

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
10/22/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERNS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer any rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Conner Strong & Buckelew PO Box 99106 Camden, NJ 08101 877 861-3220	CONTACT NAME: MEL Underwriting Service Centr	
	PHONE (A/C, No, Ext):	FAX (A/C, No):
	E-MAIL ADDRESS: MELRequest@connerstrong.com	
	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A : Atlantic County Municipal JIF	
	INSURER B : Municipal Excess Liability JIF	
	INSURER C :	
	INSURER D :	
	INSURER E :	
	INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADD'L SUBR INSR	WWD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
	COMMERCIAL GENERAL LIABILITY CLAIMS-MADE <input type="checkbox"/> OCCUR						EACH OCCURRENCE	\$
	GEN'L AGGREGATE LIMIT APPLIES PER: POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$
	OTHER:						MED EXP (Any one person)	\$
	AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						PERSONAL & ADV INJURY	\$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE						GENERAL AGGREGATE	\$
	DED <input type="checkbox"/> RETENTION \$						PRODUCTS - COMP/OP AGG	\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y/N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N/A					COMBINED SINGLE LIMIT (Ea accident)	\$
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
								\$
A	JIF Crime			ATL250401-87	01/01/2025	01/01/2026	\$50,000	
B	MEL Excess Crime			MEL01250187	01/01/2025	01/01/2026	\$950,000 XS \$50,000	
B	MEL Stat Bond			MEL01250187	01/01/2025	01/01/2026	\$1,000,000 Ded: \$1000	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded).
(See Attached Descriptions)

CERTIFICATE HOLDER	CANCELLATION
Township of Galloway 300 E. Jimmie Leeds Road Galloway, NJ 08201	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE <i>W. Michael Trahanaw</i>

DESCRIPTIONS (Continued from Page 1)

MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer.

Evidence of insurance as respects to Statutory Bond coverage for Christian Johansen - Tax Collector, effective 07/01/2014; and Kristen Manning - Treasurer, effective 03/09/2015.

ACORD™

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PRODUCER Conner Strong & Bucklew MEL Underwriting Unit 40 Lake Center Executive Park Marlton , NJ 08053		CONTACT NAME: MEL Underwriting Service Centr PHONE (A/C, No, Ext): _____ FAX (A/C, No): _____ E-MAIL ADDRESS: MELrequest@connerstrong.com	
		INSURER(S) AFFORDING COVERAGE NAIC #	
		INSURER A : Atlantic County Municipal JIF	
		INSURER B : Municipal Excess Liability JIF	
		INSURER C :	
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COVERAGES		CERTIFICATE NUMBER:		REVISION NUMBER:		
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INSR LTR	TYPE OF INSURANCE	ADD'L SUBR INSR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	COMMERCIAL GENERAL LIABILITY CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR		ATL250401-87	01/01/2025	01/01/2026	EACH OCCURRENCE \$ 500,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
A	GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:					
A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY		ATL250401-87	01/01/2025	01/01/2026	COMBINED SINGLE LIMIT (Ea accident) \$ 500,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$		MEL01250187	01/01/2025	01/01/2026	EACH OCCURRENCE \$ 4,500,000 AGGREGATE \$ 4,500,000 \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input checked="" type="checkbox"/> Y/N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N/A	ATL250401-87	01/01/2025	01/01/2026	X PER STATUTE OTHER E.L. EACH ACCIDENT \$ 2,000,000 E.L. DISEASE - EA EMPLOYEE \$ 2,000,000 E.L. DISEASE - POLICY LIMIT \$ 2,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Evidence of insurance.

CERTIFICATE HOLDER	CANCELLATION
Galloway Township 300 E Jimmie Leeds Rd Absecon, NJ 08201	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE <i>W. Michael Trahanaw</i>



Coverage Summaries Atlantic County Municipal JIF

Casualty (GL, AL, EBL, LEL)

Insurer: Atlantic County Municipal Joint Insurance Fund
Municipal Excess Liability Joint Insurance Fund

Policy #: ATL250401-87
MEL01250187

Policy Period: 01/01/2025 – 01/01/2026

** Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. **

Coverage	Limits of Insurance
Casualty <i>General, Automobile, Employee benefits and Law Enforcement Liability</i>	
Limit, Per Occurrence/Aggregate	Up to \$30,000,000
Disinfectants Release	\$1,000,000
Fungus/Spores	\$1,000,000
Dams	\$5,000,000
Garagekeepers Liability	\$2,000,000
Sewer Backup	
Per Occurrence	\$3,000,000
Annual Aggregate	\$4,000,000
Subsidence	
Per Occurrence	\$3,000,000
Annual Aggregate	\$4,000,000
Quasi Entities	\$0
Civil Commotion, Riot, Mob Action	\$5,000,000
Failure to Supply	\$5,000,000
Personal Injury Protection (Per Person)	Statutory Minimum

Casualty Terms & Conditions	
Skateboard Facility Endorsement	Per Schedule
Disinfectant Release coverage	Must become aware of release within 72 hours of its beginning and reported within 14 days.
JIF Additional Insured	
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 excess of \$20m

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; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





Coverage Summaries Atlantic County Municipal JIF

Workers' Compensation

Insurer: Atlantic County Municipal Joint Insurance Fund
Municipal Excess Liability Joint Insurance Fund
Safety National

Policy #: ATL250401-87
MEL01250187
SP4067565

Policy Period: 01/01/2025 – 01/01/2026

** Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. **

Coverage	Limits of Insurance
Workers' Compensation	
Coverage A – Workers' Compensation	Statutory
Coverage B – Employers' Liability	\$7,000,000
USL&H Coverage	Included
Jones Act Coverage	Included
Other States Coverage, except monopolistic states	Included
Acts Of Terrorism	Included
Communicable Disease	Per Person
Incidental Foreign Workers' Compensation	Included

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.

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Coverage Summaries Atlantic County Municipal JIF

Crime

Insurer: Atlantic County Municipal Joint Insurance Fund
Municipal Excess Liability Joint Insurance Fund

Policy #: ATL250401-87
MEL01250187

Policy Period: 01/01/2025 – 01/01/2026

** Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. **

Coverage	Limits of Insurance
I - Crime	\$2,000,000
II – Public Official Bond	\$2,000,000
III – Statutory Bond	\$2,000,000
Deductible, Coverage Part I	\$1,000
Deductible, Coverage Part II	Statutory requirement
Deductible, Coverage Part III	\$1,000

Crime Terms & Conditions	
Employee Benefit Plans	Blanket
Additional Insured/Mortgagees	Blanket, written contract
Who Is Insured	Covers (1) Employees including Court Employees, (2) Volunteers, (3) Non-compensated Officials & Officers and (4) Quasi Entities (Where approved by JIF)

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Coverage Summaries Atlantic County Municipal JIF

Public Officials & Employment Practices Liability

Insurer: Lexington Insurance Company
Municipal Excess Liability Joint Insurance Fund

Policy #: Lexington Insurance Company
MEL01250187

Policy Period: 01/01/2025 – 01/01/2026

**** Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. ****

Coverage	Limits of Insurance
Coverage	
Public Officials / Employment Liability	Up to \$10,000,000
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 1st \$250,000 of loss
Employment Liability	20% of 1st \$250,000 of loss with approved & certified LC/RMP 20% of 1st \$2,000,000 of loss without approved & certified LC/RMP
Other Terms	
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
Prior Acts	
Public Officials	See Next Page
Employment Liability	See Next Page
Other Coverage Notes	
Land Use Claim	\$1,000,000
Mutual Assistance Agreements	Fire, First Aid, etc.
Separation of Insureds	Included
Acts of Terrorism	Included
Professionals	
Auditor, Accountant and Engineer	Full Time Employed
Attorney	Full Time Employed (<i>requires separate underwriting</i>)
Fellow Employee	Excluded under the POL

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Coverage Summaries Atlantic County Municipal JIF

Additional Employee Liability Coverages	
Front Pay, Back Pay, Future Damages	Defense only, when there are covered counts.
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 <u>full prior acts</u> 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.

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Coverage Summaries Atlantic County Municipal JIF

Commercial Property

Insurer: Various Insurers

Policy #: MEL01250187
Various Quota Share

Policy Period: 12/31/2024 – 12/31/2025

** Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. **

Coverage	Limit of Insurance
Per Occurrence	
PD & TE Combined	\$125,000,000
New Construction or Additions	\$25,000,000
Soft Costs	\$100,000
Gross Earnings	12 Months
Gross Profit	12 Months
Extra Expense	\$10,000,000
Leasehold Interest	\$15,000,000
Extended Period of Indemnity	365 Days
Ordinary Payroll	NCP
Wages	NCP
Accounts Receivable	\$25,000,000
Civil or Military Authority	30 days for property within 1 mile, not to exceed \$5,000,000
Contingent Time Element	NCP
Contract Penalties	\$100,000
Crisis Event	NCP
Contractor's Equipment	\$25,000,000
Per Item	\$1,000,000
Decontamination Costs	\$250,000
Debris Removal: 25%	\$125,000,000 maximum
Deferred Payments	\$10,000,000
Delay In Completion	NCP
Emergency Evacuation Expense	NCP
Electronic Data & Media	\$5,000,000
Expediting Expenses	\$10,000,000
Errors and Omissions	\$10,000,000
Fine Arts	\$2,500,000
Per Item	\$100,000
Fire Brigade Charges and Extinguishing Expenses	\$25,000,000
Historical Building Preservation (PD Only)	\$50,000,000
Impounded Water	30 Days

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Coverage Summaries Atlantic County Municipal JIF

Increased Cost of Construction	
Coverage A	\$125,000,000
Coverage B	\$125,000,000
Coverage C	\$25,000,000
Ingress/Egress	30 days for property within 1 mile, not to exceed \$5,000,000
Limited Pollution	\$500,000 Aggregate
Logistics Extra Cost	60 days, not to exceed \$250,000
Outdoor Property	\$125,000,000
No Itemized Value Reported	\$10,000,000
Miscellaneous Unnamed Location	\$10,000,000
Newly Acquired	\$25,000,000
Protection & Preservation of Property, Per Occurrence Each Insured Location	\$5,000,000
Spoilage	\$100,000
Removal of Asbestos Material	\$50,000
Rental Value	\$10,000,000
Service Interruption	\$50,000,000
Tenant Relocation Expense	\$500,000
Transit	\$1,000,000
Valuable Papers & Records	\$10,000,000
Breakdown of Equipment	\$125,000,000
Business Income with Extra Expense	\$37,000,000
Earth Movement, Aggregate	\$75,000,000
Flood (including Storm Surge), Aggregate	\$75,000,000
Special Flood Hazard Area (SFHA), Aggregate	\$50,000,000
Pumping Stations	\$25,000,000
Piers, Wharves, Docks, Pilings, Boardwalks and Bulkheads	NCP
702 Beach Avenue, Cape May, NJ 08204 & 714 Beach Avenue, Cape May, NJ 08204	
& 708-710 Beach Avenue, Cape May, NJ 08204	\$5,000,000
Named Storm	\$125,000,000
Watercraft (PD Only)	\$1,000,000
Vehicles (PD Only)	\$10,000,000
Bridges & Dams	\$10,000,000
Piers, Wharfs, Docks, Boardwalks & Bulkheads	\$10,000,000
Clogging/Blocking of Pipes	\$1,000,000
Drones (PD Only, Unmanned, Unfueled and Not in Flight)	\$100,000

Qualifying Period

Service Interruption	48 hours
Interruption by Civil or Military Authority	48 hours
Ingress & Egress	48 hours

Member Deductibles

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Coverage Summaries Atlantic County Municipal JIF

Combined (Per Occurrence)	\$1,000
Equipment Breakdown (Per Occurrence)	\$5,000
Flood (Per Occurrence) SFHA, Per Location Building Contents Time Element	\$1,000 Max NFIP Max NFIP \$1,000
Named Storm (Per Occurrence)	\$1,000
APD	\$1,000

Valuations

All Other	Replacement Cost
Vehicles	Actual Cash Value
Antique Fire Trucks	Replacement Cost (to scheduled value)
Scheduled	Lesser of Actual Cash Value, repair or replace
Not Scheduled	
Emergency Vehicles (except Police)	Replacement Cost
=< 10 years	Lesser of scheduled value or Replacement Cost
> 10 years	
Watercraft	Lesser of scheduled amount or Replacement Cost
Scheduled	Actual Cash Value
Not Scheduled	
Repair, rebuilding or replacement not started within 5 years from date of loss	Actual Cash Value
Vacant Properties	Lesser of the Cost of Repair or Actual Cash Value, unless otherwise endorsed
Property of Others Rented or Leased	Lessor of Contractual Minimum or Actual Cash Value

Additional Conditions

Watercraft	32 ft. or less, and at an Insured Location or while in official use.
Bridges & Dams	Attached to an Insured Location, and equipment relating thereto. Earthquake, Flood and Named Storm are excluded.
Piers, Wharfs, Docks, Bulkheads, Floating Docks, Boardwalks and Crossovers	Including buildings and structures thereon. Earthquake and Flood are excluded.
Land Improvements	NCP
Gross Earnings	Gross Earnings value that would have been earned during the Period of Liability, less charges and expenses that do not necessarily continue during the Period of Liability. Gross Earnings Value does not include tax receipts. Consideration shall be given to the continuation of normal charges and expenses, including Ordinary Payroll for the number of consecutive days as stated in the Declarations, but not to exceed the limits shown for Ordinary Payroll, to immediately preceding the loss. All sums due the Insured from customers, and all tax revenue due the Insured, provided the Insured is unable to collect these sums as a result of direct physical loss or damage to accounts receivable records.
Debris Removal	
Outdoor Property	Earthquake and Flood are excluded.

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Coverage Summaries Atlantic County Municipal JIF

	<p style="text-align: right;">Time Element: NCP</p> <p>Outdoor Property means: personal property located outdoors; outdoor fences; outdoor radio and television antennas; outdoor signs not attached to buildings; outdoor playground equipment, apparatus or fixtures; outdoor athletic equipment, apparatus or fixtures; outdoor structures that are not buildings; outdoor equipment that does not provide electrical gas, fuel, steam, water or refrigeration service to a building; other outdoor apparatus, and other outdoor fixtures.</p> <p>Outdoor Property does not mean Vehicles.</p> <p>Outdoor means: outside a permanent building, or not wholly enclosed by walls and a roof; or inside a moveable container located outside a permanent building.</p> <p>Any Outdoor Property that is included in the SOV at binding or midterm reported is considered to be an Insured Location and not subject to the Outdoor Property coverage.</p>
Volunteers	Personal property of officers, employees and volunteers.
Retaining Structures	Gabian walls, culverts, retaining walls, unless attached to a scheduled location.
Repair, Rebuilding or Replacement	Must be started within 5 years, or ACV
Deductible, EFNS	If more than one EFNS perils causes damage, a single deductible shall apply, which shall be the single largest EFNS deductible.
Underground Piping	<ul style="list-style-type: none">• Beyond 1,000 ft radius of covered building or structure<ul style="list-style-type: none">• Underground storage tanks and associated piping• Underground data cables beyond 1,000 ft of covered building or structure• Underground gas pipelines• Underground sanitary systems, but only while not under construction <p>Excavation costs prior to confirmation of covered loss are excluded.</p>
Clogging/Blocking of Pipes	
Vacant Buildings	Building containing little or no contents and/or occupants. Buildings under construction/renovation are not considered Vacant.
Valuation	
TPA	Qual Lynx
Fine Arts	Insured Location and In Transit
Vehicles, OTR	OTR is excluded

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Coverage Summaries Atlantic County Municipal JIF

Flood, Special Flood Hazard Area (SFHA)

As respects the primary \$500,000 layer, the Member JIFs and MEL do not provide primary flood coverage for any locations wholly or partially within Special Flood Hazard Areas (SFHA), as defined by the Federal Emergency Management Agency. As such, the members' deductible Per Location is the maximum available limits from NFIP (typically \$500,000 building, \$500,000 contents), regardless of whether such coverage is purchased, but no more than the value of the property.

The member local unit may purchase this coverage from the National Flood Insurance Program or anywhere else they wish. If you do not have an RMC, NFIP flood coverage quotations can be obtained directly on line via the NFIP website at www.nationalfloodinsurance.com/NFIP/quote.htm. We suggest you consult with your Municipal Office of Emergency Management (OEM) Director for updated flood zone determinations.

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; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.





Coverage Summaries Atlantic County Municipal JIF

Non-Owned Aircraft Liability

Insurer: Endurance American Insurance Company

Policy #: NAN6045112

Policy Period: 01/01/2025 – 01/01/2026

**** Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. ****

Coverage	Limits of Insurance
Each Occurrence (BI & PD)	\$5,000,000
Medical Payments (Each Passenger)	\$5,000
Member JIF Deductibles	
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	

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Coverage Summaries Atlantic County Municipal JIF

Cyber Liability

Insurer: NJ CYBER Risk Management Fund
AXA XL Catlin
Cowbell

Policy #: Various

Policy Period: 01/01/2025 – 01/01/2026

** Shown are ground up limits, not accounting for MEL JIF, Member JIF and Member Retentions or Deductibles. **

Coverage	Limits of Insurance
Each Claim	\$6,000,000
Aggregate	\$10,000,000
Member JIF Deductibles	
Deductible	\$50,000 plus 20% of the next \$300,000
See Cyber JIF Cybersecurity Program for Available Deductible Reductions	

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; the terms of the policies prevail for any coverage determination. Please refer to the specific policies for actual limits, terms, conditions and exclusions as the policy will apply in the event of a claim.



Claim Number	Date of Loss	Report to TPA	Claim status	Last Name	First name	Claim Cause Description
2018126329	11/19/2017	02/19/2018	Closed	PEREZ	GILBERTO	EXCESSIVE FORCE/ASSAULT
2017106820	03/30/2017	06/26/2017	Closed	[REDACTED]	[REDACTED]	POLICE MISCONDUCT
2017106820	03/30/2017	06/26/2017	Closed	[REDACTED]	[REDACTED]	POLICE MISCONDUCT
2017106820	03/30/2017	06/26/2017	Closed	[REDACTED]	[REDACTED]	POLICE MISCONDUCT
2017106820	03/30/2017	06/26/2017	Closed	[REDACTED]	[REDACTED]	POLICE MISCONDUCT
2017106820	03/30/2017	06/26/2017	Closed	[REDACTED]	[REDACTED]	POLICE MISCONDUCT
2017106820	03/30/2017	06/26/2017	Closed	[REDACTED]	[REDACTED]	POLICE MISCONDUCT
2017106820	03/30/2017	06/26/2017	Closed	[REDACTED]	[REDACTED]	POLICE MISCONDUCT
2017106820	03/30/2017	06/26/2017	Closed	SESSOMS	TROY	POLICE MISCONDUCT
2017106820	03/30/2017	06/26/2017	Closed	WELDON	CARLA	POLICE MISCONDUCT
2019147482	07/08/2018	07/09/2018	Closed	HOOD	DAVID	EXCESSIVE FORCE/ASSAULT
2019175230	05/23/2019	05/30/2019	Closed	Jones	Kevin	POLICE MISCONDUCT
2020192468	11/09/2019	12/16/2019	Closed	Ahrns	Chloe	POLICE MISCONDUCT
2021210881	05/19/2020	07/28/2020	Closed	Dobbins Jr.	Stephen	EXCESSIVE FORCE/ASSAULT
2023292379	12/27/2020	12/30/2022	Closed	Wilson	Anjelica	EXCESSIVE FORCE/ASSAULT
2021228238	01/14/2021	02/02/2021	Closed	Slaughter	Quincy	POLICE MISCONDUCT
2022248923	06/18/2021	09/21/2021	Closed	Pressley Sr	James	POLICE MISCONDUCT
2023293609	12/28/2022	01/13/2023	Closed	Flores	Ricardo	POLICE MISCONDUCT
2022271345	01/05/2022	04/26/2022	Closed	Stephens	Marc	POLICE MISCONDUCT
2022262824	01/27/2022	01/28/2022	Closed	Lopez	James	ANIMAL
2024308625	05/31/2023	07/07/2023	Open	McKenney-Collier	Corrynne	EXCESSIVE FORCE/ASSAULT
2025346252	03/05/2023	09/24/2024	Open	Guenther	Kenneth	HARASSMENT
2024331993	06/04/2023	04/10/2024	Closed	Giberson	BK	POLICE MISCONDUCT
2025347583	07/10/2024	10/07/2024	Closed	[REDACTED]	[REDACTED]	ANIMAL

Redaction Index for OPRA Request dated: April 3, 2025

	A	B	C	D	E
1	Record or Redaction	Date of the Record	Originator or Author of the Record	Subject Matter or Title of the Record	Custodian's Explanation/
2					Citation for
3	Number		Record		Non-disclosure or Redactions
4					
5					
6	Several	N/A	N/A	list of claims	NJSA 47:1A-1.1 names of minors
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