



## Casualty / Crime

**Insurer:** Municipal Excess Liability Joint Insurance Fund  
 Gloucester, Salem, Cumberland Counties JIF

**Policy #:** MEL = MEL01200187  
 TRI = TRI201001-91

**Policy Period:** 01/01/2020 – 01/01/2021

**The below limits apply, less the member JIF retention and any member entity deductible/retention.**

Coverage	Limits of Insurance
<b>Casualty</b>	
Limit, Per Occurrence/Aggregate (less local JIF Retention)	Up to \$30,000,000
Disinfectants Release	\$1,000,000
Fungus/Spores	\$1,000,000
Dams	\$5,000,000
Garagekeepers Liability	\$2,000,000
Sewer Backup	
Per Occurrence	\$2,750,000
Annual Aggregate	\$3,750,000
Subsidence	
Per Occurrence	\$2,750,000
Annual Aggregate	\$3,750,000
Quasi Entities	\$5,000,000
Skateboard Facilities	\$5,000,000
Civil Commotion, Riot, Mob Action	\$5,000,000
Failure to Supply	\$5,000,000
Personal Injury Protection (Per Person)	\$250,000
Clash	\$5,000,000
<b>Member JIF Retention</b>	
Retention (May change if member entity takes own retention)	\$500,000

JIF Crime	
B - Forgery or Alteration	\$50,000
C - Theft, Disappearance & Destruction On/Off Premises	\$50,000
D - Robbery & Safe Burglary	\$50,000
O - Public Employee Dishonesty	\$50,000
Who Is Insured	Covers (1) Employees including Court Employees, (2) Volunteers, (3) Non-compensated Officials & Officers and (4) Quasi Entities (Where approved by JIF) Does not cover Statutory Positions
<b>Member Entity Deductibles</b>	

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2020 Coverage Summary  
Gloucester, Salem, Cumberland Counties JIF

Deductible Each Loss	\$1,000
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MEL Crime	
I - Excess of JIF Crime	\$950,000
II – Public Official Bond	\$1,000,000
III – Statutory Bond	\$1,000,000
Member Entity Deductibles	
Coverage Part II	Statutory requirement
Coverage Part III	\$1,000

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## Commercial Property

Insurer: Zurich American Insurance Company

Policy #: ERP 9806147-08

Policy Period: 12/31/2019 – 12/31/2020

Coverage	Limit of Insurance
Per Occurrence	
PD & TE Combined	\$125,000,000
Extra Expense	\$10,000,000
Tenant Relocation Expenses	\$750,000
Leasehold Interest	\$15,000,000
Loss of Rents	\$15,000,000
Wind Turbine	\$1,000,000
Accounts Receivable	\$10,000,000
Computer Systems Damage (Aggregate)	\$1,000,000
Cyber Event (Aggregate)	\$100,000
Contingent Time Element	NCP
Debris Removal	\$25,000,000
Decontamination Costs	\$250,000
Deferred Payments	\$1,000,000
Errors and Omissions	\$10,000,000
Expediting Costs	\$10,000,000
Fine Arts	\$2,500,000
Fire Department Service Charge	\$250,000
Increased Cost of Construction	\$25,000,000
Land & Water Contaminant Cleanup, Removal & Disposal (Annual Aggregate)	\$250,000
Land Improvements	NCP
Miscellaneous Personal Property	\$10,000,000
Outdoor Property	\$10,000,000
Miscellaneous Unnamed Location	\$10,000,000
Off Premises Service Interruption (excluding Utilities)	\$10,000,000
Professional Fees	\$1,250,000
Radioactive Contamination	NCP
Research Animals	NCP
Asbestos Removal	\$50,000
Tenants Prohibited Access	\$1,000,000
Transit	\$1,000,000
Valuable Papers and Records	\$10,000,000
New Construction and Additions	\$10,000,000
Soft Costs	\$5,000,000
Watercraft (Property Damage)	\$1,000,000
Vehicles (PD ONLY)	\$15,000,000
Bridges and Dams	\$10,000,000

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Gloucester, Salem, Cumberland Counties JIF*

Piers, Wharfs, Docks, Boardwalks & Bulkheads	\$10,000,000
Transmission and Distribution Lines	\$10,000,000
Clogging/Blocking of Pipes	\$1,000,000
Off Premises Storage for Property Under Construction	\$250,000
Drones (Unmanned, Unfueled and Not in Flight)	\$100,000
Equipment Breakdown	\$125,000,000
Ammonia Contamination	\$5,000,000
Spoilage	\$5,000,000
Earth Movement (Annual Aggregate)	\$50,000,000
Property in Zones 1 & 2	NCP
Flood (Annual Aggregate), including Storm Surge	\$50,000,000
Locations wholly or partially within SFHA (Per Location)	\$2,500,000
Property outside building or structure, but not Outdoor Property (Per Occurrence)	\$1,000,000
Pumping Stations (Per Location)	\$2,500,000
Buildings on pilings wholly or partially within SFHA V, VE or V1-30	NCP
Named Storm	\$125,000,000
Property in Zones 1 & 2	NCP
<b>Time and Distance Limitations</b>	
Attraction Property (located within 1 mile of Insured Location)	NCP
Civil or Military Authority (within 5 mile radius)	30 days
Aggregate	\$5,000,000
Actual Time Element Loss Sustained arising out of Delay in Completion	60 days
Gross Earnings	12 months
Extended Period of Liability	365 days
Ordinary Payroll	90 days
Impounded Water	30 days
Aggregate	\$250,000
Ingress/Egress (within 1 mile)	30 days
Aggregate	\$5,000,000
International Interdependency	30 days
Aggregate	\$1,000,000
Newly Acquired	90 days
Per Location Aggregate	\$25,000,000
Protection and Preservation of Property (Gross Earnings or Gross Profit)	48 hours
Aggregate	\$10,000,000
Research & Development	12 months
Aggregate	\$10,000,000

<b>Time Specifications</b>	
Earth Movement (Occurrence)	168 hours
Named Storm (Occurrence)	120 hours

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Valuations	
Finished Stock	Selling Price
Merchandise	Replacement Cost
Vehicles	Actual Cash Value
Antique Fire Trucks	
Scheduled	Replacement Cost (to scheduled value)
Not Scheduled	Lesser of Actual Cash Value, repair or replace
Emergency Vehicles (except Police)	
=/ > 15 years	Replacement Cost
Leased Trash Collection Trucks	Lesser of scheduled value or Replacement Cost, but no less than ACV
Repair > 75% of Actual Cash Value	Actual Cash Value plus termination liability Greatest valuation
Watercraft	
Scheduled	Lesser of scheduled amount or Replacement Cost
Not Scheduled	Actual Cash Value
Construction, Contractors & Miscellaneous Equipment	Actual Cash Value
Repair, rebuilding or replacement not started within 5 years from date of loss	Actual Cash Value

Qualifying Period	
Off Premises Service Interruption	24 hours
Computer Systems Damage	24 hours
Tenants Prohibited Access	24 hours
New Construction and Additions (Delay in Completion)	15 days

JIF Deductibles	
MEL, Per Occurrence	\$400,000
Equipment Breakdown	\$45,000
SFHA Flood	Excluded
Named Storm for locations east of GSP in Monmouth, Ocean, Atlantic and Burlington counties, and all locations in Cape May County	Excluded
JIF, Per Occurrence ( <i>applies less the member entity deductible</i> )	\$100,000
SFHA Flood	Excluded
Equipment Breakdown	Excluded
Named Storm	Excluded

Member Entity Deductibles	
Combined Coverages (Per Occurrence)	\$1,000
Earthquake (Per Occurrence)	\$500,000
Flood (Per Occurrence)	\$500,000
Locations with any part of legal description within an SFHA	
Building	\$500,000
Contents	\$500,000
Time Element	\$500,000
Locations with buildings wholly or partially within an SFHA	

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*Gloucester, Salem, Cumberland Counties JIF*

Housing Authority/Non-Profit Buildings	
Building	\$250,000
Contents	\$100,000
Time Element	\$250,000
Pumping Stations, Lift Stations, Wet Wells, Pistol Ranges, Vehicles, Mobile Equipment, and all property located outside building or structure, but not Outdoor Property	
Property	\$500,000
Time Element	\$500,000
Named Storm (Per Occurrence)	\$500,000
Covered property in Atlantic, Ocean, Monmouth and Burlington counties located east of the Garden State Parkway, and covered property in Cape May County	
Property Damage (Per Occurrence)	1% of scheduled value for loss location
Time Element (Per Occurrence)	1% of scheduled value for loss location and ensuing locations
Minimum Deductible, PD & TE Combined (Per Location)	\$500,000
Maximum Deductible (Per Occurrence)	\$1,000,000
Equipment Breakdown (Per Occurrence)	\$5,000

Additional Conditions	
Watercraft (PD Only)	=/ $\leq$ 32 feet in length and at Insured Location or in official use
Bridges & Dams	
Bridges part of a building/structure	Covered
Attached to an insured's location	Covered
Earthquake, Flood or Named Storm	Excluded
Tunnels part of a building/structure	Covered
Piers, wharfs, docks, bulkheads, floating docks, boardwalks and crossovers, and buildings/structures thereon	Excluded perils: Earthquake and Flood
Transmission & Distribution Lines	
Above Ground	=/ $\leq$ 1 mile radius from Insured Location
Underground	=/ $\leq$ 5 mile radius from Insured Location
Cape May Convention Center	<p>Covered property: piers, wharfs, docks, floating docks, boardwalks, crossovers and bulkheads, buildings and structures, and business personal property</p> <p>Covered perils: fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, malicious mischief and flood</p>
Ocean City Music Pier	Covered property: piers, wharfs, docks, floating docks, boardwalks, crossovers and bulkheads, buildings and structures, and business personal property
Outdoor Property (PD Only)	<p style="text-align: right;">Excluded perils: Earthquake and Flood</p> <p>Outdoor Property means: personal property located outdoors; outdoor fences; outdoor radio and television antennas (including satellite dishes); outdoor signs not attached to buildings; outdoor playground equipment, apparatus and fixtures; outdoor athletic equipment, apparatus and fixtures; other outdoor</p>

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	<p>structures that are not buildings; other outdoor equipment that does not provide electrical, gas, fuel, steam, water or refrigeration service to a building; other outdoor apparatus; other outdoor fixtures</p> <p>Outdoor means: outside a permanent building, not wholly enclosed by walls and a roof; inside a moveable container located outside a permanent building</p> <p style="text-align: right;">Outdoors does not mean: vehicles</p> <p>Outdoor Property scheduled prior to a loss is considered an Insured Location and will not be subject to the outdoor Property endorsement</p>
Volunteers	Covered property: personal property of volunteers of the insured
Retaining Structures	Covered if attached to a scheduled location
EFNS Peril Deductible	If event or series of related events where more than one EFNS peril is triggered, the single largest of the EFNS peril deductibles will apply
<p>Excluded Underground Property Underground Piping</p> <p style="text-align: right;">&gt; 1,000 ft. radius from a pump station, process plant, metering pit, well or similar operational location owned, leased, used, occupied or intended for use by the member entity</p> <p>Underground Storage Tanks <span style="float: right;">Not Covered</span></p> <p>Underground Electric, Data, Voice, Digital, Fiber Optic or Similar cable <span style="float: right;">&gt; 1,000 ft. radius of an insured location owned by the member entity</span></p> <p>Underground Gas Pipelines <span style="float: right;">Not Covered</span></p> <p>Underground Sanitary Systems <span style="float: right;">Not Covered while the insured location under which such system lies is not under construction or renovation</span></p> <p>Excavation Costs <span style="float: right;">Excavation Costs prior to the determination of a covered cause of loss to covered property are excluded.</span></p>	

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## Excess Flood / Earth Movement

Insurer: Various Insurers  
Policy #: Various  
Policy Period: 12/31/2019 – 12/31/2020

Coverage	Limits of Insurance
1 <sup>st</sup> Layer	\$25,000,000 excess \$50,000,000
2 <sup>nd</sup> Layer	\$25,000,000 excess \$75,000,000
Underlying Zurich Limit	
Flood	\$50,000,000
SFHA Flood	\$2,500,000
Earthquake	\$50,000,000

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## Non-Owned Aircraft Liability

Insurer: Endurance American Insurance Company

Policy #: NAN6021591

Policy Period: 01/01/2020 – 01/01/2021

Coverage	Limits of Insurance
Each Occurrence (BI & PD)	\$5,000,000
Medical Payments (Each Passenger)	\$5,000
<b>Member JIF Deductibles</b>	
Deductible	None

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## Workers' Compensation

Insurer: Safety National Casualty Corporation

Policy #: SP4059716

Policy Period: 01/01/2020 – 01/01/2021

Coverage	Limits of Insurance
Coverage A – Workers' Compensation	Statutory
Coverage B – Employers' Liability	\$5,000,000
USL&H Coverage	Included
Jones Act Coverage	Included
Other States Coverage, except monopolistic states	Included
Acts Of Terrorism	Included
Communicable Disease	Included
Incidental Foreign Workers' Compensation	Included
<b>MEL JIF Self-Insured Retention</b>	
Retention	\$2,000,000
<b>JIF Self-Insured Retention</b>	
Retention	\$500,000

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## Cyber Liability

Insurer: Indian Harbor Insurance Company (AXA XL) – *Primary*  
 Beazley Insurance Company – *Excess*

Policy #: AXA XL = MTP003949806  
 Beazley = W1E30E190301

Policy Period: 01/01/2020 – 01/01/2021

Coverage	Limits of Insurance
JIF Shared Aggregate Limit	\$16,000,000
<b>First Party Coverage</b>	
Cyber Extortion	\$11,000,000
Data Breach Response & Crisis Management Expense	\$11,000,000
Data Recovery	\$11,000,000
Business Interruption/Extra Expense	\$11,000,000
<b>Third Party Coverage</b>	
Media	\$13,000,000
Privacy & Cyber Security	\$13,000,000
Privacy Regulatory Defense, Awards and Fines	\$13,000,000
<b>Member Entity Retention</b>	
Retention per Claim*	\$25,000
Business Interruption/Extra Expense Waiting Period	10 Hours

Notes on Retentions
*Via compliance with Tier 1 of the MEL Cyber Risk Management Plan, you will receive a \$20,000 reimbursement on your retention. Via compliance with Tier 2 of the MEL Cyber Risk Management Plan, you will receive a \$22,500 reimbursement on your retention.

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## Volunteer Directors & Officers Liability

Insurer: QBE Specialty Insurance Company

Policy #: Various

Policy Period: 01/01/2020 – 01/01/2021

Coverage	Limits of Insurance
Optional Limits Available	\$1,000,000
	\$2,000,000
Optional Member Entity Deductibles Available	\$1,000
	\$2,000
	\$5,000
<b>Emergency Units Only</b>	
Approved Fire Companies	
Approved First Aid Squads	
<b>Activities Covered</b>	
Non-Emergency (for-profit)	

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## Public Officials / Employment Liability

Insurer: QBE Specialty Insurance Company

Policy #: Various

Policy Period: 01/01/2020 – 01/01/2021

Coverage	Limits of Insurance
<b>Coverage</b>	
Public Officials / Employment Liability	\$2,000,000 <i>(limits available up to \$10,000,000)</i>
<b>Member Entity Standard Retention</b>	
Public Officials *	\$20,000 each loss
Employment Liability *	\$20,000 with approved LC/RMP * \$100,000 without approved LC/RMP *
<b>Coinsurance</b>	
Public Officials	20% of 1 <sup>st</sup> \$250,000 of loss
Employment Liability	20% of 1 <sup>st</sup> \$250,000 of loss with approved & certified LC/RMP 20% of 1 <sup>st</sup> \$2,000,000 of loss without approved & certified LC/RMP
<b>Other Terms</b>	
Defense Costs	Inside the limit
Retention & Coinsurance	Eroded by Defense & Indemnity
Extended Reporting Period	12 months @ 200%
Claims Made Policy	Yes
Pay on Behalf Policy	Yes
<b>Prior Acts</b>	
Public Officials	See Next Page
Employment Liability	See Next Page
<b>Other Coverage Notes</b>	
Land Use Claim	\$1,000,000
Mutual Assistance Agreements	Fire, First Aid, etc.
Separation of Insureds	Included
Acts of Terrorism	Included
<b>Professionals</b>	
Auditor, Accountant and Engineer	Full Time Employed
Attorney	Full Time Employed <i>(requires separate underwriting)</i>
Fellow Employee	Excluded under the POL
<b>Additional Employee Liability Coverages</b>	
Front Pay, Back Pay, Future Damages	Defense only, when there are covered counts.
<b>Persons Insured</b>	

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*Gloucester, Salem, Cumberland Counties JIF*

Governing Body, Departments, Units	Included
Elected, Appointed, Employed Officials	Past, Present, Future - Covered
Employees	Covered
Volunteers – EPL	All Volunteers
Volunteers – POL	Title 34 Volunteers Only
Person Serving on Outside Entity Coverage	Included
Business/Special Improvement Districts	Included, where approved by MELJIF and the member JIF

NOTE: DEDUCIBLES AND RETENTIONS - Member Entities that qualify based on certain criteria have options to purchase a lower deductible and co-insurance contribution.

PUBLIC OFFICIALS/EMPLOYMENT LIABILITY SUMMARY (continued)

\* For member entities with unfavorable loss experience, the deductible with an approved LC/RMP program increases to a \$75,000 deductible per occurrence and the deductible without an approved LC/RMP program increases to a \$150,000 deductible per occurrence. **All Members with adverse loss experience may be subject to higher deductible and coinsurance as provided by QBE North America.**

\*\* There is a sub-limit of \$25,000 (inclusive of policy deductibles and co-insurance) for claims arising out of any loss, cost, or expense pertaining to, in whole or part, the performance, failure to perform or the refusal to perform a marriage or civil union.

**PUBLIC OFFICIALS PRIOR ACTS COVERAGE**

1. Any member with five (5) years or more of continuous membership gets full prior acts.
2. New member or an existing member (with less than 5 years of continuous service) with an expiring policy providing full prior acts will get full prior acts from QBE.
3. New member or an existing member (with less than 5 years continuous service) with an expiring policy providing less than full prior acts, QBE will honor its current retroactive date or provide one (1) year, whichever is greater.

**EMPLOYMENT PRACTICES PRIOR ACTS COVERAGE**

1. All current members through 12/31/96 will have a uniform retroactive date of 10/1/93. The members respective retention and coinsurance contribution in effect at the time the claim is made will apply. This is based on whether or not the member has an approved loss control/risk management plan in place.
2. All new members on or after 1/1/97 with prior Employment Liability coverage will have a retroactive date of 10/1/93. All new members with prior coverage will have a six (6) month grace period for approval of a loss control/risk management plan in order to maintain the lower retention and the lower coinsurance contribution. Please see the QBE POL/EPL policy for retention and coinsurance amounts.
3. All new members as of 1/1/97 with no prior Employment Liability coverage will have a retroactive date that is the same as the date of membership. All new members with no prior coverage will have the higher retention and higher coinsurance percentage until their loss control/risk management program is submitted and approved. See enclosed for retention and coinsurance amounts.

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