

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

9 Campus Drive, Suite 216

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BULLETIN MEL 17-18

Date: January 1, 2017

To: Fund Commissioners of Member Joint Insurance Funds

From: Underwriting Manager
Conner Strong & Buckelew

Re: Public Officials and Employment Liability – Optional Limits

The bulletin does not apply to the members of the NJUA JIF, FIRST Responders JIF and “workers compensation only” members of NJPHA JIF.

This will serve as an annual reminder of the optional excess POL/EPL limits available from MEL. The primary combined POL/EPL coverage is insured with QBE Specialty through the respective MEL member JIFs. The limit is \$2,000,000 per occurrence and in the aggregate. Please see MEL Bulletin 17-05 for more details. The optional limits offered by the MEL are in excess of the QBE 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.

The additional coverage is follow form of the primary \$2,000,000 coverage currently in place with QBE North America Insurance Company. The retroactive date for prior acts coverage will be the same as the primary except for “known and reported claims”, which will be excluded regardless of when coverage is effective.

In order to purchase additional excess limits, you must complete the enclosed “Request for Additional Excess Public Officials and Employment Liability Limits” form. Upon completion, the form should be mailed, e-mailed or faxed to your Executive Director, MEL Executive Director and MEL Underwriting Manager. If requested after 1/1/17, the additional coverage is effective when received by the Underwriting Manager and will expire 1/1/18. Therefore, the rates and minimum premiums will be prorated accordingly. For premium rates, please contact your JIF Executive Director. This offer of expanded coverage should not be confused with the optional excess casualty coverage limits summarized in Bulletin MEL 17-17.

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 PUBLIC OFFICIALS AND EMPLOYMENT LIABILITY LIMITS**

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**)

() \$1,000,000 excess \$2,000,000

() \$2,000,000 excess \$2,000,000

() \$3,000,000 excess \$2,000,000

() \$4,000,000 excess \$2,000,000

() \$8,000,000 excess \$2,000,000

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:** _____