

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

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**BULLETIN MEL 26-14**

**Date:** **January 1, 2026**

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

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

**Re:** **Public Officials and Employment Liability – Optional Limits**

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**The bulletin does not apply to the members of the NJUA JIF, FIRST Responders 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 POL/EPL limits available from the MEL. The primary combined POL/EPL coverage is insured through the respective MEL member JIFs typically at a limit of \$2,000,000 per occurrence and in the aggregate. The optional limits offered by the MEL are in excess of the primary combined POL/EPL limit of \$2,000,000. The MEL offers the following excess POL/EPL limit options:

- \$1 million excess \$2 million,
- \$2 million excess \$2 million,
- \$3 million excess \$2 million,
- \$4 million excess \$2 million, and
- \$8 million excess \$2 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.

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