedule
<p>NOTE: DEDUCIBLES AND RETENTIONS - Member Entities that qualify based on certain criteria have options to purchase a lower deductible and co-insurance contribution.</p> <p style="text-align: center;">PUBLIC OFFICIALS/EMPLOYMENT LIABILITY SUMMARY (continued)</p> <p>* 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.</p> <p>** 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.</p>	
PUBLIC OFFICIALS PRIOR ACTS COVERAGE	
<ol style="list-style-type: none"> 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 <u>full prior acts</u> 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	
<ol style="list-style-type: none"> 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. 	

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Coverage Summaries
Municipal Excess Liability Joint Insurance Fund

Commercial Property

Insurer: Various Insurers

Policy #: MEL01240187
 Various Quota Share

Policy Period: 12/31/2024 – 12/31/2025

** Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. **

Coverage	Limit of Insurance
Per Occurrence	
PD & TE Combined	\$125,000,000
New Construction or Additions	\$25,000,000
Soft Costs	\$100,000
Gross Earnings	12 Months
Gross Profit	12 Months
Extra Expense	\$10,000,000
Leasehold Interest	\$15,000,000
Extended Period of Indemnity	365 Days
Ordinary Payroll	NCP
Wages	NCP
Accounts Receivable	\$25,000,000
Civil or Military Authority	30 days for property within 1 mile, not to excess \$5,000,000
Contingent Time Element	NCP
Contract Penalties	\$100,000
Crisis Event	NCP
Contractor's Equipment	\$25,000,000
Per Item	\$1,000,000
Decontamination Costs	\$250,000
Debris Removal: 25%	\$125,000,000 maximum
Deferred Payments	\$10,000,000
Delay In Completion	NCP
Emergency Evacuation Expense	NCP
Electronic Data & Media	\$5,000,000
Errors and Omissions	\$10,000,000
Fine Arts	\$2,500,000
Per Item	\$100,000
Fire Brigade Charges and Extinguishing Expenses	\$25,000,000
Historical Building Preservation (PD Only)	\$50,000,000
Impounded Water	30 Days

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Coverage Summaries

Municipal Excess Liability Joint Insurance Fund

Increased Cost of Construction	\$25,000,000
Coverage A	\$125,000,000
Coverage B	\$125,000,000
Coverage C	\$25,000,000
Ingress/Egress	30 days for property within 1 mile, not to exceed \$5,000,000
Limited Pollution	\$500,000 Aggregate
Logistics Extra Cost	60 days, not to exceed \$250,000
Outdoor Property	\$125,000,000
No Itemized Value Reported	\$10,000,000
Miscellaneous Unnamed Location	\$10,000,000
Newly Acquired	\$25,000,000
Professional Fees	\$1,250,000
Pairs or Sets	\$10,000,000
Protection & Preservation of Property, Per Occurrence Each Insured Location	\$5,000,000
Spoilage	\$100,000
Service Interruption	\$50,000,000
Tenant Relocation Expense	\$500,000
Transit	\$1,000,000
Valuable Papers & Records	\$10,000,000
Breakdown of Equipment	\$125,000,000
Business Income with Extra Expense	\$37,000,000
Earth Movement, Aggregate	\$75,000,000
Zone 1	NCP
Zone 2	NCP
Flood (including Storm Surge), Aggregate	\$75,000,000
Special Flood Hazard Area (SFHA), Aggregate	\$50,000,000
Pumping Stations	\$25,000,000
Piers, Wharves, Docks, Pilings, Boardwalks and Bulkheads	NCP
702 Beach Avenue, Cape May, NJ 08204 & 713 Beach Avenue, Cape May, NJ 08204 & 708-710 Beach Avenue, Cape May, NJ 08204	\$5,000,000
Named Storm	\$125,000,000
Watercraft (PD Only)	\$1,000,000
Vehicles (PD Only)	\$10,000,000
Bridges & Dams	\$10,000,000
Piers, Wharfs, Docks, Boardwalks & Bulkheads	\$10,000,000
Clogging/Blocking of Pipes	\$1,000,000
Drones (PD Only, Unmanned, Unfueled and Not in Flight)	\$100,000

Qualifying Period

Service Interruption	48 hours
Interruption by Civil or Military Authority	48 hours
Ingress & Egress	48 hours

Valuations

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Coverage Summaries

Municipal Excess Liability Joint Insurance Fund

All Other	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
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	Lesser of the Cost of Repair or Actual Cash Value, unless otherwise endorsed
Property of Others Rented or Leased	Lesser of Contractual Minimum or Actual Cash Value

Additional Conditions	
Watercraft	32 ft. or less, and at an Insured Location or while in official use.
Bridges & Dams	Attached to an Insured Location, and equipment relating thereto. Earthquake, Flood and Named Storm are excluded.
Piers, Wharfs, Docks, Bulkheads, Floating Docks, Boardwalks and Crossovers	Including buildings and structures thereon. Earthquake and Flood are excluded.
Land Improvements	NCP
Gross Earnings	Gross Earnings value that would have been earned during the Period of Liability, less charges and expenses that do not necessarily continue during the Period of Liability. Gross Earnings Value does not include tax receipts. Consideration shall be given to the continuation of normal charges and expenses, including Ordinary Payroll for the number of consecutive days as stated in the Declarations, but not to exceed the limits shown for Ordinary Payroll, to immediately preceding the loss. All sums due the Insured from customers, and all tax revenue due the Insured, provided the Insured is unable to collect these sums as a result of direct physical loss or damage to accounts receivable records.
Debris Removal	
Outdoor Property	Earthquake and Flood are excluded. Time Element: NCP Outdoor Property means: personal property located outdoors; outdoor fences; outdoor radio and television antennas; outdoor signs not attached to buildings; outdoor playground equipment, apparatus or fixtures; outdoor athletic equipment, apparatus or fixtures; outdoor structures that are not buildings; outdoor equipment that does not provide electrical gas, fuel, steam, water or refrigeration service to a building; other outdoor apparatus, and other outdoor fixtures. Outdoor Property does not mean Vehicles. Outdoor means: outside a permanent building, or not wholly enclosed by walls and a roof; or inside a moveable container located outside a permanent building. Any Outdoor Property that is included in the SOV at binding or midterm reported

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Coverage Summaries

Municipal Excess Liability Joint Insurance Fund

	is considered to be an Insured Location and not subject to the Outdoor Property coverage. Cape May Convention Center and Ocean City Music Pier are excluded.
Volunteers	Personal property of officers, employees and volunteers.
Retaining Structures	Gabian walls, culverts, retaining walls, unless attached to a scheduled location.
Repair, Rebuilding or Replacement	Must be started within 5 years, or ACV
Deductible, EFNS	If more than one EFNS perils causes damage, a single deductible shall apply, which shall be the single largest EFNS deductible.
Underground Piping	<ul style="list-style-type: none"> • Beyond 1,000 ft radius of covered building or structure <ul style="list-style-type: none"> • Underground storage tanks and associated piping • Underground data cables beyond 1,000 ft of covered building or structure <ul style="list-style-type: none"> • Underground gas pipelines • Underground sanitary systems, but only while not under construction <p>Excavation costs prior to confirmation of covered loss are excluded.</p>
Clogging/Blocking of Pipes	
Vacant Buildings	Building containing little or no contents and/or occupants. Buildings under construction/renovation are not considered Vacant.
Valuation	
TPA	Qual Lynx
Fine Arts	Insured Location and In Transit
Vehicles, OTR	OTR is 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), as defined by the Federal Emergency Management Agency. As such, the members' deductible Per Location is the maximum available limits from NFIP (typically \$500,000 building, \$500,000 contents), regardless of whether such coverage is purchased, but no more than the value of the property.

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.

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Coverage Summaries
Municipal Excess Liability Joint Insurance Fund

Non-Owned Aircraft Liability

Insurer: Endurance American Insurance Company

Policy #: NAN6045112

Policy Period: 01/01/2024 – 01/01/2025

** Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. **

Coverage	Limits of Insurance
Each Occurrence (BI & PD)	\$5,000,000
Medical Payments (Each Passenger)	\$ 5,000
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	

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Coverage Summaries
Municipal Excess Liability Joint Insurance Fund

Cyber Liability

Insurer: Cyber JIF
Policy #: Various
Policy Period: 01/01/2024 – 01/01/2025

**** Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. ****

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

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