

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

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**BULLETIN MEL 26-19**

**Date:** January 1, 2026  
**To:** Fund Commissioners of Member Joint Insurance Funds  
**From:** Underwriting Manager, Conner Strong & Buckelew  
**Re:** Paintball Liability

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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 will serve as an annual reminder that the MEL and its member JIFs do not provide coverage for liability resulting from the ownership, maintenance, operation or use of any paintball facility and the conduct of any paintball activity for recreational purposes by the member entity. There is no coverage for paintball facilities that are member entity owned, maintained, or operated.

If your member entity owns, maintains or operates a paintball facility or is considering the construction of a paintball facility or has paintball as a recreational activity please contact your Risk Management Consultant as soon as possible so they can assist you in obtaining the applicable liability coverage from the commercial market. If you are not represented by a Risk Management Consultant, please contact your JIF Executive Director or JIF Underwriting Manager.

If you have any questions concerning this bulletin, please call Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

CC: Risk Management Consultants  
Fund Professionals  
Fund Executive Directors

**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.**