

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

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**BULLETIN BE 22-01**

**DATE:** January 2022

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

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

**RE:** Certificates of Insurance, 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. 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:** \$400,000 per occurrence CSL **Automobile Liability:** \$400,000 per occurrence CSL **Excess Liability:** \$4,600,000 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:** \$400,000 per occurrence CSL

**Non-Owned Auto Liability:** \$400,000 per occurrence CSL

**Excess Liability:** \$4,600,000 per occurrence CSL

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

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

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

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