

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

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**BULLETIN MEL 17-05**

**Date:** January 1, 2017  
**To:** Fund Commissioners of Member Joint Insurance Funds  
**From:** Underwriting Manager  
Conner Strong & Buckelew  
**Re:** Casualty and Excess Public Officials / Employment Practices 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. Please note that the Excess Public Officials Liability/Employment Practices Liability portion of this bulletin does not apply to members of the First Responders Joint Insurance Fund.

The excess liability and excess public officials liability/employment practices liability reinsurance policy covering the member JIFs of the Municipal Excess Liability Joint Insurance Fund was renewed on January 1, 2017 as follows:

**GENERAL**

Reinsurance Company: General Reinsurance Corporation (Genesis)  
*(Excess Liability \$3,250,000 excess \$1,750,000)*  
*(optional Excess POL/EPL up to \$8,000,000 excess \$2,000,000)*  
Munich Reinsurance America (Munich)  
*(optional Excess Liability up to \$15,000,000 excess \$5,000,000)*

General Re Policy #: C486  
Munich Re Policy #: 148456-3013104-2017

Coverage Period: 1/1/17 to 1/1/18

**EXCESS LIABILITY LIMITS**

1 <sup>st</sup> Layer Excess SIR, Excess Liability (Genesis)	
Each Occurrence	\$3,250,000
All Members in One Occurrence, Each Occurrence	\$25,000,000
All Members in One TRIA Act, Each Occurrence	\$10,000,000
Subsidence, Each Occurrence	\$1,000,000
Subsidence, Aggregate	\$2,000,000
Sewer Backup, Each Occurrence	\$1,000,000
Sewer Backup, Aggregate	\$2,000,000
Aggregate, per Member	\$19,700,000
Business Automobile Liability	Unlimited

**EXCESS LIABILITY LIMITS (cont'd)**

1 <sup>st</sup> Layer Excess SIR, Public Officials / Employment Liability (Genesis)	
Per Claim	\$8,000,000
Aggregate, per Member	\$8,000,000
All Members in One Occurrence, Each Occurrence	\$16,000,000
Aggregate, per Member	\$10,000,000
1 <sup>st</sup> Layer Excess SIR, Clash (additional limits) (Genesis)	
Each Occurrence / Aggregate	\$5,000,000
Workers' Compensation, Two or More Members	Excluded
2 <sup>nd</sup> Layer Excess \$5m, Excess Liability (Munich)	
Each Occurrence	\$15,000,000
Cook's Pond Senior Apartments, Per Occurrence	\$16,000,000
Cook's Pond Senior Apartments, Aggregate	\$17,000,000
Aggregate	\$50,000,000
Reinstatement (50% of annual deposit premium)	\$20,000,000
Unmanned Aircraft Systems, Aggregate	\$5,000,000

**SELF-INSURED RETENTION**

Excess Liability	\$1,750,000
Clash, non-Workers Compensation	\$1,750,000
Clash, involving Workers Compensation	\$2,000,000

**UNDERLYING COVERAGES**

General liability, automobile liability, law enforcement professional liability and employee benefits liability, as well as public officials and employment practices liability.

**DISCOUNTS**

<b>Discount</b>	<b>Credit</b>
No police	20%
Population > 15k, no claims excess of \$250k over last 3 years	10% (only to population over 15k)
Police/dispatch operations with approved accreditation	5%

The MEL will also reimburse up to \$1,000 of the cost when a town achieves accreditation or reaccreditation.

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: Risk Management Consultants  
Fund Professionals  
Fund Executive Directors