

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

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**BULLETIN MEL 17-12**

**Date:** January 1, 2017

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

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

**Re:** Procedure for Requesting Certificates of Insurance, Automobile ID Cards  
and Workers Compensation Posting Notices

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This will serve as an annual reminder of the proper procedure for requesting certificates of insurance, automobile ID cards and workers compensation posting notices. Adherence to this procedure will expedite the issuance of certificates of insurance and ensure accuracy.

Below is the issuance plan for renewals:

1. All members not currently renewed for membership will not receive renewal documents until we receive confirmation of renewal from the Executive Director.
2. All documents will be renewed and issued except for those which have expired (i.e. one day event certificates).
3. Certificates will be issued via email per the contact list provided to us by the Executive Director of each respective JIF. Auto ID cards and Posting Notices will be issued via mail.
4. A copy of all documents issued will be on file with the Executive Director of the respective JIF.

If you have any questions concerning this bulletin, please contact your Risk Management Consultant, JIF Executive Director or the MEL 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: Risk Management Consultants  
Fund Professionals  
Fund Executive Directors

**JOINT INSURANCE FUND  
PROCEDURE FOR REQUESTING CERTIFICATES**

1. Conner Strong & Buckelew (MEL Underwriting Manager Unit) is responsible for issuing all documents. The member entity should direct the certificate request to its Risk Management Consultant or Insurance Producer, who will forward the request to Conner Strong & Buckelew for processing. Please note that there are exceptions to this for certain local Joint Insurance Funds. (See Exhibit "A")
2. The RMC will request the certificate from Conner Strong & Buckelew using the "Certificate Request Form." If the request is a renewal of an expiring certificate the RMC can attach a copy of the expiring certificate. This can be sent in lieu of the Certificate Request Form if there are no changes.

If the request is required to comply with a contract arrangement or agreement, the RMC should interpret the insurance requirements and translate it to the Certificate Request Form. The contract or agreement should be attached if Conner Strong & Buckelew is to interpret it for a second opinion only or in absence of an RMC.

3. The RMC should request the certificate by e-mail to the MEL Underwriting Service Center at the following centralized e-mail address: [MELUnderwritingSvcCntr@connerstrong.com](mailto:MELUnderwritingSvcCntr@connerstrong.com)
4. For those member entities who are not represented by an RMC, the request can be made directly to Conner Strong & Buckelew Companies, Inc. (MEL Underwriting Manager Unit) by an authorized person of the member entity. If there is no access to e-mail or a request can only be made by fax, requests for certificates of insurance should be requested via fax at 732-726-5274. We also prefer advance notice of at least five days for requesting certificates. The same day emergency requests are sometimes necessary, but we ask that they be kept to a minimum.
5. The MEL Underwriting Manager Unit will distribute the certificates via email, or where necessary by fax, to the party that requested the certificate of insurance. The parties that we will accept a request from are: the member entity RMC; the Executive Director or Underwriting Manager of the local JIF the member entity belongs to; and an authorized employee of the member entity. The RMC or JIF Executive Director will be responsible for distributing the certificates to the member entity and the certificate holder. This is not the responsibility of the MEL Underwriting Manager Unit. A request from the Certificate Holder is not acceptable. The certificate holder will be advised to go through the member entity or corresponding RMC. This requirement is to protect the interest of the member entities.
6. The MEL Underwriting Manager Unit will continue to prepare a monthly summary of certificates issued during the previous month for each member JIF.
7. To help expedite the issuance process, when requesting certificates please note the following:
  - o Provide the full address of the certificate holder and the member entity, and the name of the JIF the member belongs to.
  - o All coverage desired should be checked off on the form.
  - o Indicate if higher than \$5,000,000 in liability limits are required. We can only show up to the member's limit. The JIF only shows the standard liability limit of \$5,000,000 unless it is absolutely necessary to show higher limits, and then only upon request.
  - o Be sure to include the name, number and e-mail address of the person requesting the certificate.
  - o The "description" should clearly state the purpose of the certificate. See Exhibit "B" attached for more detail.
  - o Any "additional insureds" must be shown in the "description" section. The interest of this entity must be stated i.e. as respects leased property, equipment, etc.

Providing this information will reduce the need to issue a certificate more than once.

\*Please note that the same procedure, where applicable, applies to automobile identification cards and workers compensation posting notices.

**JOINT INSURANCE FUND  
PROCEDURE FOR REQUESTING CERTIFICATES (cont'd)**

**CERTIFICATE REQUEST FORM**

**Certificate Holder:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Date of Request:** \_\_\_\_\_

**Risk Management  
Consultant:** \_\_\_\_\_  
\_\_\_\_\_

**Telephone #:** \_\_\_\_\_

**Facsimile #:** \_\_\_\_\_

**E-mail:** \_\_\_\_\_  
\_\_\_\_\_

**Entity Name:** \_\_\_\_\_

**Entity Address:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**JIF Name:** \_\_\_\_\_

**COVERAGES AND LIMITS REQUESTED:**

**COVERAGES: (X)**

- \_\_\_\_\_ **General Liability**
- \_\_\_\_\_ **Auto Liability**
- \_\_\_\_\_ **Auto Physical Damage**
- \_\_\_\_\_ **Excess Liability**
- \_\_\_\_\_ **Property**
- \_\_\_\_\_ **Workers Compensation**
- \_\_\_\_\_ **Public Officials Liability**
- \_\_\_\_\_ **Crime/Fidelity Bond**

**LIMITS:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**DESCRIPTION:** *(include purpose of certificate, additional insureds, loss payees, etc.)*

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**ANY ADDITIONAL INFORMATION NECESSARY TO ISSUE THIS CERTIFICATE SHOULD BE ATTACHED TO THIS FORM**

**\*\*\*NOTE: PLEASE ALLOW THREE (3) BUSINESS DAYS FOR PROCESSING. \*\*\***

E-Mail to:  
[MEUnderwritingSvcCntr@connerstrong.com](mailto:MEUnderwritingSvcCntr@connerstrong.com)  
or  
Fax to:  
732-736-5274  
  
Attn: MEL Underwriting Unit  
Conner Strong & Buckelew

**JOINT INSURANCE FUND  
PROCEDURE FOR REQUESTING CERTIFICATES (cont'd)**

**Exhibit "A"**

The following are the exceptions to the "PROCEDURE FOR REQUESTING CERTIFICATES" Item 1 on page 2 of this Bulletin:

**NJUA JIF**

Conner Strong & Buckelew is only responsible for issuing certificates of insurance for evidence of:

- Public Officials Liability up to \$2 million and
- Workers Compensation.

The member entity should direct the certificate request to their RMC. All other certificates of insurance for the NJUA JIF are the responsibility of Coverage Capacity Company of New Jersey, One International Boulevard, Mahwah, NJ 07495. Telephone #: 201-661-2460. Any questions should be directed to your RMC or Capacity Group.

**NJPHA JIF**

Conner Strong & Buckelew is responsible for issuing certificates of insurance for evidence of:

- Workers Compensation for all NJPHA JIF members and
- General Liability, Automobile Liability, Excess Liability, Public Officials Liability, Property and Auto Physical Damage for NJPHA JIF "all lines" members who purchase these coverages from the JIF.

**Mid Jersey JIF, NJSI JIF, PAIC JIF and FIRST JIF**

Conner Strong & Buckelew is responsible for issuing certificates of insurance. The member entity should direct all certificate requests to Risk and Loss Managers, Inc., 51 Everett Drive, Suite B-40 West Windsor, NJ 08550-5374, who will forward the request to Conner Strong & Buckelew.

**Suburban Municipal JIF**

All certificate requests should be directed to the Suburban Municipal JIF Underwriting Manager, Arthur J. Gallagher (Bollinger Insurance). Their office is located at 830 Morris Turnpike, Short Hills, New Jersey, 07078-5000.

Bollinger is authorized to issue certificates of insurance up to the following limits:

- \$50,000 for Property/Auto Physical Damage and Crime
- \$1,000,000 for Excess Workers Compensation (JIF \$300,000/MEL \$700,000)
- \$1,000,000 for General Liability and Automobile Liability (JIF \$300,000/MEL \$700,000)

Conner Strong & Buckelew is responsible for issuing all certificate requests, where the limits requested are in excess of the limits stated above. Conner Strong & Buckelew is also responsible for issuing all Public Officials Liability certificates. Arthur J. Gallagher (Bollinger Insurance) will direct these requests to Conner Strong & Buckelew.

**JOINT INSURANCE FUND  
PROCEDURE FOR REQUESTING CERTIFICATES (cont'd)**

*Exhibit "B"*

Due to stringent requirements from the MEL reinsurer, the description section of your certificate request must provide specific detail on the purpose of the request, especially when naming the certificate holder or another a third party as an additional insured. The JIF insurance policies are set up in such a manner that when issuing a certificate extending additional insured status the certificate becomes an actual endorsement to the policy. Therefore, it is critical that the description of the certificate request clearly states the purpose of the request and narrows the scope of coverage to the additional insured's interest. Extending additional insured status to a third party will be underwritten on an individual basis by the MEL Underwriting Unit.

The following are some common examples of typical certificate requests where specific information is required to clearly state the purpose of the request and narrow the scope of coverage to the interest of the additional insured:

1. When requesting a certificate extending additional insured status for use of premises, please include the type of activity, the location address and where applicable the date and times the member will be using the facilities. If the same premise is to be used throughout the calendar year, one blanket certificate is acceptable; but the location address and specific time frame must be included with the request.
2. When requesting a certificate to comply with a contractual agreement, please state the purpose of the agreement, the member's interest and the certificate holder's interest. Making reference to a contract or agreement will not be sufficient. Including a copy of the contract as a reference for the MEL Underwriting Unit is beneficial; however, we are looking for the RMC to interpret the requirements of the contract and transform it into the applicable certificate request. The MEL Underwriting Manager is available for consultation on all contracts.
3. When requesting a certificate to comply with equipment or an automobile lease, please include the type, year, make, model, serial #, value of the equipment and if applicable reference the lease #. Please state whether the holder needs to be named as additional insured and/or loss payee.
4. When requesting a certificate extending additional insured status to the certificate holder or a third party other than the certificate holder, please be sure that the request is clear as to the third party entity's interest in the activity.
5. When requesting a certificate as evidence of coverage for a quasi entity, please be sure the quasi entity has been approved for coverage by the respective member via resolution by the Governing Body. This applies to member JIFs who extend coverage via their members for approved quasi entities. They include the Bergen, South Bergen, Central, Morris, Suburban Essex, Suburban Municipal, PAIC, NJSI, Mid Jersey, and Camden JIFs.
6. Please be sure the certificate description has a clear purpose. We sometimes find that the descriptions of certain requests are too general or vague and in some instances unclear, which prompts the MEL Underwriting Unit to request clarification.

We understand that this creates some additional work, but this is a requirement of the re-insurer and will benefit the JIF and ultimately the member entity in the long run. Please note that providing the proper detail with the initial request will speed up the time it will take to issue all requests. Any descriptions that require follow up by the MEL Underwriting Unit for more information can result in a slow down of the response time for all members requesting certificates. Even though a certificate was done a certain way previously, we may still require additional information or clarification for the current request.