

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

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**BULLETIN MEL 22-03**

**Date:** January 18, 2022 *Revised*  
**To:** Fund Commissioners of Member Joint Insurance Funds  
**From:** Underwriting Manager  
Conner Strong & Buckelew  
**Re:** Renewal Coverage Summaries

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Except for the Excess Workers Compensation section, this bulletin does not apply to the “workers compensation only” members of NJPHA JIF. Except for the Excess Workers Compensation, Non-Owned Aircraft, primary POL/EPL and Cyber Liability sections, this bulletin does not apply to the members of the NJUA JIF. This bulletin does not apply to the Boards of Education members of the Suburban Metro JIF. The Property section of this bulletin does not apply to any members not participating in the MEL standard Property program.

Attached is the renewal Coverage Summary for the MEL. Coverage Summaries for each JIF are available upon request. We do not provide Coverage Summaries specific to each member. Some members’ terms may differ from the general coverage overview provided for the JIF.

If you have any questions, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

**The above description is a general discussion of the coverage and limits provided by the FUND. However, the actual terms and conditions are defined in the policy document and all issues shall be decided based on the policy document.**

cc: Risk Management Consultants  
Fund Professionals  
Fund Executive Directors



## Casualty (GL, AL, EBL, LEL)

Insurer: Member Joint Insurance Fund  
Municipal Excess Liability Joint Insurance Fund

Policy #: JIF  
MEL01220187

Policy Period: 01/01/2022 – 01/01/2023

\*\* Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. \*\*

Coverage	Limits of Insurance
<b>Casualty</b>	
<i>General, Automobile, Employee benefits and Law Enforcement Liability</i>	
Limit, Per Occurrence/Aggregate	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
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

Casualty Terms & Conditions	
Skateboard Facility Endorsement	Per Schedule
Disinfectant Release coverage	Must become aware of release within 72 hours of its beginning and reported within 14 days.
JIF Additional Insured	
Cyber Exclusion	Only applies to AI and PI. Excludes access to or disclosure of any confidential info and loss of electronic data.
Unmanned Aircraft Systems	Includes unmanned aircraft, its parts and payload, and the operator. Excludes willful failure of to comply with FAA, USDOT, and any other applicable laws.
Quasi Entities	Per Schedule
Communicable Disease	Excluded in \$10m excess of \$20m

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## Workers' Compensation

Insurer: Member Joint Insurance Fund  
Municipal Excess Liability Joint Insurance Fund  
Safety National

Policy #: JIF  
MEL01220187  
SP406616

Policy Period: 01/01/2022 – 01/01/2023

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Coverage	Limits of Insurance
<b>Workers' Compensation</b>	
Coverage A – Workers' Compensation	Statutory
Coverage B – Employers' Liability	\$7,000,000
USL&H Coverage	Included
Jones Act Coverage	Included
Other States Coverage, except monopolistic states	Included
Acts Of Terrorism	Included
Communicable Disease	Per Person
Incidental Foreign Workers' Compensation	Included

<b>Terms &amp; Conditions</b>	
Longshoremen's and Harbor Workers' Compensation Act Coverage	USL&H extension. Does not apply to Defense Base Act, Outer Continental Shelf Lands Act or Nonappropriated Fund Instrumentalities Act.
All States for Employee Travel	Travel and temporary assignment.
Foreign Voluntary	Anywhere other than travel advisory countries level 3 or 4. Subject to NJ WC Law. Includes \$25,000 Repatriation Expense.
Unintentional E&O	
Maritime Coverage	Extends coverage to crew of vessels, subject to NJ WC Law.
TRIA	
Intentional Tort and Unlawful Employment Practices Exclusion	Removes from exclusion: Intentional torts and acts, employment practices not in violation of WC law. Extends exclusion for Employers' Liability to injury caused or aggravated by employer or employment practices. Adds Occupational Disease to Employers' Liability.

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## Crime

Insurer: Member Joint Insurance Fund  
Municipal Excess Liability Joint Insurance Fund

Policy #: JIF  
MEL01220187

Policy Period: 01/01/2022 – 01/01/2023

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Coverage	Limits of Insurance
JIF Crime	
1. Loss of Assets	\$50,000
2. Credit Card Forgery	\$50,000
3. Loss of Employee Benefit Plan Assets	\$50,000
4. Public Employee Dishonesty	\$50,000
Deductible, Each Loss	Per Chart Below
MEL Crime	
I - Excess of JIF Crime	\$950,000
II – Public Official Bond	\$1,000,000
III – Statutory Bond	\$1,000,000
Deductible, Coverage Part II	Statutory requirement
Deductible, Coverage Part III	\$1,000

Crime Terms & Conditions	
Employee Benefit Plans	Blanket
Additional Insured/Mortgagees	Blanket, written contract
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

JIF	Deductible	JIF	Deductible
Atlantic	\$1,000	NJPHA	\$2,500
Bergen	\$2,500	NJSI	\$5,000
Burlington	\$1,000	Ocean	\$2,500
Camden	\$2,500	PAIC	\$1,000
Central	\$2,500	PMM	\$2,500
First	\$1,000	South Bergen	\$2,500
Mid Jersey	\$1,000	Sub Metro	\$2,500
Monmouth	\$2,500	Sub Municipal	\$2,500
Morris	\$1,250	TRICO	\$1,000

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## Public Officials & Employment Practices Liability

Insurer: QBE Specialty  
Municipal Excess Liability Joint Insurance Fund

Policy #: QBE  
MEL01220187

Policy Period: 01/01/2022 – 01/01/2023

\*\* Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. \*\*

Coverage	Limits of Insurance
<b>Coverage</b>	
Public Officials / Employment Liability	Up to \$10,000,000
<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 (requires separate underwriting)
Fellow Employee	Excluded under the POL

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Additional Employee Liability Coverages	
Front Pay, Back Pay, Future Damages	Defense only, when there are covered counts.
Persons Insured	
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)	
<p>* 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. <b>All Members with adverse loss experience may be subject to higher deductible and coinsurance as provided by QBE North America.</b></p> <p>** 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.</p>	
PUBLIC OFFICIALS PRIOR ACTS COVERAGE	
<p>1. Any member with five (5) years or more of continuous membership gets full prior acts.</p> <p>2. New member or an existing member (with less than 5 years of continuous service) with an expiring policy providing <u>full prior acts</u> will get full prior acts from QBE.</p> <p>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.</p>	
EMPLOYMENT PRACTICES PRIOR ACTS COVERAGE	
<p>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.</p> <p>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.</p> <p>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.</p>	

Excess POL/EPL (\$8m x \$2m) Terms	
Follow-form	
Sublimits	Primary policy sublimits are not covered by this policy, including Land Use

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## Commercial Property

Insurer: Zurich American Insurance Company (75%)  
Municipal Excess Liability Joint Insurance Fund (10%)  
Various Insurers (15% of \$50m)  
Various Insurers (15% of \$75m x \$50m)

Policy #: ERP 9806147-10  
MEL01220187  
Various Quota Share

Policy Period: 12/31/2021 – 12/31/2022

**\*\* Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. \*\***

Coverage	Limit of Insurance
Per Occurrence	
PD & TE Combined	\$125,000,000
New Construction or Additions	\$10,000,000
Gross Earnings	12 Months
Gross Profit	12 Months
Extra Expense	\$10,000,000
Leasehold Interest	\$15,000,000
Extended Period of Indemnity	365 Days
Ordinary Payroll	NCP
Wages	NCP
Better Green	NCP
Civil or Military Authority	30 days for property within 5 miles, not to exceed \$5,000,000
Cloud Service & Communication Interruption and Off Premises Services Interruption	\$1,000,000
Completed Civil Engineering Structures	NCP
Computer Systems Damage, Aggregate	\$1,000,000
Digital Assets, Aggregate	\$1,000,000
Time Element, Aggregate	\$1,000,000
Contingent Time Element	NCP
Contract Penalties	\$100,000
Crisis Event	NCP
Decontamination Costs	\$250,000
Delay In Completion	NCP
Emergency Evacuation Expense	NCP
Errors and Omissions	\$10,000,000
Expediting Costs	\$10,000,000
Fine Arts	\$2,500,000
Per Item	\$100,000

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**2022 Coverage Summary**  
**Municipal Excess Liability JIF**

Historical Building Preservation (PD Only)	\$500,000
Impounded Water	30 Days
Increased Cost of Construction	\$25,000,000
Ingress/Egress	30 days for property within 1 mile, not to exceed \$5,000,000
International Interdependency	30 days, not to exceed \$1,000,000
Interruption by Food Borne Illness or Communicable Disease	NCP
Land and Water Contaminant Cleanup, Removal and Disposal, Aggregate	\$250,000
Land Improvements	NCP
Lease Cancellation	\$100,000
Logistics Extra Cost	60 days, not to exceed \$250,000
Miscellaneous Personal Property	\$10,000,000
Outdoor Property	\$10,000,000
Miscellaneous Unnamed Location	\$10,000,000
Money	NCP
Newly Acquired	90 days, not to exceed \$25,000,000
Professional Fees	\$1,250,000
Protection & Preservation of Property, Aggregate	48 Hours, not to exceed \$5,000,000
Radioactive Contamination	NCP
Research & Development	12 months, not to exceed \$1,000,000
Research Animals	NCP
Retraining of Employees	NCP
Spoilage from On Premises Services Interruption	\$100,000
Tenants Access, Aggregate	90 days, not to exceed \$500,000
Transit	\$1,000,000
Valuable Papers & Records	\$10,000,000
Breakdown of Equipment	\$125,000,000
Refrigerant	\$5,000,000
Spoilage	\$5,000,000
Cyber Event, Aggregate	\$100,000
Off Premises Service Interruption	\$100,000
Protection & Preservation	48 Hours
Earth Movement, Aggregate	\$50,000,000
Zone 1	NCP
Zone 2	NCP
Flood (including Storm Surge), Aggregate	\$50,000,000
High Flood Hazard Zone	\$25,000,000
Per Location	\$2,500,000
Medium Flood Hazard Zone	\$50,000,000
E&O, Miscellaneous, Newly Acquired, Transit	\$5,000,000
Not Subject to the above, Per Occurrence	

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Property Located Outside a Building or Structure, but not defined as Outdoor Property	\$1,000,000
Pumping Stations	\$2,500,000
Buildings on Pilings within SFHA V, VE, V1-30	NCP
Named Storm	\$125,000,000
Zone 1	NCP
Zone 2	NCP
Asbestos Removal	\$50,000
Watercraft (PD Only)	\$1,000,000
Vehicles (PD Only)	\$10,000,000
Bridges & Dams	\$10,000,000
Piers, Wharfs, Docks, Boardwalks & Bulkheads	\$10,000,000
Transmission & Distribution Lines	\$10,000,000
Underground Piping	\$5,000,000
Utilities	\$125,000,000
Time Element	\$10,000,000
Clogging/Blocking of Pipes	\$1,000,000
Drones (Unmanned, Unfueled and Not in Flight)	\$100,000
Power Generating Utilities	NCP

### Time Specifications

Earth Movement (Occurrence)	168 hours
Named Storm (Occurrence)	120 hours

### Qualifying Period

Cloud Service & Communication Interruption and Off Premises Service Interruption	48 hours
Computer Systems, Each Location	48 hours
Cyber Event	48 hours
Logistics Extra Cost	48 hours
Off Premises Service Interruption Cyber Event, Each Location	48 hours
Spoilage from On Premises Service Interruption, Each Location	48 hours
Tenants Access, Each Location	48 hours

### Deductibles

Combined (Per Occurrence)	\$1,000,000
Equipment Breakdown (Per Occurrence)	\$50,000
Flood (Per Occurrence)	\$1,000,000
Maximum, Per Occurrence	\$3,000,000
High Hazard Zone	
Building	\$1,000,000
Contents	\$1,000,000
Time Element	\$1,000,000
Medium Hazard	\$1,000,000
Named Storm (Per Occurrence)	\$1,000,000
Covered property in Atlantic, Ocean, Monmouth and Burlington counties located east of the Garden State Parkway, and covered property in Cape May County	

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Property Damage (Per Occurrence)	1% of scheduled value
Time Element (Per Occurrence)	1% of 12 months
Minimum Deductible (Per Occurrence)	\$1,000,000
Maximum Deductible	\$2,500,000

<b>Valuations</b>	
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)	
≤/ < 10 years	Replacement Cost
> 10 years	Lesser of scheduled value or Replacement Cost
Watercraft	
Scheduled	Lesser of scheduled amount or Replacement Cost
Not Scheduled	Actual Cash Value
Repair, rebuilding or replacement not started within 5 years from date of loss	Actual Cash Value
Vacant Properties	Actual Cash Value, unless otherwise endorsed

<b>Additional Conditions</b>	
Watercraft	32 ft. or less, and at an Insured Location or while in official use.
Bridges & Dams	Attached to an Insured Location, and equipment relating thereto. Earthquake, Flood and Named Storm are excluded.
Piers, Wharfs, Docks, Bulkheads, Floating Docks, Boardwalks and Crossovers	Including buildings and structures thereon. Earthquake and Flood are excluded.
Land Improvements	NCP
Gross Earnings	Gross Earnings value that would have been earned during the Period of Liability, less charges and expenses that do not necessarily continue during the Period of Liability. Gross Earnings Value does not include tax receipts. Consideration shall be given to the continuation of normal charges and expenses, including Ordinary Payroll for the number of consecutive days as stated in the Declarations, but not to exceed the limits shown for Ordinary Payroll, to immediately preceding the loss. All sums due the Insured from customers, and all tax revenue due the Insured, provided the Insured is unable to collect these sums as a result of direct physical loss or damage to accounts receivable records.
Debris Removal	
Outdoor Property	Earthquake and Flood are excluded. Time Element: NCP Outdoor Property means: personal property located outdoors; outdoor fences; outdoor radio and television antennas; outdoor signs not attached to buildings; outdoor playground equipment, apparatus or fixtures; outdoor athletic equipment, apparatus or fixtures; outdoor structures that are not buildings; outdoor equipment that does not provide electrical gas, fuel, steam, water or

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*2022 Coverage Summary*  
***Municipal Excess Liability JIF***

	<p>refrigeration service to a building; other outdoor apparatus, and other outdoor fixtures.</p> <p>Outdoor Property does not mean Vehicles.</p> <p>Outdoor means: outside a permanent building, or not wholly enclosed by walls and a roof; or inside a moveable container located outside a permanent building.</p> <p>Any Outdoor Property that is included in the SOV at binding or midterm reported is considered to be an Insured Location and not subject to the Outdoor Property coverage.</p> <p>Cape May Convention Center and Ocean City Music Pier are excluded.</p>
Volunteers	Personal property of officers, employees and volunteers.
Retaining Structures	Gabian walls, culverts, retaining walls, unless attached to a scheduled location.
Repair, Rebuilding or Replacement	Must be started within 5 years, or ACV
Deductible, EFNS	If more than one EFNS perils causes damage, a single deductible shall apply, which shall be the single largest EFNS deductible.
Underground Piping	<ul style="list-style-type: none"> <li>• Beyond 1,000 ft radius of covered building or structure               <ul style="list-style-type: none"> <li>• Underground storage tanks and associated piping</li> </ul> </li> <li>• Underground data cables beyond 1,000 ft of covered building or structure               <ul style="list-style-type: none"> <li>• Underground gas pipelines</li> </ul> </li> <li>• Underground sanitary systems, but only while not under construction</li> </ul> <p>Excavation costs prior to confirmation of covered loss are excluded.</p>
Clogging/Blocking of Pipes	
Vacant Buildings	Building containing little or no contents and/or occupants. Buildings under construction/renovation are not considered Vacant.
Valuation	
TPA	Qual Lynx
Fine Arts	Insured Location and In Transit
Vehicles, OTR	OTR is excluded

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## **Flood, Special Flood Hazard Area (SFHA)**

As respects the primary \$500,000 layer, the Member JIFs and MEL do not provide primary flood coverage for any locations wholly or partially within Special Flood Hazard Areas (SFHA), as defined by the Federal Emergency Management Agency. As such, the members' deductible Per Location is the maximum available limits from NFIP (typically \$500,000 building, \$500,000 contents), regardless of whether such coverage is purchased, but no more than the value of the property.

The member local unit may purchase this coverage from the National Flood Insurance Program or anywhere else they wish. If you do not have an RMC, NFIP flood coverage quotations can be obtained directly on line via the NFIP website at [www.nationalfloodinsurance.com/NFIP/quote.htm](http://www.nationalfloodinsurance.com/NFIP/quote.htm). We suggest you consult with your Municipal Office of Emergency Management (OEM) Director for updated flood zone determinations.

## **Named Storm Deductible Risk Sharing Program**

Certain Joint Insurance Funds participate in the Named Storm Deductible Risk Sharing Program, which is subject to the following provisions:

1. In the event of a covered loss subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM, the JIFs that are parties to this agreement shall contribute to the total amount of the deductible pro rata based on each JIFs reported values for all properties subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM. The reported values for all properties subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM will be established in May of each year;
2. The first \$5,000 of loss from each member location shall not be subject to this sharing provision;
3. This sharing provision shall be subject to only insured property at insured locations; and
4. To be eligible for reimbursement under this agreement, the member shall file a claim with FEMA, including any National Flood Insurance Program policies, and the reimbursement under this agreement shall be reduced by the amount of such reimbursement.

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## MEMBER PROPERTY DEDUCTIBLES

JIF	All Other	Comp. / Coll.	Mobile Equipment	Equipment Breakdown	Flood, SFHA	Named Storm, High Hazard
Atlantic	\$1,000	\$1,000	\$1,000	\$5,000	Building: Maximum Available NFIP  Contents: Maximum Available NFIP  Time Element: All Other Deductible	PD: 1%  TE: 1%  Min. Per Location: \$1,000,000  Max Per Occurrence: \$2,500,000
Bergen	\$2,500	\$2,500	\$2,500			
Burlington	\$1,000	\$1,000	\$1,000			
Camden	\$2,500	\$2,500	\$2,500			
Central	\$2,500	\$2,500	\$2,500			
First	\$1,000	\$1,000	\$1,000			
Mid Jersey	\$2,500	\$1,000 / \$2,500	\$1,000			
Monmouth	\$2,500	\$2,500	\$2,500			
Morris	\$1,250	\$1,250	\$1,250			
NJPHA	\$5,000	\$2,500	\$5,000			
NJMSI	\$5,000	\$1,000 / \$2,500	\$1,000			
Ocean	\$2,500	\$2,500	\$2,500			
PAIC	\$1,000	\$1,000	\$1,000			
PMM	\$2,500	\$2,500	\$2,500			
South Bergen	\$2,500	\$2,500	\$2,500			
Sub Metro	\$2,500	\$2,500	\$2,500			
Sub Muni	\$2,500	\$2,500	\$2,500			
TRICO	\$1,000	\$1,000	\$1,000			

*\*Please note, other deductibles may apply to the member. Please read the Risk Management Plans and policy documents for a full description of terms and conditions.*

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## Excess Flood / Earth Movement

Insurer: Various Insurers  
Policy #: Various  
Policy Period: 12/31/2021 – 12/31/2022

**\*\* Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. \*\***

Coverage	Limits of Insurance
Limit	\$25,000,000 excess \$50,000,000

Terms Attached
Various

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## Terrorism

Insurer: Lloyd's of London (Hiscox)

Policy #: TBD

Policy Period: 12/31/2021 – 12/31/2022

**\*\* Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. \*\***

Coverage	Limits of Insurance
Aggregate	\$125,000,000
Deductible	\$100,000

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## Non-Owned Aircraft Liability

Insurer: Endurance American Insurance Company

Policy #: NAN6045112

Policy Period: 01/01/2022 – 01/01/2023

**\*\* Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. \*\***

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

<b>Terms &amp; Conditions</b>	
Covered Aircrafts	Seating capacity not to exceed 50 seats
Territory	Worldwide
Covered Use	As required, including non-owned drones, tethered balloon rides, aerial spraying for mosquito and gypsy moth abatement (excluding chemical liability)
Personal injury	False arrest, detention or imprisonment or malicious prosecution, publication of utterance of a libel or slander or other defamatory or disparaging material, etc., or wrongful entry or eviction, etc.
Airworthiness Extension	Removes exclusion about airworthiness certificates.
Personal Effects and Baggage	\$1,000 Per Person, \$40,000 Per Occurrence
Fellow Employee	Carveback for other insured injured on aircraft in course of duty.
Asbestos Exclusion	Exception for crash, fire, explosion, collision or recorded in-flight emergency
War, Hijacking and Other Perils Extension	Removes exclusions for war, strikes, terrorism, malicious acts, nationalization and hijacking, including the like.  Stops upon outbreak of war between UK, US, France, Russia or China, detonation of atomic or nuclear weapon.  Extension excluded outside US or Canada.
TRIA	
Y2K	

This coverage comparison provides a brief summary of your insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.







## Cyber Liability

Insurer: Indian Harbor Insurance Company (AXA XL)  
Cowbell Cyber  
Great American

Policy #: Various

Policy Period: 01/01/2022 – 01/01/2023

**\*\* Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. \*\***

Coverage	Limits of Insurance
Please contact the MEL or your Risk Manager	

Terms & Conditions
Please contact the MEL or your Risk Manager

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## Volunteer Directors & Officers Liability

Insurer: QBE Specialty Insurance Company

Policy #: Various

Policy Period: 01/01/2022 – 01/01/2023

**\*\* Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. \*\***

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

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