

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND**

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**BULLETIN NJCE 23-03**

**Date:** January 1, 2023  
**To:** Fund Commissioners of NJCE  
**From:** NJCE Underwriting Manager, Conner Strong & Buckelew  
**Re:** Renewal Coverage Summaries

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The NJCE's renewal Coverage Summaries are attached. These Coverage Summaries are basic 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 are available upon request.

**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



**\*\*For all member deductibles, see the RMP\*\***

## Commercial Property

Insurer: Various (100%)

Policy #: Various

Coverage	Limits of Insurance
<b>Limits and Sublimits of Liability</b>	
Per Occurrence (PD & TE)	\$110,000,000
Breakdown of Equipment	\$100,000,000
Earth Movement (Annual Aggregate)	\$100,000,000
Flood (Annual Aggregate)	\$50,000,000
High Hazard	\$25,000,000
Property Outside Building/Structure (not "Outdoor Property")	\$1,000,000
Pumping Stations	\$2,500,000
Named Storm	\$110,000,000

<b>Deductibles</b>	
Per Occurrence (PD & TE)	\$3,000,000
Flood (PD & TE), Per Location	\$3,000,000
Named Storm (PD & TE)	5% / 5%
Minimum, Per Occurrence	\$3,000,000
Breakdown of Equipment (PD & TE)	\$100,000

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. Not all entities purchase all coverages shown. Please refer to the specific policies for actual limits, terms, and conditions as the policy will apply in the event of a claim.





## Excess Property

Insurer: Various

Policy #: Various

Coverage	Limits of Insurance
<b>Limits and Sublimits of Liability</b>	
PD & TE	\$150,000,000
Excess of	\$110,000,000

## Excess Flood / Earth Movement

Insurer: Various

Policy #: Various

Coverage	Limits of Insurance
<b>Limits and Sublimits of Liability</b>	
PD & TE	\$50,000,000
Excess of	
Flood	\$50,000,000
Earth Movement	\$100,000,000

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## Non-Owned Aircraft Liability

Insurer: Endurance American Insurance Company

Policy #: NAN6051870

Coverage	Limits of Insurance
CSL Each Occurrence for Bodily Injury & Property Damage Liability Including Passengers	\$9,000,000

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## Casualty

First Layer Reinsurer: Commission, NJCE  
Policy #: Various

Coverage	Limits of Insurance
General, Automobile, Law Enforcement, Employee Benefits Liability	Up to \$21,500,000 each occ.
Public Officials / Employment Practices Liability	Up to \$31,500,000 Agg.

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## Workers' Compensation

Insurer: Commission, NJCE, Safety National

Policy #: Various

Coverage	Limits of Insurance
Coverage A – Workers Compensation	Statutory
Coverage B – Employers' Liability	\$6,150,000

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## Crime

Insurer: Commission, National Union (AIG)

Policy #: 021442702

Coverage	Limits of Insurance
Limits	\$1,000,000 - \$5,000,000

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## Cyber

Insurer: NJCE, Cowbell

Policy #: Various

Coverage	Limits of Insurance
Limit	\$1,000,000 - \$5,000,000

## Excess Cyber

Insurer: Great American

Policy #: CYX E81139300

Coverage	Limits of Insurance
Aggregate	\$2,000,000
Excess of	\$5,000,000 Aggregate

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## Public Officials Liability / Employment Practices Liability

Insurer: NJCE, Chubb

Policy #: Various

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

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### Medical Malpractice

Insurer: Ironshore  
Policy #: HC7NAB51KV003, HC7NAB51K6003

Coverage	Limits of Insurance
<b>Healthcare Professional Liability</b>	
Aggregate Limit	\$13,000,000
Each Medical Incident	\$11,000,000
<b>Deductibles</b>	
Each Claim	Various

### Excess Medical Malpractice

Insurer: Chubb  
Policy #: XHL G4685388A 006

Coverage	Limits of Insurance
<b>Healthcare Professional Liability</b>	
Each Claim, Aggregate Limit	\$10,000,000
Excess of	\$11,000,000 / \$13,000,000

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## Environmental Liability

Insurer: Allied World  
Policy #: 03132162  
3 Year Policy Period: 1/1/2023 to 1/1/2026

Coverage	Limits of Insurance
Each Pollution Event	\$10,000,000
Aggregate Policy Limit	\$25,000,000

Deductibles	
Each Claim	\$50,000

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## Employed Lawyers

Insurer: Chubb

Policy #: J05974641

Coverage	Limits of Insurance
Each Claim	\$5,000,000
Aggregate	\$10,000,000

Retentions	
Each Claim	\$25,000 - \$50,000

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