

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

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BULLETIN MEL 25-03

Date: January 1, 2025

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
MEL01250187

Policy Period: 01/01/2025 – 01/01/2026

** 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) | Statutory Minimum |

| 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
 MEL01250187
 SP4067565
Policy Period: 01/01/2025 – 01/01/2026

** 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
MEL01250187

Policy Period: 01/01/2025 – 01/01/2026

**** 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 | \$2,000,000 |
| II – Public Official Bond | \$2,000,000 |
| III – Statutory Bond | \$2,000,000 |
| 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
MEL01250187

Policy Period: 01/01/2025 – 01/01/2026

** 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 (<i>requires separate underwriting</i>) |
| 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 |
| NOTE: DEDUCIBLES AND RETENTIONS - Member Entities that qualify based on certain criteria have options to purchase a lower deductible and co-insurance contribution. | |
| <p>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 the insurance company.</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 the insurance company. 3. New member or an existing member (with less than 5 years continuous service) with an expiring policy providing less than full prior acts, the insurance company 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 insurance company's 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 #: MEL01250187
 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 exceed \$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 |
| Expediting Expenses: | \$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 | |
| 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 |
| Protection & Preservation of Property, Per Occurrence Each Insured Location | \$5,000,000 |
| Spoilage | \$100,000 |
| Removal of Asbestos Material | \$50,000 |
| Rental Value | \$10,000,000 |
| 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 |
| 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 & 714 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

| | |
|-----------|-------------------|
| All Other | Replacement Cost |
| Vehicles | Actual Cash Value |

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Coverage Summaries

Municipal Excess Liability Joint Insurance Fund

| | |
|--|--|
| Antique Fire Trucks Scheduled Not Scheduled Emergency Vehicles (except Police) ≤/ < 10 years > 10 years | Replacement Cost (to scheduled value) Lesser of Actual Cash Value, repair or replace Replacement Cost Lesser of scheduled value or Replacement Cost |
| Watercraft Scheduled Not Scheduled | Lesser of scheduled amount or Replacement Cost 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 |
| Artificial Turf Fields and Artificial Tracks | 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 | <p>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.</p> <p>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.</p> |
| Debris Removal | |
| Outdoor Property | <p>Earthquake and Flood are excluded. Time Element: NCP</p> <p>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.</p> <p>Outdoor Property does not mean Vehicles.</p> <p>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.</p> <p>Any Outdoor Property that is included in the SOV at binding or midterm reported is considered to be an Insured Location and not subject to the Outdoor Property</p> |

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Coverage Summaries

Municipal Excess Liability Joint Insurance Fund

| | |
|-----------------------------------|--|
| | coverage. |
| 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: 01/01/2025 – 01/01/2026

**** 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: 01/01/2025 – 01/01/2026

** 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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