

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632

**BULLETIN MEL 17-17**

**Date:** January 1, 2017

**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 will serve as an annual reminder of the optional excess liability limits available from MEL.

As you know, each member entity of the member JIFs of the MEL currently purchases a minimum combined single liability limit of \$5 million for general liability, automobile liability and law enforcement liability.

The MEL also provides for member municipalities, housing authorities, fire districts and counties, on an optional basis, 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) and,
- \$10 million excess \$10 million (total \$20 million).

For premium rates, please contact your JIF Executive Director. In order to purchase additional excess limits, you must complete the enclosed “Request for Additional Excess Liability Limits” form. Upon completion, the form should be mailed, e-mailed or faxed to your JIF Executive Director, PERMA Risk Management Services (MEL Executive Director) and Conner Strong & Buckelew (MEL Underwriting Manager). If requested after 1/1/17, the additional coverage is effective when received by the MEL Underwriting Manager and will expire 1/1/18. Therefore, the premium rates will be prorated accordingly. This offer of expanded coverage should not be confused with the optional public officials/employment liability coverage limits, which is summarized in Bulletin MEL 17-18.

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

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND  
REQUEST FOR ADDITIONAL EXCESS LIABILITY LIMITS**  
(General Liability, Law Enforcement Liability, Automobile Liability)

**I. Member Entity Information**

Member Entity Name: \_\_\_\_\_

Joint Insurance Fund: \_\_\_\_\_

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

Contact Person: \_\_\_\_\_

Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_

**II. Additional Limits of Liability Desired:**

Limit (Aggregate Per Member **Entity**)

\$ 2,000,000 excess \$ 5,000,000

\$ 3,000,000 excess \$ 7,000,000

\$ 5,000,000 excess \$10,000,000

\$ 10,000,000 excess \$10,000,000

**III. Effective Date of Coverage:** \_\_\_\_\_

*The Request Form should be mailed, e-mailed or faxed to your JIF Executive Director.*

*A copy of the request should be mailed, emailed or faxed to:*

Cate Kiernan  
PERMA Risk Management Services  
9 Campus Drive, Suite 216  
Parsippany, NJ 07054

Telephone: (201) 518-7031  
E Mail: catek@permainc.com

Signature: \_\_\_\_\_ Date: \_\_\_\_\_