

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

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**BULLETIN MEL 22-09**

**Date:** January 1, 2022

**To:** Fund Commissioners of Member Joint Insurance Funds

**From:** Underwriting Manager  
Conner Strong & Buckelew

**Re:** Procedure for Requesting Certificates of Insurance, Automobile ID Cards and Workers Compensation Posting Notices

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This will serve as an annual reminder of the proper procedure for requesting Certificates of Insurance, Automobile ID Cards and Workers' Compensation Posting Notices. Adherence to this procedure will expedite the issuance of the documents and ensure accuracy.

Requests for Automobile ID Cards and Workers' Compensation Posting Notices should be sent to the JIF Underwriting Manager at [MELREQUEST@connerstrong.com](mailto:MELREQUEST@connerstrong.com). Please state the First Named Insured and how many of each document you require.

The request process for Certificates of Insurance can be found on the following pages.

As a reminder, below is the automatic issuance process for renewal documents:

1. All members not currently renewed for membership will not receive renewal documents until we receive confirmation of renewal from the Executive Director.
2. All documents will be renewed and issued except for those which have expired (i.e. one day event certificates).
3. Auto ID Cards and Posting Notices will be issued via mail, with electronic copies available.
4. A copy of all documents issued will be on file with the Executive Director of the respective JIF.

If you have any questions concerning this bulletin, please contact your Risk Management Consultant, JIF Executive Director or the MEL 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

## PROCEDURE FOR REQUESTING CERTIFICATES OF INSURANCE

1. The MEL Underwriting Manager Unit (Conner Strong & Buckelew) is responsible for issuing all documents. The member entity should direct the certificate request to its Risk Management Consultant or Insurance Producer, who will forward the request to Conner Strong & Buckelew for processing. Please note that there are exceptions to this for certain local Joint Insurance Funds.
2. The RMC will request the certificate from the MEL Underwriting Manager Unit using the "Certificate Request Form", attached to this bulletin. If the request is a renewal of an expiring certificate the RMC can attach a copy of the expiring certificate. This can be sent in lieu of the Certificate Request Form if there are no changes. If the request is required to comply with a contract arrangement or agreement, the RMC should interpret the insurance requirements and translate it to the Certificate Request Form.
3. The RMC should request the certificate by e-mail to the MEL Underwriting Service Center at the following e-mail address: [MELREQUEST@connerstrong.com](mailto:MELREQUEST@connerstrong.com)
4. The MEL Underwriting Manager Unit will distribute the certificates via email. The parties that we will accept a request from are: the member entity RMC; the Executive Director or Underwriting Manager of the local JIF the member entity belongs to; and an authorized employee of the member entity. A request from the Certificate Holder is not acceptable. The certificate holder will be advised to go through the member entity or corresponding RMC to protect the interest of the member entities.
5. The MEL Underwriting Manager Unit will continue to prepare a monthly summary of certificates issued during the previous month for each member JIF.

## **PROCEDURE FOR REQUESTING CERTIFICATES (cont'd)**

The following are the exceptions to the "PROCEDURE FOR REQUESTING CERTIFICATES":

### **NJUA JIF**

Conner Strong & Buckelew is only responsible for issuing certificates of insurance for evidence of:

- General Liability, Automobile Liability, Excess Liability up to \$2 million
- Public Officials Liability up to \$2 million and
- Workers Compensation.

The member entity should direct the certificate request to their RMC. All other certificates of insurance for the NJUA JIF are the responsibility of the NJUA JIF Underwriting Manager.

### **NJPHA JIF**

Conner Strong & Buckelew is responsible for issuing certificates of insurance only for the coverages the member purchases with the NJPHA JIF.

### **Mid Jersey JIF, NJMSI JIF, PAIC JIF and FIRST JIF**

Conner Strong & Buckelew is responsible for issuing certificates of insurance. The member entity should direct all certificate requests to Risk and Loss Managers, Inc., 51 Everett Drive, Suite B-40 West Windsor, NJ 08550-5374, who will forward the request to Conner Strong & Buckelew.

### **Suburban Metro JIF**

As respects Nutley Board of Education and Passaic County Manchester Regional Board of Education, Conner Strong & Buckelew is only responsible for evidencing \$250,000 in General Liability, Auto Liability and Workers' Compensation coverage. All requests for evidence of coverage in excess of this amount are to be directed to the School Pool for Excess Liability Limits Joint Insurance Fund (SPELL JIF). The SPELL JIF website is <http://www.spelljif.com/>.

## PROCEDURE FOR REQUESTING CERTIFICATES (cont'd)

The description section of your certificate request must provide specific detail on the purpose of the request, especially when naming the certificate holder or another third party as an additional insured. The JIF insurance policies are set up in such a manner that when issuing a certificate extending additional insured status the certificate becomes an actual endorsement to the policy. Extending additional insured status to a third party will be underwritten on an individual basis by the MEL Underwriting Unit.

The following are some common examples of typical certificate requests where specific information is required to clearly state the purpose of the request and narrow the scope of coverage to the interest of the additional insured:

1. When requesting a certificate extending additional insured status for use of premises, please include the type of activity, the location address and where applicable the date and times the member will be using the facilities. If the same premise is to be used throughout the calendar year, one blanket certificate is acceptable; but the location address and specific time frame must be included with the request.
2. When requesting a certificate to comply with a contractual agreement, please state the purpose of the agreement, the member's interest and the certificate holder's interest. Making reference to a contract or agreement will not be sufficient. Including a copy of the contract as a reference for the MEL Underwriting Unit is beneficial; however, we are looking for the RMC to interpret the requirements of the contract and transform it into the applicable certificate request. The MEL Underwriting Manager is available for consultation on all contracts.
3. When requesting a certificate to comply with equipment or an automobile lease, please include the type, year, make, model, serial #, value of the equipment and if applicable reference the lease #. Please state whether the holder needs to be named as additional insured and/or loss payee.
4. When requesting a certificate extending additional insured status to the certificate holder or a third party other than the certificate holder, please be sure that the request is clear as to the third party entity's interest in the activity.
5. When requesting a certificate as evidence of coverage for a quasi entity, please be sure the quasi entity has been approved for coverage by the respective member via resolution by the Governing Body. This applies to member JIFs who extend coverage via their members for approved quasi entities. They include the Bergen, South Bergen, Central, Morris, Suburban Metro, Suburban Municipal, PAIC, NJSI, Mid Jersey, and Camden JIFs.