

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

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**BULLETIN MEL 25-01**

**Date:** January 1, 2025  
**To:** Fund Commissioners of Member Joint Insurance Funds  
**From:** Underwriting Manager  
Conner Strong & Buckelew  
**Re:** 2025 MEL Coverage Bulletins

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The 2025 MEL Coverage Bulletins are available on the MEL's website ([www.njmel.org](http://www.njmel.org)). The bulletins will not be distributed to the membership by mail since they will be accessible on the website.

You can request an electronic or hard copy from the Underwriting Manager or from your member JIF Executive Director if you do not have access to the MEL website.

The list of bulletins on the website is on the following page.

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

## **2025 Coverage Bulletins**

1. MEL Coverage Bulletin List
2. Renewal Overview
3. Renewal Coverage Summaries
4. Crime Statutory Bond Coverage
5. Fireworks & Amusements
6. Skateboard Parks
7. Property Reporting Requirements
8. Boiler Inspections
9. COIs, Auto IDs and WC Posting Notices
10. Shared Services
11. Volunteer D&O
12. Quasi Entities
13. Optional Excess Casualty Limits
14. Optional Excess POL/EPL Limits
15. Employed Attorneys
16. Improvement Districts
  - a. BIDs / SIDs
  - b. SIDs – Atlantic
17. Aircraft Requirements
18. ATV Parks
19. Paintball Liability
20. MEL Underwriting Manager Team
21. Drones
22. TULIP Program (GatherGuard)
23. Acceptance and Use of Surplus Military Equipment
24. Coverage FAQs
25. Flood Deductibles & NFIP