

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive, Suite 216

Parsippany, NJ 07054

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BULLETIN NJCE 18-03

Date: January 1, 2018
To: Fund Commissioners of NJCE
From: NJCE Underwriting Manager, Conner Strong & Buckelew
Re: 2018 Renewal Coverage Summaries

The NJCE renewal coverage summaries are attached. These coverage summaries are broad representations of the NJCE program and do not contain all of the terms, conditions, limits, sublimits, exclusions and deductibles in each of the policies. Individual commission/county coverage summaries will be provided separately.

The above description is a general discussion of the coverage and limits provided by the NJCE; however, the actual terms and conditions are defined in the policy document and all issues shall be decided based on the policy document. If you have any questions concerning this bulletin, please contact your Risk Management Consultant, Commission Executive Director or the Underwriting Manager.

cc: Risk Management Consultants
Fund and Commission Professionals
Fund and Commission Executive Directors



New Jersey Counties Excess Joint Insurance Fund

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Commercial Property

Coverage	Limits of Insurance
Limits and Sublimits of Liability	
Per Occurrence (PD & TE)	\$260,000,000
Extra Expense	\$10,000,000
Tenant Relocation Expenses	\$750,000
Leasehold Interest	\$15,000,000
Accounts Receivable	\$10,000,000
Computer Systems Damage (Data Distortion/Corruption)	\$1,000,000
Ensuing Loss	Included
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 and Water Contaminant Cleanup, Removal, and Disposal (Annual Aggregate)	\$250,000
Land Improvements	\$10,000,000
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
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

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2018 Coverage Summary
New Jersey Counties Excess JIF

Watercraft, PD	\$1,000,000
Vehicles, PD	\$15,000,000
Bridges and Dams (PD & TE)	
Dam at Kaighn Ave and North Park Ave in Pennsauken, NJ	\$13,000,000
All Other Bridges & Dams	\$10,000,000
Piers, Wharfs, Docks, Boardwalks & Bulk Heads (PD & TE)	\$10,000,000
Soft Costs	\$1,000,000
Transmission and Distribution Lines	\$10,000,000
Underground Piping	\$5,000,000
Utilities (PD & TE)	Included
Pass-through utilities	\$10,000,000
Clogging/Blocking of Pipes	\$1,000,000
Off Premises Storage for Property Under Construction	\$250,000
Breakdown of Equipment	Included
Ammonia Contamination	\$5,000,000
Spoilage	\$5,000,000
Earth Movement (Annual Aggregate)	Included
Flood (Annual Aggregate)	\$100,000,000
SFHA	\$50,000,000
Property Outside Building/Structure (not "Outdoor Property")	\$1,000,000
Pumping Stations	\$2,500,000
Named Storm (PD & TE)	Included

Deductibles	
Member Entity (PD & TE)	\$100,000
Golf Carts (PD & TE)	\$25,000
Earth Movement	\$100,000
Flood (PD & TE)	\$500,000
SFHA – Time Element	\$100,000
SFHA – Housing Authority/Non-Profit Buildings	\$250,000
SFHA – Housing Authority/Non-Profit Contents	\$100,000
SFHA – Pumping Stations, Lift Stations, Wet Wells, Pistol Ranges, Vehicles and Mobile Equipment not at a location (PD & TE)	\$100,000
Named Storm (PD & TE)	
Covered Property in Atlantic, Ocean, Monmouth and Burlington Counties <u>EAST</u> of the GSP and all Covered Property in Cape May (PD & TE)	1%
Minimum, Per Location	\$500,000
Maximum, Per Occurrence	\$1,000,000
All Other covered property	\$500,000
Breakdown of Equipment (PD & TE)	\$25,000

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Time Specifications	
Earth Movement	168 Hours
Named Storm	120 Hours

Endorsements	
Terrorism	Included
Electronic Data, Programs or Software	Included
Watercraft	<p>WATERCRAFT COVERAGE This policy insures direct physical loss or damage caused by a Covered Cause of Loss to watercraft that are: 1) 32 feet or less in length; and 2) At an Insured Location; or while in official use</p>
Bridges & Dams and Piers, Wharfs, Docks, Boardwalks, Crossovers & Bulkheads	<p>Bridges and tunnels when part of a building or structure, dams, dikes, piers, wharfs, docks or bulkheads are covered, in addition to:</p> <p>BRIDGES AND DAMS COVERAGE This policy insures Bridges and Dams, and the equipment relating thereto, against direct physical loss caused by a Covered Cause of Loss. Excludes Earth Movement, Flood, or Named Storm.</p> <p>PIERS WHARFS DOCKS BULKHEADS BOARDWALKS COVERAGE 1) Piers, wharfs, docks, bulkheads, floating docks, boardwalks, and crossovers; and 2) Building and structures thereon; Perils Covered: Fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, watercraft and malicious intent.</p>
Underground Property	<p>This policy includes the following Underground Property: 1. Underground piping within a 5 mile radius of a pump station, process plant, metering pit, well or similar operational location, which is owned, leased, used, occupied or intended for use by the member entity; and 2. Underground electric, data voice, digital, fiber optic or similar cable within a 1,000 foot radius of an insured location owned by the member entity.</p> <p>This Coverage does not insure loss or damage directly or indirectly caused by or resulting from Earthquake, Flood, or Named Storm regardless of any other cause or event, whether or not insured under this Policy, contributing concurrently or in any other sequence to the loss.</p>
Outdoor Property Coverage	<p>This policy insures Outdoors Property against the perils of: Fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, watercraft and malicious intent. No Time Element Coverage applies to this coverage.</p> <p>Any "Outdoor Property" that is included on the Statement of Values at binding or reported to the insurance company midterm is considered to be an Insured Location and will not be subject to the "Outdoor Property" Endorsement.</p>

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Casualty

**Below are the standard limits, but some entities purchase additional*

Coverage	Limits of Insurance
General Liability	\$15,000,000/\$20,000,000 - \$25,000,000/\$30,000,000
Automobile Liability	\$15,000,000 - \$25,000,000
Public Officials / EPL <i>(only applies to certain entities)</i>	\$15,000,000/\$20,000,000 - \$25,000,000/\$30,000,000
Buffer Workers Compensation and Employers Liability	Various
Employee Benefits	\$15,000,000/\$20,000,000 - \$25,000,000/\$30,000,000
Law Enforcement Activities	\$15,000,000/\$20,000,000 - \$25,000,000/\$30,000,000

Retentions	
<i>**Part of NJCE JIF and Insurance Commissions**</i>	
All Coverages	\$500,000 - \$750,000

Retroactive Dates	
Employee Benefits Liability	Various
Public Officials / EPL	Various

Endorsements	
Failure to Supply Exclusion	Failure of any ASSURED to adequately supply gas, oil, electricity or steam, but not including supply water.
Watercraft Liability	Watercraft up to 35 ft.
Aircraft	Tethered Blimps and certain UAVs are covered

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Workers' Compensation

Coverage	Limits of Insurance
Coverage A – Workers Compensation	Statutory
Coverage B – Employers' Liability	\$15,000,000 - \$25,000,000
USL&H Coverage	Included
Jones Act Coverage	Included
Other States Coverage, except monopolistic states	Included

Retentions	
<i>**Part of buffer, NJCE JIF and Insurance Commissions**</i>	
Per Occurrence	\$1,000,000
Firefighters (class code 7710) and Police Officers (class code 7720)	\$1,150,000

Crime

Coverage	Limits of Insurance
Limits	\$1,000,000 - \$4,000,000
Credit, Debit or Charge Card Forgery, and supporting written instruments	\$50,000
Faithful Performance of Duty Coverage for Government Employees (Employee Theft – Per Loss Coverage)	\$1,000,000
Include Expenses Incurred to Establish Amount of Covered Loss	\$25,000 / 100% of loss, whichever is less
Social Engineering / Impersonation Fraud	\$1,000,000
Costs to Establish Loss	\$25,000

Deductibles	
Member Deductible, Each Loss	\$10,000 - \$50,000
Social Engineering / Impersonation Fraud	\$50,000

Cyber

Coverage	Limits of Insurance
All First & Third Party Coverages	\$1,000,000 - \$5,000,000

Deductibles	
All Coverages	\$10,000 - \$25,000
Breach Coach	\$0
Waiting Period	12 Hours

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Public Officials Liability / Employment Practices Liability

Coverage	Limits of Insurance
Public Officials / EPL	\$5,000,000 - \$15,000,000

Retentions	
All Coverages	Various

Retroactive Dates	
All Coverages	Various

Additional Coverages	
ADA Violation Sublimit	\$500,000 Defense
Front- and Back-Pay	\$5,000,000 (\$1,000,000 for public safety or healthcare entities)
Prevailing Party Fees	50% coinsurance for any prevailing party fee expenses
Zoning Claim	\$1,000,000
Wage Sublimit	\$500,000 for all Employment Practices Violations arising out of the operations or activities of a Health Care Entity or Public Safety Entity; or \$5,000,000 for all other Employment Practices Violations
Optional Discovery Period	(i) Seventy-five percent (75%) of the full annual premium, for a period of (1) year, (ii) One hundred and twenty-five percent (125%) of the full annual premium, for a period of two (2) years, or (iii) One hundred and fifty percent (150%) of the full annual premium, for a period of three (3) years
In-House Counsel Settlement Authority	Lesser of retention or \$100,000
Non-Monetary Claims	\$500,000

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Medical Malpractice

Coverage	Limits of Insurance
Healthcare Professional Liability	
Aggregate Limit	\$23,000,000
Each Medical Incident	\$21,000,000
Healthcare General Liability	
Aggregate Limit	\$3,000,000
Each Occurrence Limit	\$1,000,000
Products/Completed Operations Limit	\$1,000,000
Personal/Advertising Injury Limit	\$1,000,000
Fire Damage Limit	\$50,000
Medical Expense Limit	\$5,000

Deductibles	
Professional	\$0
GL	\$25,000

Retentions	
All Coverages	Various

Retroactive Dates	
All Coverages	Various

Additional Coverages	
Employee Benefit Liability Wrongful Act Limit	\$1,000,000 Retro Date: 04/21/2010
Schedule of Physicians	Refer to Schedule
Schedule of Terminated Physicians	Refer to Schedule
Volunteer Healthcare Provider Endorsement	Any of your authorized volunteer healthcare providers, but only while acting within the scope of their duties as such and at your direction.

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Environmental Liability

Coverage	Limits of Insurance
Each Pollution Event	\$10,000,000
Aggregate Policy Limit	\$25,000,000
Crisis Management Expense Aggregate Limit	\$50,000
Green Remediation Aggregate Limit	\$50,000
Green Standards Aggregate Limit	\$50,000
Deductible - Each Pollution Event	\$25,000

Endorsements	
Financial Assurance – N.J.A.C. 7:1E (DPCC)	Refer to Schedule
Products Coverage	Refer to Schedule

Employed Lawyers

Coverage	Limits of Insurance
Each Claim	\$5,000,000
Aggregate	\$10,000,000
Disciplinary Proceeding Claims Expenses – Additional Aggregate	\$1,000,000
Insured v. Insured Claims Expenses – Sublimit Aggregate	\$5,000,000

Retentions	
Insuring Agreement A1	\$0
Insuring Agreement A2 – Each Claim	\$25,000

Endorsements	
Prior or Pending Proceeding Dates	Various
Prior Wrongful Acts Dates	Various

Non-Owned Aircraft Liability

Coverage	Limits of Insurance
CSL, Each Occurrence	\$9,000,000
Medical Payments, Each Passenger	\$5,000
Deductible	None

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