

CERTIFICATE OF LIABILITY INSURANCE

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS 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 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 rights to the certificate holder in lieu of such endorsement(s).

PRODUCER: Conner Strong & Buckelew, MEL Underwriting Unit, P.O. Box 99106, Camden, NJ 08101. 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: INSURER A: Bergen 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.

Table with columns: INSR LTR, TYPE OF INSURANCE, ADDL INSR, SUBR WVD, POLICY NUMBER, POLICY EFF (MM/DD/YYYY), POLICY EXP (MM/DD/YYYY), LIMITS. Rows include COMMERCIAL GENERAL LIABILITY, AUTOMOBILE LIABILITY, UMBRELLA LIAB, EXCESS LIAB, WORKERS COMPENSATION AND EMPLOYERS' LIABILITY, JIF Crime, MEL Excess, MEL Stat Bond.

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: Participating Members of the Bergen JIF, 9 Campus Drive, Suite 216, Parsippany, NJ 07054. CANCELLATION: 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: W. Michael Trapnall

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.

RE: any member of the Bergen JIF

As respects any member of the Bergen JIF, the Acting Municipal Court Administrator(s) such member is sending to another municipality is(are) automatically covered.

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
12/07/2021

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PRODUCER Conner Strong & Buckelew MEL Underwriting Unit P.O. Box 99106 Camden, NJ 08101	CONTACT NAME: MEL Underwriting Service Centr PHONE (A/C, No, Ext): _____ FAX (A/C, No): _____ E-MAIL ADDRESS: MELRequest@connerstrong.com													
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INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER: _____						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED _____ RETENTION \$ _____						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y / <input checked="" type="checkbox"/> N / A (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	JIF Crime			BER220101-85	01/01/2022	01/01/2023	\$50,000
B	MEL Excess			MEL01220187	01/01/2022	01/01/2023	\$950,000XS 50,000
B	MEL Stat Bond			MEL01220187	01/01/2022	01/01/2023	\$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 Member Towns of the Bergen County Municipal Joint Insurance Fund 9 Campus Drive Parsippany, NJ 07054	CANCELLATION 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 
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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 the following member towns:

Borough of Allendale
Borough of Alpine
Borough of Bergenfield
Borough of Closter
Borough of Cresskill
Borough of Demarest
Borough of Dumont B
Borough of Emerson
Borough of Fair Lawn
Borough of Franklin Lakes
Borough of Glen Rock
Borough of Harrington Park
Borough of Haworth
Borough of Hillsdale
Borough of Ho-Ho-Kus
Borough of Leonia
Township of Mahwah
Borough of Midland Park
Borough of Montvale
Borough of New Milford
Borough of Northvale
Borough of Norwood
Borough of Oakland
Borough of Old Tappan
Borough of Oradell
Borough of Park Ridge
Borough of Ramsey
Borough of River Edge
Township of River Vale
Borough of Saddle River
Borough of Tenafly
Borough of Upper Saddle River
Borough of Waldwick
Township of Washington
Borough of Westwood
Borough of Woodcliff Lake
Township of Wyckoff
Ridgewood Village

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INSURED Member Towns of Bergen County Municipal Joint Insurance Fund;9 Campus Dr., Suite 216 Parsippany, NJ 07054														

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A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			BER220101-85	01/01/2022	01/01/2023	EACH OCCURRENCE \$400,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS			BER220101-85	01/01/2022	01/01/2023	COMBINED SINGLE LIMIT (Ea accident) \$400,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
B	<input type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$			MEL01220187	01/01/2022	01/01/2023	EACH OCCURRENCE \$4,600,000 AGGREGATE \$4,600,000
A	<input checked="" type="checkbox"/> 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	BER220101-85	01/01/2022	01/01/2023	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER 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)

RE: Member Towns

Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the Bergen Casualty Insurance (See Attached Descriptions)

CERTIFICATE HOLDER

CANCELLATION

Bergen County Fire & Police Academy 281 Campgaw Rd Mahwah, NJ 07430	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 
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DESCRIPTIONS (Continued from Page 1)

Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured). However, the designation as an "additional insured" shall only apply to claims which arise out of or are caused or alleged to have been caused in any manner from the member municipality's sole negligent acts while engaging in the activities of street openings, street and road closings, parades, and hanging of banners by a member municipality of the Bergen County Municipal Joint Insurance Fund as per the BCMJIF membership list below and while the member municipality is using county premises and/or facilities.

Borough of Allendale
Borough of Alpine
Borough of Bergenfield
Borough of Closter
Borough of Cresskill
Borough of Demarest
Borough of Dumont
Borough of Emerson
Borough of Fair Lawn
Borough of Franklin Lakes
Borough of Glen Rock
Borough of Harrington Park
Borough of Haworth
Borough of Hillsdale
Borough of Ho-Ho-Kus
Borough of Leonia
Township of Mahwah
Borough of Midland Park
Borough of Montvale
Borough of New Milford
Borough of Northvale
Borough of Norwood
Borough of Oakland
Borough of Old Tappan
Borough of Oradell
Borough of Park Ridge
Borough of Ramsey
Borough of River Edge
Township of River Vale
Borough of Saddle River
Borough of Tenafly
Borough of Upper Saddle River
Borough of Waldwick
Township of Washington
Borough of Westwood
Borough of Woodcliff Lake
Township of Wyckoff
Ridgewood Village

DESCRIPTIONS (Continued from Page 1)

Borough of Closter
Borough of Cresskill
Borough of Demarest
Borough of Dumont B
Borough of Emerson
Borough of Fair Lawn
Borough of Franklin Lakes
Borough of Glen Rock
Borough of Harrington Park
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Borough of Hillsdale
Borough of Ho-Ho-Kus
Borough of Leonia
Township of Mahwah
Borough of Midland Park
Borough of Montvale
Borough of New Milford
Borough of Northvale
Borough of Norwood
Borough of Oakland
Borough of Old Tappan
Borough of Oradell
Borough of Park Ridge
Borough of Ramsey
Borough of River Edge
Township of River Vale
Borough of Saddle River
Borough of Tenafly
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Borough of Waldwick
Township of Washington
Borough of Westwood
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INSURED Member Towns of Bergen County Municipal Joint Insurance Fund;9 Campus Dr., Suite 216 Parsippany, NJ 07054	INSURER(S) AFFORDING COVERAGE INSURER A : Bergen County Municipal JIF
	INSURER B : Municipal Excess Liability JIF
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A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER: _____			BER220101-85	01/01/2022	01/01/2023	EACH OCCURRENCE \$400,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS			BER220101-85	01/01/2022	01/01/2023	COMBINED SINGLE LIMIT (Ea accident) \$400,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	<input type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED _____ RETENTION \$ _____			MEL01220187	01/01/2022	01/01/2023	EACH OCCURRENCE \$4,600,000 AGGREGATE \$4,600,000 \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y <input checked="" type="checkbox"/> N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below			BER220101-85	01/01/2022	01/01/2023	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER 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 as respects to the following member towns:
 Borough of Allendale
 Borough of Alpine
 Borough of Bergenfield
 (See Attached Descriptions)

CERTIFICATE HOLDER County of Bergen, BC Department of Human Svcs One Bergen County Plaza, 2nd fl Hackensack, NJ 07601	CANCELLATION 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 
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A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER: _____			BER220101-85	01/01/2022	01/01/2023	EACH OCCURRENCE \$400,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ _____ \$
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS			BER220101-85	01/01/2022	01/01/2023	COMBINED SINGLE LIMIT (Ea accident) \$400,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ _____ \$
B	<input type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$			MEL01220187	01/01/2022	01/01/2023	EACH OCCURRENCE \$4,600,000 AGGREGATE \$4,600,000 _____ \$
A	<input checked="" type="checkbox"/> WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y / N (Mandatory in NH) <input checked="" type="checkbox"/> N N / A If yes, describe under DESCRIPTION OF OPERATIONS below			BER220101-85	01/01/2022	01/01/2023	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER 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 as respects to the following member towns:
 Borough of Allendale
 Borough of Alpine
 Borough of Bergenfield
 Borough of Closter
 (See Attached Descriptions)

CERTIFICATE HOLDER Member Towns of the Bergen County Municipal Joint Insurance Fund 9 Campus Drive Parsippany, NJ 07054	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. <hr/> AUTHORIZED REPRESENTATIVE
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DESCRIPTIONS (Continued from Page 1)

Borough of Cresskill
Borough of Demarest
Borough of Dumont B
Borough of Emerson
Borough of Fair Lawn
Borough of Franklin Lakes
Borough of Glen Rock
Borough of Harrington Park
Borough of Haworth
Borough of Hillsdale
Borough of Ho-Ho-Kus
Borough of Leonia
Township of Mahwah
Borough of Midland Park
Borough of Montvale
Borough of New Milford
Borough of Northvale
Borough of Norwood
Borough of Oakland
Borough of Old Tappan
Borough of Oradell
Borough of Park Ridge
Borough of Ramsey
Borough of River Edge
Township of River Vale
Borough of Saddle River
Borough of Tenafly
Borough of Upper Saddle River
Borough of Waldwick
Township of Washington
Borough of Westwood
Borough of Woodcliff Lake
Township of Wyckoff
Ridgewood Village

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS 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 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 rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Conner Strong & Buckelew MEL Underwriting Unit PO Box 99106 Camden, NJ 08101	CONTACT NAME: MEL Underwriting Service Centr PHONE (A/C, No, Ext): _____ FAX (A/C, No): _____ E-MAIL ADDRESS: MELrequest@connerstrong.com <hr/> INSURER(S) AFFORDING COVERAGE NAIC # INSURER A : Bergen County Municipal JIF INSURER B : Municipal Excess Liability JIF INSURER C : _____ INSURER D : _____ INSURER E : _____ INSURER F : _____
INSURED Member Towns of Bergen County Municipal Joint Insurance Fund;9 Campus Dr., Suite 216 Parsippany, NJ 07054	


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	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER: _____			BER220101-85	01/01/2022	01/01/2023	EACH OCCURRENCE \$ 400,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ _____ \$
A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS			BER220101-85	01/01/2022	01/01/2023	COMBINED SINGLE LIMIT (Ea accident) \$ 400,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ _____ \$
B	<input type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$			MEL01220187	01/01/2022	01/01/2023	EACH OCCURRENCE \$ 4,600,000 AGGREGATE \$ 4,600,000 _____ \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y / N (Mandatory in NH) <input checked="" type="checkbox"/> N N / A If yes, describe under DESCRIPTION OF OPERATIONS below			BER220101-85	01/01/2022	01/01/2023	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER 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)
The County of Bergen and its Officials and Employees are additional insureds for General Liability & Excess Liability. This applies to the member municipalities of the Bergen Municipal Joint Insurance Fund as per the BERGEN JIF membership list below:

30 days notice of cancellation (except 10 days for non-payment) is provided to the First Named Insured. (See Attached Descriptions)

CERTIFICATE HOLDER Office of General Counsel-County of Bergen Administration Bldg 1 Bergen County Plaza, Rm 580 Hackensack, NJ 07601	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. <hr/> AUTHORIZED REPRESENTATIVE 
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DESCRIPTIONS (Continued from Page 1)

Borough of Allendale
Borough of Alpine
Borough of Bergenfield
Borough of Closter
Borough of Cresskill
Borough of Demarest
Borough of Dumont
Borough of Emerson
Borough of Fair Lawn
Borough of Franklin Lakes
Borough of Glen Rock
Borough of Harrington Park
Borough of Haworth
Borough of Hillsdale
Borough of Ho-Ho-Kus
Borough of Leonia
Township of Mahwah
Borough of Midland Park
Borough of Montvale
Borough of New Milford
Borough of Northvale
Borough of Norwood
Borough of Oakland
Borough of Old Tappan
Borough of Oradell
Borough of Park Ridge
Borough of Ramsey
Borough of River Edge
Township of River Vale
Borough of Saddle River
Borough of Tenafly
Borough of Upper Saddle River
Borough of Waldwick
Township of Washington
Borough of Westwood
Borough of Woodcliff Lake
Township of Wyckoff
Ridgewood Village

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
12/07/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement.

PRODUCER: Conner Strong & Buckelew, MEL Underwriting Unit, PO Box 99106, Camden, NJ 08101. CONTACT NAME: MEL Underwriting Service Centr, PHONE, FAX, E-MAIL ADDRESS: MELrequest@connerstrong.com. INSURER(S) AFFORDING COVERAGE: INSURER A: Bergen County Municipal JIF, INSURER B: Municipal Excess Liability JIF, INSURER C, D, E, 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.

Table with columns: INSR LTR, TYPE OF INSURANCE, ADDL INSR, SUBR WVD, POLICY NUMBER, POLICY EFF (MM/DD/YYYY), POLICY EXP (MM/DD/YYYY), LIMITS. Rows include Commercial General Liability, Automobile Liability, Umbrella Liab, Excess Liab, and Workers Compensation and Employers' Liability.

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

RE: installation and removal of banners, decorations etc. by a member municipality

Certificate holder amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the Bergen JIF Casualty Insurance (See Attached Descriptions)

CERTIFICATE HOLDER: PSE&G, Attn: Mike Farrow, 24 Brown Avenue, Springfield, NJ 07081. CANCELLATION: 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: W. Michael Trapani

DESCRIPTIONS (Continued from Page 1)

Policy. However, the designation as an "additional insured" shall only apply to claims which arise out of or are caused or alleged to have been caused in any manner from the member municipality's sole negligent acts while engaging in the activities of installation and removal of banners, decorations, lights and signs by a member municipality of the Bergen County Municipal Joint Insurance Fund as per the Bergen JIF membership list below:

Borough of Allendale
Borough of Alpine
Borough of Bergenfield
Borough of Closter
Borough of Cresskill
Borough of Demarest
Borough of Dumont
Borough of Emerson
Borough of Fair Lawn
Borough of Franklin Lakes
Borough of Glen Rock
Borough of Harrington Park
Borough of Haworth
Borough of Hillsdale
Borough of Ho-Ho-Kus
Borough of Leonia
Township of Mahwah
Borough of Midland Park
Borough of Montvale
Borough of New Milford
Borough of Northvale
Borough of Norwood
Borough of Oakland
Borough of Old Tappan
Borough of Oradell
Borough of Park Ridge
Borough of Ramsey
Borough of River Edge
Township of River Vale
Borough of Saddle River
Borough of Tenafly
Borough of Upper Saddle River
Borough of Waldwick
Township of Washington
Borough of Westwood
Borough of Woodcliff Lake
Township of Wyckoff
Ridgewood Village

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

12/07/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS 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 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 rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Conner Strong & Buckelew MEL Underwriting Unit PO Box 99106 Camden, NJ 08101	CONTACT NAME: MEL Underwriting Service Centr PHONE (A/C, No, Ext): _____ FAX (A/C, No): _____ E-MAIL ADDRESS: MELrequest@connerstrong.com														
	<table border="1"> <tr> <th>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> <tr> <td>INSURER A : Bergen County Municipal JIF</td> <td></td> </tr> <tr> <td>INSURER B : Municipal Excess Liability JIF</td> <td></td> </tr> <tr> <td>INSURER C :</td> <td></td> </tr> <tr> <td>INSURER D :</td> <td></td> </tr> <tr> <td>INSURER E :</td> <td></td> </tr> <tr> <td>INSURER F :</td> <td></td> </tr> </table>		INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A : Bergen County Municipal JIF		INSURER B : Municipal Excess Liability JIF		INSURER C :		INSURER D :		INSURER E :		INSURER F :
INSURER(S) AFFORDING COVERAGE	NAIC #														
INSURER A : Bergen County Municipal JIF															
INSURER B : Municipal Excess Liability JIF															
INSURER C :															
INSURER D :															
INSURER E :															
INSURER F :															
INSURED Member Towns of Bergen County Municipal Joint Insurance Fund;9 Campus Dr., Suite 216 Parsippany, NJ 07054															

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	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			BER220101-85	01/01/2022	01/01/2023	EACH OCCURRENCE \$400,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS			BER220101-85	01/01/2022	01/01/2023	COMBINED SINGLE LIMIT (Ea accident) \$400,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	<input type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$			MEL01220187	01/01/2022	01/01/2023	EACH OCCURRENCE \$4,600,000 AGGREGATE \$4,600,000 \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y / <input checked="" type="checkbox"/> N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A	BER220101-85	01/01/2022	01/01/2023	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER 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)
RE: Member Towns
 Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the Bergen Casualty Insurance (See Attached Descriptions)

CERTIFICATE HOLDER SUEZ Water New Jersey Inc. 461 From Road Suite 400 Paramus, NJ 07652	CANCELLATION 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 Tagman</i>
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DESCRIPTIONS (Continued from Page 1)

Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured). However, the designation as an "additional insured" shall only apply to claims which arise out of or are caused or alleged to have been caused in any manner from the member municipality's sole negligent acts while engaging in the activities of street openings, street and road closings, parades, and hanging of banners by a member municipality of the Bergen County Municipal Joint Insurance Fund as per the BCMJIF membership list below and while the member municipality is using county premises and/or facilities:

Borough of Allendale
Borough of Alpine
Borough of Bergenfield
Borough of Closter
Borough of Cresskill
Borough of Demarest
Borough of Dumont
Borough of Emerson
Borough of Fair Lawn
Borough of Franklin Lakes
Borough of Glen Rock
Borough of Harrington Park
Borough of Haworth
Borough of Hillsdale
Borough of Ho-Ho-Kus
Borough of Leonia
Borough of Midland Park
Borough of Montvale
Borough of New Milford
Borough of Northvale
Borough of Norwood
Borough of Oakland
Borough of Old Tappan
Borough of Oradell
Borough of Park Ridge
Borough of Ramsey
Borough of River Edge
Borough of Saddle River
Borough of Tenafly
Borough of Upper Saddle River
Borough of Waldwick
Borough of Westwood
Borough of Woodcliff Lake
Township of Mahwah
Township of River Vale
Township of Washington
Township of Wyckoff
Village of Ridgewood

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS 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 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 rights to the certificate holder in lieu of such endorsement(s).

PRODUCER: Conner Strong & Buckelew, MEL Underwriting Unit, PO Box 99106, Camden, NJ 08101. 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: INSURER A: Bergen County Municipal JIF, INSURER B: Municipal Excess Liability JIF, INSURER C:, INSURER D:, INSURER E:, INSURER F:. INSURED: Member Towns of Bergen County Municipal Joint Insurance Fund; 9 Campus Dr., Suite 216, Parsippany, NJ 07054.

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.

Table with columns: INSR LTR, TYPE OF INSURANCE, ADDL INSR, SUBR WVD, POLICY NUMBER, POLICY EFF (MM/DD/YYYY), POLICY EXP (MM/DD/YYYY), LIMITS. Rows include: A COMMERCIAL GENERAL LIABILITY (BER220101-85), A AUTOMOBILE LIABILITY (BER220101-85), B UMBRELLA LIAB / EXCESS LIAB (MEL01220187), A WORKERS COMPENSATION AND EMPLOYERS' LIABILITY (BER220101-85), A Property (BER220101-85), A Auto Phy Damage (BER220101-85).

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) The Certificate holder and US Bank are amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability and Loss Payee on the Property Policy if pursuant to the terms, conditions, limitations, and exclusions of the BERGEN JIF Casualty Insurance Policy. However, the designation as an "additional insured" shall only apply to claims which arise out of or are caused or alleged to have been caused in any (See Attached Descriptions)

CERTIFICATE HOLDER: County of Bergen, One Bergen County Plaza, Hackensack, NJ 07601. CANCELLATION: 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: W. Michael Toppano

DESCRIPTIONS (Continued from Page 1)

manner from the member municipality's sole negligent acts while the member municipality is using county premises and/or facilities for fire training by member municipality volunteer fire fighters." This applies to the member municipalities of the Bergen Municipal Joint Insurance Fund as per the BERGEN JIF membership list below:

Borough of Allendale
Borough of Alpine
Borough of Bergenfield
Borough of Closter
Borough of Cresskill
Borough of Demarest
Borough of Dumont
Borough of Emerson
Borough of Fair Lawn SIR
Borough of Franklin Lakes
Borough of Glen Rock
Borough of Harrington Park
Borough of Haworth
Borough of Hillsdale
Borough of Ho-Ho-Kus
Borough of Leonia
Borough of Midland Park
Borough of Montvale
Borough of New Milford
Borough of Northvale
Borough of Norwood
Borough of Oakland
Borough of Old Tappan
Borough of Oradell
Borough of Park Ridge
Borough of Ramsey
Borough of River Edge
Borough of Saddle River
Borough of Tenafly
Borough of Upper Saddle River
Borough of Waldwick
Borough of Westwood
Borough of Woodcliff Lake
Township of Mahwah
Township of River Vale
Township of Washington
Township of Wyckoff
Village of Ridgewood SIR

CERTIFICATE OF LIABILITY INSURANCE

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS 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 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 rights to the certificate holder in lieu of such endorsement(s).

PRODUCER: Conner Strong & Buckelew, MEL Underwriting Unit, PO Box 99106, Camden, NJ 08101. CONTACT NAME: MEL Underwriting Service Centr, PHONE, FAX, E-MAIL ADDRESS: MELrequest@connerstrong.com. INSURER(S) AFFORDING COVERAGE: INSURER A: Bergen County Municipal JIF, INSURER B: Municipal Excess Liability JIF, INSURER C, D, E, 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.

Table with columns: INSR LTR, TYPE OF INSURANCE, ADDL INSR, SUBR WVD, POLICY NUMBER, POLICY EFF (MM/DD/YYYY), POLICY EXP (MM/DD/YYYY), LIMITS. Rows include Commercial General Liability, Automobile Liability, Umbrella Liability, Excess Liability, Workers Compensation and Employers' Liability, Property, and Auto Phy Damage.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) RE: Bergen County Grant (CDBG) The County of Bergen and its Officials and Employees are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Pursuing a Bergen County Grant (CDBG) for Members listed below: (See Attached Descriptions)

CERTIFICATE HOLDER: Member Towns of Bergen County Municipal, 9 Campus Dr., Suite 216, Parsippany, NJ 07054. CANCELLATION: 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: W. Michael Tagman

DESCRIPTIONS (Continued from Page 1)

Borough of Allendale
Borough of Alpine
Borough of Bergenfield
Borough of Closter
Borough of Cresskill
Borough of Demarest
Borough of Dumont
Borough of Emerson
Borough of Fair Lawn SIR*
Borough of Franklin Lakes
Borough of Glen Rock
Borough of Harrington Park
Borough of Haworth
Borough of Hillsdale
Borough of Ho-Ho-Kus
Borough of Leonia
Borough of Midland Park
Borough of Montvale
Borough of New Milford
Borough of Northvale
Borough of Norwood
Borough of Oakland
Borough of Old Tappan
Borough of Oradell
Borough of Park Ridge
Borough of Ramsey
Borough of River Edge
Borough of Saddle River
Borough of Tenafly
Borough of Upper Saddle River
Borough of Waldwick
Borough of Westwood
Borough of Woodcliff Lake
Township of Mahwah
Township of River Vale
Township of Washington (B)
Township of Wyckoff
Village of Ridgewood SIR*