

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

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**BULLETIN MEL 26-13**

**Date:** January 1, 2026

**To:** Fund Commissioners of Member Joint Insurance Funds

**From:** Underwriting Manager  
Conner Strong & Buckelew

**Re:** Excess Liability – Optional Limits

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**The bulletin does not apply to the members of the NJUA JIF and “workers compensation only” members of NJPHA JIF. This bulletin does not apply to the Board of Education members of the Suburban Metro JIF.**

This will serve as an annual reminder of the optional excess liability limits available from MEL. As you know, each member entity of the MEL member JIFs currently purchases a minimum combined single liability limit of \$5 million for general liability, automobile liability and law enforcement liability.

The MEL also provides optional excess limits of:

- \$2 million excess \$5 million (total \$7 million),
- \$3 million excess \$7 million (total \$10 million),
- \$5 million excess \$10 million (Total \$15 million),
- \$10 million excess \$10 million (total \$20 million), and
- \$10 million excess \$20 million (total \$30 million).

○ *Please note, this layer is subject to a member Local JIF aggregate of \$10 million.*

Please contact the MEL for quotations ([mel@permainc.com](mailto:mel@permainc.com)). If requested after the annual renewal, the additional coverage is effective when received by the MEL. Premiums will be prorated accordingly.

**\*\* A 5% assessment credit is applied to the \$15m x \$5m layer for members with Accredited Police Departments. \*\***

**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