

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

9 Campus Drive  
Parsippany, NJ 07054  
Telephone (201) 881-7632 / Facsimile (201) 881-7633

**BULLETIN BE 20-01**

**DATE:** January 2020

**TO:** Risk Management Consultants  
Bergen County Municipal JIF

**FROM:** Underwriting Manager, Conner Strong & Buckelew

**RE:** Certificates of Insurance for 2019 Year, Quasi Entities, Emergency  
Volunteer Workers' Compensation Coverage

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**County of Bergen Certificates**

Each year various agencies of the County of Bergen will require evidence of insurance from member towns of the Bergen County Municipal JIF for reasons such as the following:

- Community Development Grant Programs
- Use of Bergen County Facilities
- Operations performed by member towns under contract with the County of Bergen

Enclosed is the updated Blanket Certificate for the current Fund Year provided to the County of Bergen on behalf of the member towns of the Bergen County Municipal JIF. This blanket certificate will serve as evidence of insurance for any county agency that contracts with a Bergen County Municipal JIF member town. As in the past, County Counsel will inform all of their agencies that no further certificates are required from our members. Should any county agency insist on evidence of insurance, the member town should provide them with a copy of this certificate.

Please remind your respective Recreation Department Director of this procedure to ensure that certificates of insurance are not unnecessarily issued.

**Blanket Certificate – Bergen JIF Member Towns**

Enclosed is the updated Master Blanket Certificate for the period of January 1, 2020 to January 1, 2021. This certificate is evidence of insurance for general liability, auto liability, excess liability and workers compensation. The certificate is to be used when one member contracts with another member town each of the Bergen County Municipal JIF. This eliminates the need for certificates to be issued each time two member towns contract with each other. This certificate is on file with the JIF Administrator and each member town.

Also enclosed is the suggested hold harmless wording for “use of facilities” and suggested hold harmless wording for “use of services.”

### **Bergen County Fire Certificate**

Each year the Bergen County Fire & Police Academy will require evidence of insurance from member towns of the Bergen County Municipal JIF for reasons such as use of Fire Training facilities by member towns for Volunteer Fire Fighters & Junior Volunteer Fire Fighters.

Enclosed is the Blanket Certificate for the current Fund Year provided to the Bergen County Fire & Police Academy on behalf of the member towns of the Bergen County Municipal JIF. This certificate is to be used when any of the member towns are going to be using the Bergen County Fire Training facilities. This eliminates the need for certificates to be issued each time the County of Bergen requires proof of insurance.

Please remind your respective towns of this procedure to ensure that certificates of insurance are not unnecessarily issued.

### **PSE&G Certificate**

Each year PSE&G will require evidence of insurance from member towns of the Bergen County Municipal JIF for reasons such as the following:

- Installation and removal of decorative holiday lighting
- Hanging of banners

Enclosed is the updated Blanket Certificate for the current Fund Year that has been provided to PSE&G – Central Regional Business Services on behalf of the member towns of the Bergen County Municipal JIF. This certificate is to be used when any of the member towns are going to be hanging any holiday lighting or banners on any PSE&G owned poles. This eliminates the need for certificate to be issued each time PSE&G requires proof of insurance.

Please remind your respective towns of this procedure to ensure that certificates of insurance are not unnecessarily issued.

### **Approved Quasi Entities – Expansion of Coverage**

The JIF previously approved the extension of coverage for crime and property for “approved” quasi entities as follows:

#### **Crime**

The JIF approved coverage under the JIF blanket bond and will retain the first \$50,000 of coverage subject to the sponsoring member entity deductible. Since the MEL previously approved crime coverage for quasi entities for other MEL member JIFs, pre- approval from the MEL was not required. The MEL is providing the excess coverage at limits of \$50,000 excess \$50,000. The total limit for blanket crime for “approved” quasi entities is

\$100,000. The coverage grants provided are (1) employee dishonesty, (2) forgery or alteration, (3) theft/disappearance/destruction, (4) robbery/safe burglary and (5) computer fraud/funds transfer. This extension of coverage was effective April 18, 2013.

#### Property

The JIF approved property coverage at the JIF retained limit of \$50,000 subject to the sponsoring member entity deductible. The MEL does not provide property coverage for quasi entities. The coverage applies only to property that is scheduled for coverage with the JIF Executive Director. This extension of coverage was also effective April 18, 2013.

#### **Emergency Volunteer Workers' Compensation Coverage**

The volunteers of emergency service organizations insured by the Bergen JIF receive Workers' Compensation coverage as part of their overall JIF insurance program. Coverage is determined by state statute (34:15-74) as interpreted by Workers' Compensation Judges in each county. Under this law, volunteers are covered while performing duties as first responders and other responsibilities while on duty for the department.

First responders are not covered if they self-deploy outside the service area covered by their department except if they come upon an emergency situation and do not have time to seek permission from the appropriate authority. Volunteers are also not covered for injuries incurred for strictly social or recreational activities except in certain situations related to fund raising activities. **Each situation is fact sensitive.**

Under state law, there are special rules that expand coverage for volunteers. When there is a call-out, Workers' Compensation coverage starts upon dispatch even if the volunteer is not at the station, for example at home. Coverage usually ends when the volunteer leaves the station after returning from the call. There are also special rules if the volunteer returns home without returning to the station.

CERT volunteers are covered if established by resolution/ordinance, have completed any required certification course, and are actively rostered.

If you have any questions, please contact your risk manager, Executive Director or Underwriting Manager.

cc: Fund Commissioners  
Fund Administrators

**USE OF FACILITIES  
HOLD HARMLESS AGREEMENT**

Between the Borough/Township/City of \_\_\_\_\_ and  
Borough/Township/City of \_\_\_\_\_

WITNESSETH:

1. Borough/Township/City of \_\_\_\_\_ agrees to release, indemnify and hold harmless the Borough/Township/City of \_\_\_\_\_ from and against any loss, damage, or liability, including attorneys' fees and expenses incurred by the latter entity and their respective employees, agents, volunteers, or other representatives, arising out of or in any manner relating to the use of facilities located at \_\_\_\_\_.

2. The applicant is named on the Master Certificate of Insurance on file with the **Bergen JIF** and each entity above. The limits of liability are described below:

**Workers Compensation/Employers Liability:** Statutory/\$2,000,000

**General Liability:** \$300,000 per occurrence **CSL Automobile Liability:** \$300,000 per occurrence **CSL Excess Liability:** \$4,700,000 per occurrence **CSL**

3. The facilities will be used as follows:

Purpose: \_\_\_\_\_

Event Date: \_\_\_\_\_ Rain Date: \_\_\_\_\_

Dated: \_\_\_\_\_ Signed: \_\_\_\_\_

Borough/Township/City Witness: \_\_\_\_\_

**USE OF SERVICES  
HOLD HARMLESS AGREEMENT**

Between the Borough/Township/City of \_\_\_\_\_ and  
Borough/Township/City of \_\_\_\_\_.

WITNESSETH:

1. Borough/Township/City of \_\_\_\_\_ agrees to release, indemnify and hold harmless the Borough/Township/City of \_\_\_\_\_ from and against any loss, damage, or liability, including attorneys' fees and expenses incurred by the latter entity and their respective employees, agents, volunteers, or other representatives, arising out of or in any manner relating to the use of the services as described below.

2. The applicant is named on the Master Certificate of Insurance on file with the **Bergen JIF** and each entity above.

The limits of liability are described below:

**General Liability:** \$300,000 per occurrence CSL

**Non-Owned Auto Liability:** \$300,000 per occurrence CSL

**Excess Liability:** \$4,700,000 per occurrence CSL

3. Services: \_\_\_\_\_

Dates: \_\_\_\_\_ Rain Dates: \_\_\_\_\_

Dated: \_\_\_\_\_ Signed: \_\_\_\_\_

Borough/Township/City Witness: \_\_\_\_\_

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.

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.

Table with PRODUCER (Conner Strong & Buckelew) and INSURED (Member Towns of Bergen County Municipal Joint Insurance Fund) information, along with CONTACT NAME (MEL Underwriting Service Centr) and INSURER(S) AFFORDING COVERAGE details.

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.

Main table listing coverage details including INSR LTR, TYPE OF INSURANCE (COMMERCIAL GENERAL LIABILITY, AUTOMOBILE LIABILITY, UMBRELLA LIAB, EXCESS LIAB, WORKERS COMPENSATION), POLICY NUMBER, POLICY EFF, POLICY EXP, and LIMITS.

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

Table with CERTIFICATE HOLDER (Bergen County Fire & Police Academy) and 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.)

## DESCRIPTIONS (Continued from Page 1)

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 ACMJIF 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

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).


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

**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:			BER200101-85	01/01/2020	01/01/2021	EACH OCCURRENCE \$ <b>300,000</b> 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			BER200101-85	01/01/2020	01/01/2021	COMBINED SINGLE LIMIT (Ea accident) \$ <b>300,000</b> 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 \$			MEL01200187	01/01/2020	01/01/2021	EACH OCCURRENCE \$ <b>4,700,000</b> AGGREGATE \$ <b>4,700,000</b> \$
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	BER200101-85	01/01/2020	01/01/2021	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ <b>2,000,000</b> E.L. DISEASE - EA EMPLOYEE \$ <b>2,000,000</b> E.L. DISEASE - POLICY LIMIT \$ <b>2,000,000</b>

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
**The 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 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 manner from the member municipality's sole (See Attached Descriptions)**

<b>CERTIFICATE HOLDER</b> County of Bergen One Bergen County Plaza Hackensack, NJ 07601	<b>CANCELLATION</b> 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)

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  
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) 11/25/2019

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) 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: 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: W. Michael Trapani

## DESCRIPTIONS (Continued from Page 1)

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

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

**COVERAGES                                      CERTIFICATE NUMBER:                                      REVISION NUMBER:**

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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
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:			BER200101-85	01/01/2020	01/01/2021	EACH OCCURRENCE    \$ <b>300,000</b> DAMAGE TO RENTED PREMISES (Ea occurrence)    \$ MED EXP (Any one person)    \$ PERSONAL & ADV INJURY    \$ GENERAL AGGREGATE    \$ PRODUCTS - COMP/OP AGG    \$  COMBINED SINGLE LIMIT (Ea accident)    \$ <b>300,000</b> BODILY INJURY (Per person)    \$ BODILY INJURY (Per accident)    \$ PROPERTY DAMAGE (Per accident)    \$  EACH OCCURRENCE    \$ <b>4,700,000</b> AGGREGATE    \$ <b>4,700,000</b>  PER STATUTE    OTH-ER E.L. EACH ACCIDENT    \$ <b>2,000,000</b> E.L. DISEASE - EA EMPLOYEE    \$ <b>2,000,000</b> E.L. DISEASE - POLICY LIMIT    \$ <b>2,000,000</b>
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			BER200101-85	01/01/2020	01/01/2021	EACH OCCURRENCE    \$ <b>4,700,000</b> AGGREGATE    \$ <b>4,700,000</b>  PER STATUTE    OTH-ER E.L. EACH ACCIDENT    \$ <b>2,000,000</b> E.L. DISEASE - EA EMPLOYEE    \$ <b>2,000,000</b> E.L. DISEASE - POLICY LIMIT    \$ <b>2,000,000</b>
B	<input type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED    RETENTION \$			MEL01200187	01/01/2020	01/01/2021	EACH OCCURRENCE    \$ <b>4,700,000</b> AGGREGATE    \$ <b>4,700,000</b>  PER STATUTE    OTH-ER E.L. EACH ACCIDENT    \$ <b>2,000,000</b> E.L. DISEASE - EA EMPLOYEE    \$ <b>2,000,000</b> E.L. DISEASE - POLICY LIMIT    \$ <b>2,000,000</b>
A	<input checked="" type="checkbox"/> WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?    Y/N    N/A <input checked="" type="checkbox"/> N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below			BER200101-85	01/01/2020	01/01/2021	EACH OCCURRENCE    \$ <b>4,700,000</b> AGGREGATE    \$ <b>4,700,000</b>  PER STATUTE    OTH-ER E.L. EACH ACCIDENT    \$ <b>2,000,000</b> E.L. DISEASE - EA EMPLOYEE    \$ <b>2,000,000</b> E.L. DISEASE - POLICY LIMIT    \$ <b>2,000,000</b>

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)**

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

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 (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, and Workers Compensation and Employers' Liability.

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. AUTHORIZED REPRESENTATIVE: W. Michael Toppanal

## DESCRIPTIONS (Continued from Page 1)

Borough of Allendale  
Borough of Alpine  
Borough of Bergenfield  
Borough of Closter  
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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)  
11/25/2019

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).

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


**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
<b>A</b>	<b>COMMERCIAL GENERAL LIABILITY</b>  <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:			<b>BER200101-85</b>	<b>01/01/2020</b>	<b>01/01/2021</b>	EACH OCCURRENCE <b>\$300,000</b> DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$
<b>A</b>	<b>AUTOMOBILE LIABILITY</b>  <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			<b>BER200101-85</b>	<b>01/01/2020</b>	<b>01/01/2021</b>	COMBINED SINGLE LIMIT (Ea accident) <b>\$300,000</b> BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
<b>B</b>	<b>UMBRELLA LIAB</b> <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> <b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE DED    RETENTION \$			<b>MEL01200187</b>	<b>01/01/2020</b>	<b>01/01/2021</b>	EACH OCCURRENCE <b>\$4,700,000</b> AGGREGATE <b>\$4,700,000</b>
<b>A</b>	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> 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	<b>BER200101-85</b>	<b>01/01/2020</b>	<b>01/01/2021</b>	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT <b>\$2,000,000</b> E.L. DISEASE - EA EMPLOYEE <b>\$2,000,000</b> E.L. DISEASE - POLICY LIMIT <b>\$2,000,000</b>

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

**CERTIFICATE HOLDER    CANCELLATION**

<b>PSE&amp;G</b> <b>24 Brown Avenue</b> <b>Springfield, NJ 07081</b>	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)

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  
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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