



Casualty / Crime

Insurer: Municipal Excess Liability Joint Insurance Fund
 Burlington County Municipal JIF

Policy #: MEL = MEL01180187
 BCM = BUR181101-91

Policy Period: 01/01/2018 – 01/01/2019

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

| Coverage | Limits of Insurance |
|---|---------------------|
| Casualty | |
| Limit, Per Occurrence/Aggregate (less local JIF Retention) | Up to \$20,000,000 |
| 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 |
| Member JIF Retention | |
| Retention (May change if member entity takes own retention) | \$300,000 |

| 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 |
| Member Entity Deductibles | |

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2018 Coverage Summary
Burlington County Municipal JIF

| | |
|----------------------|---------|
| Deductible Each Loss | \$1,000 |
|----------------------|---------|

| 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 9806147-06

Policy Period: 12/31/2017 – 12/31/2018

| 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 | \$2,500,000 |
| 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 | \$25,000,000 |
| Soft Costs | \$5,000,000 |
| Watercraft (Property Damage) | \$1,000,000 |
| Vehicles | \$15,000,000 |
| Bridges and Dams | \$10,000,000 |
| Piers, Wharfs, Docks, Boardwalks & Bulkheads | \$10,000,000 |

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*2018 Coverage Summary
Burlington County Municipal JIF*

| | |
|---|---------------|
| Transmission and Distribution Lines | \$10,000,000 |
| Clogging/Blocking of Pipes | \$1,000,000 |
| Off Premises Storage for Property Under Construction | \$250,000 |
| 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 |
| Time and Distance Limitations | |
| 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 |

| Time Specifications | |
|-----------------------------|-----------|
| 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 |
| > 15 years if recertified per | Lesser of Replacement Cost or Scheduled Value |
| Leased Trash Collection Trucks | Actual Cash Value plus termination liability |
| Repair > 75% of Actual Cash Value | 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 | |
| Housing Authority/Non-Profit Buildings | |

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*2018 Coverage Summary
Burlington County Municipal JIF*

| | |
|---|---|
| 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) | =/ 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 | Covered perils: fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, watercraft and malicious intent |
| Transmission & Distribution Lines | |
| Above Ground | =/ 1 mile radius from Insured Location |
| Underground | =/ 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>Covered perils: fire, lightning, explosion, smoke, windstorm, hail, riot civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, watercraft and malicious intent</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>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 |
| Excluded Underground Property Underground Piping | > 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 |
| Underground Storage Tanks | Not Covered |
| Underground Electric, Data, Voice, Digital, Fiber Optic or Similar cable | > 1,000 ft. radius of an insured location owned by the member entity |
| Underground Gas Pipelines | Not Covered |

Excess Flood / Earth Movement

Insurer: Various Insurers

Policy #: Various

Policy Period: 12/31/2017 – 12/31/2018

| Coverage | Limits of Insurance |
|-------------------------|----------------------------------|
| 1 st Layer | \$25,000,000 excess \$50,000,000 |
| 2 nd 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 #: NAN6013879

Policy Period: 01/01/2018 – 01/01/2019

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

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Workers' Compensation

Insurer: Safety National Casualty Corporation

Policy #: SP4054278

Policy Period: 01/01/2018 – 01/01/2019

| 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 |
| MEL JIF Self-Insured Retention | |
| Retention | \$2,000,000 |
| JIF Self-Insured Retention | |
| Retention | \$300,000 |

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Cyber Liability

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

Policy #: XL Catlin = MTP003948305
 Beazley = W1E255180201

Policy Period: 01/01/2018 – 01/01/2019

| Coverage | Limits of Insurance |
|--|---------------------|
| JIF Shared Aggregate Limit | \$12,000,000 |
| First Party Coverage | |
| Cyber Extortion | \$4,000,000 |
| Data Breach Response & Crisis Management Expense | \$4,000,000 |
| Data Recovery | \$4,000,000 |
| Business Interruption/Extra Expense | \$4,000,000 |
| Third Party Coverage | |
| Media | \$6,000,000 |
| Privacy & Cyber Security | \$6,000,000 |
| Privacy Regulatory Defense, Awards and Fines | \$6,000,000 |
| Member Entity Retention | |
| Retention per Claim* | \$10,000 |
| 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 \$5,000 reimbursement on your retention. Via compliance with Tier 2 of the MEL Cyber Risk Management Plan, you will receive a \$7,500 reimbursement on your retention. |

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Volunteer Directors & Officers Liability

Insurer: QBE Specialty Insurance Company

Policy #: Various

Policy Period: 01/01/2018 – 01/01/2019

| 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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Public Officials / Employment Liability

Insurer: QBE Specialty Insurance Company

Policy #: Various

Policy Period: 01/01/2018 – 01/01/2019

| Coverage | Limits of Insurance |
|---|--|
| Coverage | |
| Public Officials / Employment Liability | \$2,000,000 <i>(limits available up to \$10,000,000)</i> |
| Land Use Claims (Defense & Indemnity) | \$1,000,000 |
| Marriage/Civil Union | \$25,000 |
| Member Entity Standard Retention | |
| Public Officials * | \$20,000 each loss |
| Employment Liability * | \$20,000 with approved LC/RMP * \$100,000 without approved LC/RMP * |
| Coinsurance | |
| Public Officials | 20% of 1 st \$250,000 of loss |
| Employment Liability With approved & certified LC/RMP Without approved & certified LC/RMP | 20% of 1 st \$250,000 of loss 20% of 1 st \$2,000,000 of loss |
| Land Use Claims | 20% of \$1,000,000 <i>(does not erode the \$1,000,000 limit)</i> |
| Other | |
| Defense Costs | Inside the limit |
| Extended Reporting Period | 12 months @ 200% |
| Policy Form | Claims-Made |
| 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 |
| Attorney | Full Time Employed <i>(requires separate underwriting)</i> |

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Notes on Retentions

Member Entities that qualify based on certain criteria have options to purchase a lower retention and co-insurance contribution.

*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.**

Prior Acts

Public Officials

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 Liability

1. All current members through 12/31/96 will have a uniform retroactive date of 10/1/93. The member's 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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