



## Casualty

GL, AL, LEL, EBL

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

Policy #: MEL = MEL01210187  
BCM = BUR201101-91

Policy Period: 01/01/2021 – 01/01/2022

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

Coverage	Amount
<b>Casualty</b>	
Limit, Per Occurrence/Aggregate	Up to \$30,000,000
Disinfectants Release	\$1,000,000
Fungus/Spores	\$1,000,000
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
Personal Injury Protection (Per Person)	\$250,000
<b>Member JIF Retention</b>	
Retention (May change if member entity takes own retention)	\$300,000

<b>Terms &amp; Conditions</b>	
Skateboard Facility Endorsement	Per Schedule
Disinfectant Release coverage	Must become aware of release within 72 hours of its beginning and reported within 14 days.
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 x \$20m

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





## Crime

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

Policy #: MEL = MEL01210187  
BCM = BUR201101-91

Policy Period: 01/01/2021 – 01/01/2022

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

Coverage	Amount
<b>Limits</b>	
Part I – Crime	
1. Loss of Assets	\$1,000,000
2. Credit Card Forgery	\$1,000,000
3. Loss of Employee Benefit Plan Assets	\$1,000,000
4. Public Employee Dishonesty	\$1,000,000
Part II – Public Official Bond	\$1,000,000
Part III – Statutory Bond	\$1,000,000
<b>Member Entity Deductibles</b>	
Coverage Part I	\$1,000
Coverage Part II	Statutory Required Amount
Coverage Part III	\$1,000
<b>Member JIF Retention</b>	
Coverage Part I	\$50,000

<b>Terms &amp; Conditions</b>	
Employee Benefit Plans	Blanket
Additional Insured/Mortgagees	Blanket, written contract
Client Property	Included
Statutory – Designated Persons	Per Schedule

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





## Property

Insurer: Municipal Excess Liability Joint Insurance Fund  
 Burlington County Municipal JIF  
 Zurich American Insurance Company

Policy #: MEL = MEL01210187  
 BCM = BUR201101-91  
 ERP 9806147-09

Policy Period: 12/31/2020 – 12/31/2021

Coverage	Amount
PD & TE Combined	\$125,000,000
Extra Expense	\$10,000,000
Tenant Relocation Expenses	\$500,000
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
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 Power Generating Utilities)	\$10,000,000
Professional Fees	\$1,250,000
Radioactive Contamination	NCP
Research Animals	NCP
Tenants Prohibited Access (Annual Aggregate)	\$500,000
Transit	\$1,000,000
Valuable Papers and Records	\$10,000,000
New Construction and Additions	\$10,000,000
Off Premises Storage for Property Under Construction	\$250,000
Equipment Breakdown	\$125,000,000
Ammonia Contamination	\$5,000,000

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





*2021 Coverage Summary  
Burlington County Municipal JIF*

Spoilage	\$5,000,000
Asbestos Removal	\$50,000
Watercraft (PD ONLY; Time Element Not Covered)	\$1,000,000
Vehicles (PD ONLY; Time Element Not Covered)	\$15,000,000
Bridges and Dams	\$10,000,000
Piers, Wharfs, Docks, Boardwalks & Bulkheads	\$10,000,000
Underground Piping (within 1,000 ft. radius)	\$5,000,000
Utilities	\$125,000,000
Time Element Sublimit, Pass Through Utilities	\$10,000,000
Clogging/Blocking of Pipes	\$1,000,000
Drones (Unmanned, Unfueled and Not in Flight)	\$100,000
Transmission and Distribution Lines	\$10,000,000
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 (Annual Aggregate)	\$25,000,000
Per Location	\$2,500,000
Property outside building or structure, but not Outdoor Property (Per Occurrence)	\$1,000,000
Pumping Stations (Per Occurrence)	\$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
Cyber Event (Annual Aggregate)	\$100,000
<b>Time and Distance Limitations</b>	
Attraction Property	NCP
Civil or Military Authority	30 days
Aggregate	\$5,000,000
Radius	5 miles
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	NCP
Impounded Water	30 days
Aggregate	\$250,000
Ingress/Egress	30 days
Aggregate	\$5,000,000
Radius	1 mile
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)	48 hours
Per Location Aggregate	\$5,000,000
Research & Development	12 months
Aggregate	\$10,000,000
Protection and Preservation of Digital Assets	48 Hours
Aggregate	\$100,000

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





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

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)	
≤ 10 years	Replacement Cost
> 10 years	Lesser of scheduled value or Replacement Cost, but no less than ACV
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

Qualifying Period	
Off Premises Service Interruption, Each Location	24 hours
Computer Systems Damage	48 hours
Tenants Prohibited Access, Each Location	48 hours
New Construction and Additions (Delay in Completion), Each Location	15 days
Cyber Event	48 Hours

JIF Deductibles	
MEL, Per Occurrence	\$900,000
Equipment Breakdown	\$45,000
SFHA Flood	\$500,000
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 for locations east of GSP in Monmouth, Ocean, Atlantic and Burlington counties, and all locations in Cape May County	Excluded

Member Entity Deductibles	
Combined Coverages (Per Occurrence)	\$1,000
Flood (Per Occurrence)	\$1,000

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





*2021 Coverage Summary  
Burlington County Municipal JIF*

Locations with any part of legal description within an SFHA	
Building	\$500,000
Contents	\$500,000
Time Element	\$500,000
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)	\$1,000
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)	\$1,000,000
Maximum Deductible (Per Occurrence)	\$2,500,000
Equipment Breakdown (Per Occurrence)	\$5,000

**Additional Conditions**

Cyber Event	<p>“Digital Assets” excluded, except when Stock in Process, Finished Stock, Raw Materials, supplies, or Merchandise, or as otherwise provided by the Computer Systems Damage coverage, Valuable Paper and Records coverage for Cyber Event coverage.</p> <p>Computer Systems Damage coverage only applies following direct physical loss of or damage to Computer Systems or Media. Errors and omissions excluded, except the ensuing physical loss is covered. Loss to Digital Assets excluded from errors and omissions. Cyber Event is excluded from CSD.</p> <p>Cyber Event causing off-premises interruption of services must occur at service provider.</p> <p>“Cyber Event” – Authorized/Unauthorized access/use, disappearance of code, malicious act, distortion, malfunction, deficiency, deletion, fault, Computer Virus, Denial of Service, or corruption perpetuated through the computer network, an internet enabled device or Computer Systems.</p> <p>Provides Digital Asset Replacement Expenses, Expediting Expense, Computer Forensic Expense, Protection and Preservation of Digital Assets, Off Premises Service Interruption.</p>
Loss Payee/Additional Insured	As included on any Certificate of Insurance
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

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





*2021 Coverage Summary  
Burlington County Municipal JIF*

Piers, wharfs, docks, bulkheads, floating docks, boardwalks and crossovers, and buildings/structures thereon	Excluded perils: Earthquake and Flood
Gross Earnings	Tax Receipts excluded. Tax revenue covered if from accounts receivable loss.
Debris Removal	Land Improvements from Earthquake, Flood or Named Storm are excluded.  Curbside pickup/drop off of residential/commercial debris/waste is excluded.
Outdoor Property (PD Only)	Excluded perils: Earthquake and Flood  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 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  Outdoor means: outside a permanent building, not wholly enclosed by walls and a roof; inside a moveable container located outside a permanent building  Outdoors does not mean: vehicles  Outdoor Property scheduled prior to a loss is considered an Insured Location and will not be subject to the outdoor Property endorsement  Outdoor Property coverage does not insure Cape May Convention Center or Ocean City Music Pier
Volunteers	Covered property: personal property of volunteers of the insured
Retaining Structures	Covered if attached to a scheduled location
Repair, rebuilding or replacement	5 year limitation to start, otherwise ACV
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  Underground Storage Tanks  Underground Electric, Data, Voice, Digital, Fiber Optic or Similar cable  Underground Gas Pipelines  Underground Sanitary Systems  Excavation Costs	> 1,000 ft. radius from covered building or structure  Not Covered  > 1,000 ft. radius of an insured location owned by the member entity  Not Covered  Not Covered while the insured location under which such system lies is not under construction or renovation  Excavation Costs prior to the determination of a covered cause of loss to covered property are excluded.
Clogging/Blocking of Pipes	Water system intakes or sewer system outflows at an Insured Location when

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





*2021 Coverage Summary  
Burlington County Municipal JIF*

	clogged with sand, clay, organic matter or other soil components caused by a Covered Cause of Loss.
Vacant Buildings	A building containing little or no contents and/or occupants. Buildings under construction/renovation shall not be considered Vacant Buildings.
Tenant Relocation	Reasonable and necessary moving costs incurred when tenants of an Insured Location are relocated or moved temporarily due to direct physical loss or damage to Covered Property caused by a Covered Cause of Loss. Moving Costs must be incurred within 60 days of building repairs completion.  Moving Costs: Reasonable and necessary costs to pack and transport tenants' property, reestablish utility services at an Insured Location, assemble and setup tenants' fixtures and equipment at an Insured Location, and unpacking including re-shelving tenants' stock and supplies at an Insured Location.
Valuations	Vehicles valued at ACV, except: 1. Antique fire trucks: Replacement cost up to the value on schedule. If not scheduled, lesser or ACV, repair or replace. 2. Emergency Vehicles (except Police): Replacement cost for 10 years or less, and lesser or scheduled or RC (but no less than ACV) for over 10 years.
TPA	York Risk Services Group
Fine Arts – Transit	Fine Arts covered at Insured Location and In Transit
TRIA	Included
Owned Power Generating Utilities	Excluded

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







## Excess Flood / Earth Movement

Insurer: Various Insurers  
Policy #: Various  
Policy Period: 12/31/2020 – 12/31/2021

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

Terms Attached
TRIA Not Purchased
Radioactive Contamination Exclusion
Biological and Chemical Exclusion
War and Terrorism Exclusion
Property Cyber and Data
Sanction Limitation and Exclusion
Aggregate Exhaustion
Priority of Payment
BioChem Exclusion
Absolute Cyber Exclusion
Communicable Disease Exclusion
Mold Exclusion
Seepage or Contamination Exclusion
Builders Risk Exclusion
Various Other Terms and Conditions

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





## Excess Flood

*Ocean City Music Pier and Cape May Convention Hall*

Insurer: Axis Surplus  
StarStone Specialty

Policy #: EAF650310-20  
B89728210CSP

Policy Period: 12/31/2020 – 12/31/2021

Coverage	Limits of Insurance
1 <sup>st</sup> Layer, Aggregate	\$2,500,000
2 <sup>nd</sup> Layer, Aggregate	\$2,500,000

Member Deductibles	Amount
Real Property, Per Building	\$500,000
Personal Property, Per Building	\$500,000
Time Element, Per Occurrence	\$100,000

Terms & Conditions
TRIA Not Purchased
Exclusions, Asbestos, Mold/Fungus, Terrorism, Cyber, Pollution, Nuclear, Biological, Chemical, Earthquake, Wind and Equipment Breakdown, Virus, War/Warklike Action

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





## Non-Owned Aircraft Liability

Insurer: Endurance American Insurance Company

Policy #: NAN6037691

Policy Period: 01/01/2021 – 01/01/2022

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

Terms & Conditions	
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 property insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.**





## Workers' Compensation

**Insurer:** Municipal Excess Liability Joint Insurance Fund  
 Burlington County Municipal JIF  
 Safety National Casualty Corporation

**Policy #:** MEL = MEL01210187  
 BCM = BUR201101-91  
 SP4059716

**Policy Period:** 01/01/2021 – 01/01/2022

Coverage	Amount
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
Incidental Foreign Workers' Compensation	Included
<b>MEL JIF Self-Insured Retention</b>	
Retention	\$2,000,000
<b>JIF Self-Insured Retention</b>	
Retention	\$300,000

Terms & Conditions	
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.

**This coverage comparison provides a brief summary of your property insurance program and acts as a quick reference guide for convenience only. It does not alter, amend or change your coverage. 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

Insurer: Indian Harbor Insurance Company (AXA XL) – *Primary*  
Municipal Excess Liability Joint Insurance Fund  
Cowbell Cyber (Obsidian) – *1<sup>st</sup> Layer Excess*  
Great American – *2nd Layer Excess*

Policy #: AXA XL = MTP 0039483 07  
MEL = MEL01210187  
Cowbell Cyber = OBD-CB-X1HBIQJKV  
Great American = CYX E658865-00

Policy Period: 01/01/2021 – 01/01/2022

Coverage	Amount
Please contact the MEL or your Risk Manager	

Terms & Conditions	
Nuclear Exclusion	
War Exclusion	
Form	Follow-form and drop-down
System Failure Coverage	
Dependent Business Interruption	
PCI DSS	
Consequential Reputation Loss	
Bricking	
Social Engineering	

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





## Volunteer Directors & Officers Liability

Insurer: QBE Specialty Insurance Company

Policy #: Various

Policy Period: 01/01/2021 – 01/01/2022

Coverage	Amount
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)	

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





## Public Officials / Employment Liability

Insurer: QBE Specialty Insurance Company  
 Municipal Excess Liability Joint Insurance Fund

Policy #: Various  
 MEL = MEL01210187

Policy Period: 01/01/2021 – 01/01/2022

Coverage	Amount
<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
<b>Additional Employee Liability Coverages</b>	
Front Pay, Back Pay, Future Damages	Defense only, when there are covered counts.

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





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)

- \* 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.

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

