

BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND
POLICIES & PROCEDURES MANUAL

Private

The information contained herein should not be disclosed to unauthorized personnel. It is meant solely for use by authorized Bergen County Municipal Joint Insurance Fund representatives.

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I. INTRODUCTION

In 1984 the legislature of the State of New Jersey enacted a revision to Title 40A permitting communities to form joint self-insurance funds. Title 40A was subsequently revised in 1990 to include any contracting unit as defined in Section 2 of P.L. 1971, C.198 (C.40A:11-12). The enactment of this legislation was extremely timely because in the mid 1980's public entities found themselves in the midst of a crisis of insurability wherein coverage was either not available in the commercial market place or was unavailable because the cost was prohibitive.

As of April 1, 2017, there are 19 local affiliated joint insurance funds that participate in the MEL, in the State of New Jersey, providing insurance coverage to 375 municipalities, 71 utility authorities, 1 county, 40 Fire & First Aid Districts, 2 Health Commissions 89 housing authorities and 1 parking authority.

Authority

A Fund finds its authority for existence in the following regulations:

- **N.J.S.A. 40A:10-36 et seq.**
- **N.J.A.C. 11:15-2**

In addition, a Fund comes under state regulatory divisions of:

- **Department of Insurance**
- **Department of Community Affairs**

Under Title 40A:10-36 Joint Insurance Funds are not insurance companies; instead they are construed to be public entities. Therefore, a Joint Insurance Fund shall be subject to and operate in compliance with the provisions of the:

- **Local Fiscal Affairs Law (N.J.S.A. 40A:5-1 et seq.)**
- **Local Public Contracts Law (N.J.S.A. 40A:11-1 et seq.)**
- **Open Public Meetings Act (N.J.S.A. 10:4-6 et seq.)**
- **Various Statutes authorizing the investment of public funds, including but not limited to, N.J.S.A. 40a:10-10(b), 17:12(b)-241 and 17:9-4.1**
- **Affirmative Action Requirements**
- **Local Government Ethics Act**

The Fund has various sources of official communications; specifically:

- **Bylaws**
- **Plan of Risk Management**
- **Coverage Documents**
- **Meeting Minutes**
- **Policies and Procedures Manual and any combination thereof**

Purpose

While all lines of coverage provided by the Bergen County Joint Insurance Fund and the Municipal Excess Liability Joint Insurance Fund (MEL) are specifically addressed in the coverage documents found in the Coverage Document(s), there remain certain criteria, procedures, and policies which fall to the discretion of the Fund.

The policies presented herein are of that nature. Therefore, this Policies & Procedures Manual covers a wide spectrum of topics and concerns and is designed to serve as a companion to all other Fund references since inception. While the Policies & Procedures Manual can be used independently, it is intended to be most effective when used in conjunction with the Fund Bylaws, Risk Management Plan, Safety Manual, Meeting Minutes, and Coverage Document(s).

The Policies and Procedures established by the Bergen County Municipal Joint Insurance Fund and the MEL are expected to be adhered to by its member local units, appointed officials and the Fund Commissioners. The manual is also a “living” guideline, and, as such, is subject to additions or deletions as they become appropriate and approved by the executive board. These changes will be issued as bulletins during the course of the year and should be filed in the manual.

II. INFORMATIONAL DIRECTORY

Organization

The Bergen County Fund commenced operations on January 1, 1985 with 16 charter members. As of January 1, 2017, the Fund currently has 38 members.

* Denotes charter member. ** Denotes former membership.

	<u>Date Joined</u>
• Closter Borough	** 1/01/85 to 1/1/89 - Returned 1/1/91
• Emerson Borough	1/01/85
• Hillsdale Borough	1/01/85
• Little Ferry Borough	1/01/85 to 1/01/04 (now South Bergen JIF member)
• Montvale Borough	1/01/85
• New Milford Borough	1/01/85
• Northvale Borough	** 1/01/85 to 1/1/89 - Returned 1/1/91
• Norwood Township	1/01/85
• Old Tappan Borough	1/01/85
• Oradell Borough	** 1/01/85 to 1/1/89 - Returned 1/1/92 *
• Park Ridge Borough	1/01/85
• River Edge Borough	1/01/85
• River Vale Township	1/01/85
• Tenafly Borough	1/01/85
• Westwood Borough	1/01/85
• Woodcliff Lake	1/01/85
Alpine Borough	2/01/85
Township of Washington	2/01/85
Dumont Borough	7/01/85
Ho-Ho-Kus Borough	5/01/85
Leonia Borough	5/01/85
Mahwah Township	5/01/85
Ramsey Borough	5/01/85
Midland Park Borough	9/01/85
Oakland Borough	9/01/85
Allendale Borough	1/01/86
Demarest Borough	1/01/86
Saddle River Borough	1/01/86
Cresskill Borough	4/01/87
Bergenfield Borough	1/01/89
Harrington Park Borough	4/01/91
Wyckoff Township	1/01/92
Waldwick Borough	2/13/92
Haworth Borough	7/01/92
Fair Lawn	1/01/93
Upper Saddle River	1/01/94
Franklin Lakes	7/01/95
Glen Rock	1/01/99
Ridgewood	1/01/02

Fund Commissioners

Each participating member appoints one commissioner to the Fund who shall be either a member of its governing body or one of its employees. In addition, each member may appoint one alternate to attend either regular or special meetings on behalf of the municipality in the absence of the Fund Commissioner who exercises the full power and authority of the Fund Commissioner in his/her absence.

The Fund Commissioners responsibilities include:

- **Authorized and empowered to operate the Fund in accordance with its bylaws, state laws and regulations.**
- **Cast one vote**

Meetings

The Fund has an organizational meeting usually in January to elect two officers, Chairperson and Secretary, a five member executive board and four alternates to the board.

Executive Board

The officers and executive board shall:

- **Exercise the full power and authority of its commissioners (see note).**

The officers and the fund commissioners conduct monthly meetings on the **third Thursday** of each month at 5:30 p.m. at:

Westwood Borough Hall
101 Washington Avenue
Westwood, NJ 07675-2001
(201) 664-7100

Note: Please refer to **Article III Organization** in the Fund Bylaws located in Section 1 of the Members' Manual for the duties and responsibilities of Chairperson, Secretary, Executive Committee and officials. Also, the Fund has adopted operating bylaws which are intended to govern the conduct of Executive Committee meetings, the day-to-day functioning of the Fund and its staff, professional consultants, other self-insurance funds and governmental agencies. A copy of the bylaws can be found in Section 1 of the member's manual.

Officials

The Fund also has the following *four appointed officials*:

- **Executive Director/Administrator**
- **Treasurer**
- **Auditor**
- **Attorney**

In addition, the Fund also *contracts* for the following services:

- **Safety Director**
- **Claims Servicing Company**
- **Underwriting Manager**
- **Actuary**
- **Compliance Training Programs
(MEL Safety Institute)**
- **Internal Auditing Services**
- **Asset Manager**
- **Managed Care Provider**

All appointed officials and contractors are retained pursuant to the “Local Public Contracts Law.”

The Bergen Board of Fund Commissioners decided to award professional service agreements in accordance with a fair and open process. The Board of Fund Commissioners established criteria to evaluate qualification.

Additionally, as a condition of its membership, each member receives services from their Risk Management Consultant appointed by each member. The Risk Management Consultants advise their members on matters relating to the Fund’s operation and coverages provided. In addition, Risk Management Consultants may attend closed session matters involving litigation; however, they must execute a non-disclosure statement prior to attending. A copy of this statement can be found on the next page.

On the following pages, you will find:

- **List of names and addresses of various Fund professionals**
- **Organizational Chart**
- **Listing of current members’ appointed commissioners, addresses and phone numbers.**
- **List of Standing Committee Appointments.**

Note: Please refer to **Article II Membership, D2:a-d** for duties and responsibilities of the Risk Management Consultant

BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND

NON-DISCLOSURE STATEMENT

WHEREAS, the Bergen County Municipal Joint Insurance Fund, in order to discharge its duties and obligations, must debate and consider the particulars of personal injury, worker's compensation and other type of claims; and

WHEREAS, said discussions, of necessity, deal with materials that may be highly confidential due to their personal nature, or of great tactical value in conjunction with pending litigation; and

WHEREAS, the undersigned will be participating in said discussions in order to assist The Fund in its deliberations.

NOW, THEREFORE I agree as follows:

1. I will not disclose any matter discussed in any closed session at which I participate or which is set forth in any claim related document made available to me with or to any person not authorized to receive such information by the Bergen County Municipal Joint Insurance Fund.
2. I will not use any knowledge or information obtained during such proceedings for any purpose whatsoever.
3. I will use extreme caution in the storage and disposal of any documents received and will absent myself from any other matter or proceeding in which information obtained in closed session (or from related documents) gives to me an inappropriate advantage.

Print Name

Signature

Date

Municipality

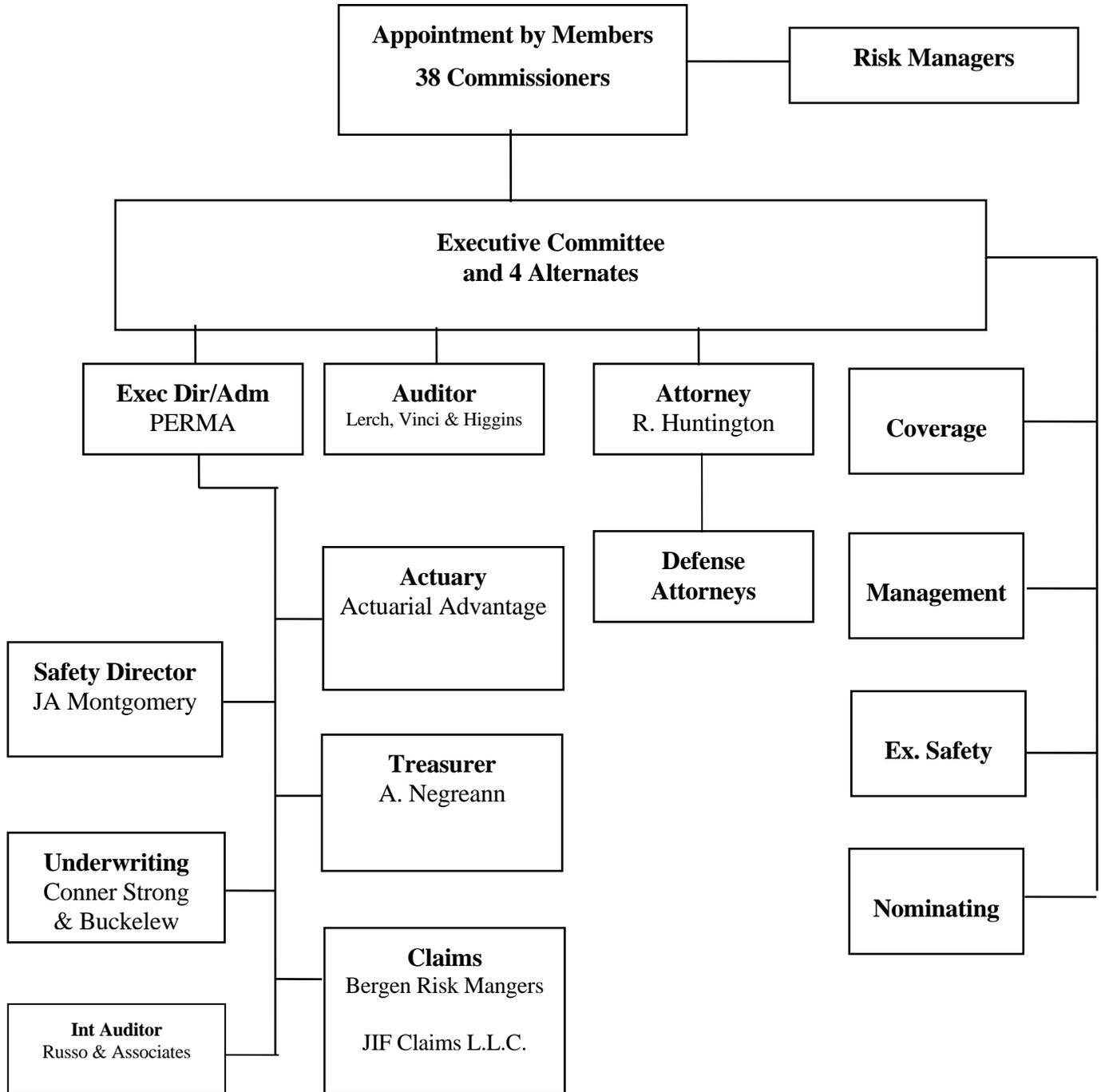
Title

Standing Committees

The Bergen Fund has five standing committees. Appointments to these committees are made annually at the reorganization meeting in January. Each committee is chaired by a member of the Executive Committee. Duties of the committees are as follows:

- | | |
|--------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Executive Safety | Coordinates the activities of the Safety Director and the relationship of same with member municipalities; evaluates, analyzes, and reviews the Fund's safety programs and makes recommendations to the Executive Committee; and monitors the Fund's Safety Incentive Program. |
| Coverage/Exposure | Charged with evaluating potential exposures and determining whether coverage or policy decision should be made by Executive Committee. |
| Nominating | Charged with review of candidates and selection of nominees for presentation in the event of an election of officer(s) or Executive Committee member(s). Review of candidates for the January reorganization meeting to be made in December. |
| Management | <i>Formed June 18, 2015 as the combined Contracts Committee, Long Range Planning and Finance Committee. Committee charged with the review of professional service contracts for form and verbiage and determining the adequacy of scope of service, review of succession plans and overall protection of the Joint Insurance Fund and charged with responsibility of in-depth analysis of all financial reports and data, including that of the Actuary, Auditor, and Treasurer, and developing a method of presenting such data in an understandable format for all members.</i> |

Bergen County Municipal Joint Insurance Fund Organizational Chart



Bergen JIF - Standing Committees

- ❑ **Executive Safety & Award:** Coordinates the activities of the Safety Director and the relationship of same with member municipalities; evaluates, analyzes, and reviews the Fund's safety programs and makes recommendations to the Executive Committee; and monitors the Fund's Safety Incentive Program.
 - Robert Shannon, Chair**
 - Art Caughlan**
 - Brian Eifert**
 - Colleen Holdsworth**
 - Louis Apa**
 - Olga Bobylak**
 - Debra Ginetto**
 - Gerard Quinn**
 - Matthew Struck**
 - Frank Covelli**
 - Sharon Fallon**
 - Joe Gentile**
 - Matt McArow**

- ❑ **Coverage/Exposure:** Charged with evaluating potential exposures and determining whether coverage or policy decision should be made by Executive Committee.
 - Paul Tomasko, Chair**
 - Robert Steinbruch**
 - David J. Vozza**
 - Ralph Spataro**
 - Debra Ginetto**
 - Art Caughlan**
 - Colleen Holdsworth**
 - Ezio Altamura**
 - Gerard Quinn**
 - Frank Covelli**

- ❑ **Nominating:** Charged with review of candidates and selection of nominees for presentation in the event of an election of officer(s) or Executive Committee member(s). Review of candidates for the January reorganization meeting to be made in December.
 - Paul Tomasko, Chair**

- ❑ **Management Committee:** *Formed June 18, 2015 as the combined Contracts Committee, Long Range Planning and Finance Committee.* Committee charged with the review of professional service contracts for form and verbiage and determining the adequacy of scope of service, review of succession plans and overall protection of the Joint Insurance Fund and charged with responsibility of in-depth analysis of all financial reports and data, including that of the Actuary, Auditor, and Treasurer, and developing a method of presenting such data in an understandable format for all members.
 - Robert Shannon, Chair**
 - Paul Hoelscher**
 - Frank Covelli**
 - Arthur Caughlan**
 - Ezio Altamura**

Chairman, Secretary and Executive Director sit ex officio on all committees

III. COMMUNICATIONS POLICY

Each member of the Executive Committee will receive, on a monthly basis, copies of:

- **Upcoming monthly meetings agenda**
- **Minutes**
- **Executive Director's reports**
- **Four Pro Forma reports**
- **Financial Fast Track**
- **Loss Ratio Report**
- **Accident Frequency Report**
- **Interest Comparison**

The pro forma reports, which should be filed in the Members' Manual, provides its members with a snapshot picture of the Fund's:

- **Financial position**
- **Accident severity by line of coverage and by participant (quarterly)**
- **Accident frequency by participant**

Also, on a quarterly basis Fund participants' Risk Management Consultants receive a claims register from the claims service company outlining individual losses by participant. Fund commissioners also receive a copy of the upcoming monthly meeting agenda.

Members will be sent by the Fund's Safety Director copies of survey reports.

The Fund members receive on an annual basis coverage documents. The Executive Director/Administrator currently prepares the documents which are located in Section II of the Members' Manual.

On an "as needed" basis, Fund participants will be forwarded:

- **Coverage Bulletins**
- **Safety Bulletins**
- **Policies and Procedures Bulletins**

In addition, the Bergen Fund has an established "Designation of Agent" and "Acknowledgment of Notice" policy. Each member must submit copies of the following forms to the Fund office indicating who shall be the recipient or official for mailings of Fund business.

ACKNOWLEDGEMENT

of

NOTICE of _____

The Borough/Township of _____ hereby acknowledges receipt of the item listed above, and certifies that this communication was placed in the official record of the Borough for a meeting held on the _____ day of _____, 200_ by the Mayor and Council

Clerk

Date

BOROUGH

of

The Borough/Township of _____ hereby designates the following person as its agent for receipt of official mailings of Fund business. (Please complete.)

Name and Title

Mailing Address

Fax #

I Certify that a Resolution approving the above certification was approved at a meeting of the Mayor and Council held the _____ day of _____, 201_.

Clerk

Date

IV. COVERAGE

The Bergen County Fund and the Municipal Excess Liability Joint Insurance Fund offers the following lines of coverage to its members:

- **Workers' Compensation**
- **General Liability**
- **Auto Liability**
- **Property/Boiler & Machinery**
- **Auto Physical Damage**
- **Public Officials/Employment Practices Liability Coverage through QBE Specialty Insurance Company**
- **Non-owned Aircraft Liability**
- **Environmental Impairment Liability Coverage through the New Jersey Municipal Environmental Risk Management Joint Insurance Fund**
- **Employment Practices - subject to compliance program.**

Also, effective May 18, 1994, the Fund will provide "gap" coverage for vehicles leased by participating members. Please refer to property policy endorsement.

The following graphs represent an overview of the coverages and limits. The actual terms and conditions and all issues related to coverage shall be based on the coverage documents.

The Fund has also established the following appeal procedure for disputed coverage issues:

- (a) Appellant submits his/her position in writing to Executive Director/Administrator's office (not directly to Executive Committee).
- (b) If appellant fails to convince Executive Director/Administrator to change or amend his decision, Executive Director/Administrator will be required to respond within five (5) working days detailing the Fund's policy and position.
- (c) If appellant still is not satisfied, both written opinions will then be submitted to the Executive Committee for its review and consideration.

V. UNDERWRITING/OPERATIONS

New Municipalities

Any municipality seeking membership into the Fund shall submit an application for membership along with the necessary resolution and copies of current policies, five-year historical claim information, latest budget, latest auditor's report, and an application fee of \$1,000.

Membership should meet the following criteria:

- (a) Be within Bergen County, but not necessarily contiguous;
- (b) Be homogeneous in size and operations;
- (c) Show a favorable loss history and generally have shown a proven dedication to Loss Prevention;
- (d) Show a willingness to participate in Fund activities and development; and,
- (e) Agree to comply with the state regulations which govern the Fund, the Fund Bylaws, and all regulations promulgated by the Fund.

The Executive Director/Administrator reviews applications for completeness, accuracy and compliance with established underwriting guidelines. The Executive Director/Administrator then forwards the necessary underwriting information to the Fund's actuary who will develop annualized loss projections by line of coverage based on the applicant's loss experience and exposures. In addition, the Executive Director/Administrator simultaneously requests the Fund's Safety Director to undertake a comprehensive physical inspection on the applicant's locations.

Once the process is completed the Executive Director/Administrator presents the new applicants to the Executive Committee for approval consideration. The Commissioners will review such items as:

- **New member data summary**
- **Compatibility studies**
- **Loss information**
- **Safety Inspection Reports**
- **Proposed Annual Assessments**

The application requires a two-thirds vote of the Executive Committee.

Renewal Process

N.J.A.C. 11:15-2:15© requires that the Fund certify each member's annual assessment no later than December 1 of the coming fiscal year. Therefore, the Fund begins its renewal process in June.

Schedule(s) of Value

(a) Real and Personal Property

All known locations must be declared in advance. A statement of values must be prepared at 100% of replacement value.

(b) Other Equipment

The Fund provides blanket inland marine coverage for all known portable equipment valued at \$10,000 or less. Equipment in excess of \$10,000 must be listed on the application.

(c) Special Items

All known fine arts, such as artwork, antiques and collectibles, must be scheduled in advance. **Any individual displayed art work, antique and collectibles valued less than \$10,000 will be covered at an “agreed upon value”.** Any individual displayed artwork, antique and collectible valued in excess of \$10,000 requires an independent professional appraisal to be filed with the municipal clerk or some other authorized and responsible party. Individual items over \$25,000 require an independent professional appraisal and approval by the Executive Committee or the Underwriting Manger. An independent professional appraisal cannot come from the owner of the item and must be from a company or individual with expertise in this area. Coverage is subject to a \$2,500 deductible per occurrence and \$350,000 limit per occurrence for all items on display. **Aggregate totals for any artwork display that exceeds \$250,000 will require approval by the Executive Committee.**

Additional requirements for non-owned artwork are as follows:

- The owner or party displaying the item should be encouraged to carry insurance on their items. **The JIF’s coverage will be excess of any other valid or collectible insurance.** The owner or party displaying the item should be made aware of terms and conditions of the member town’s coverage.
- The independent professional appraisal requirement for items valued in excess of \$10,000 will be waived in lieu of evidence of insurance form the owner of or party displaying that particular item.
- Items valued at \$10,000 or less will be covered up to the agreed upon value between the member town and the owner of or party displaying the item(s). This value must be shown on the schedule submitted to the Joint Insurance Fund.
- **The member may be asked to provide security measures, ie. Security Guard, burglar alarms.**

(d) Automobiles

All owned and leased vehicles must be scheduled. Vehicles are grouped into various classifications based on value “new”.

- Under \$50,000
- \$50,000 - \$100,000 plus all emergency vehicles
- Fire Trucks over 15 years old or vehicles exceeding \$100,000 in value.
- Fire Trucks 15 years old or less
- Buses

The Bergen Joint Insurance Fund provides for auto physical damage reimbursement coverage to emergency service volunteers including police auxiliary, firefighters and members of the first aid or rescue squads for collision and comprehensive damages to their personal automobile resulting from a motor vehicle accident which arises out of and in the course of the emergency service volunteer’s duties on behalf of the member town while responding to and from an emergency.

This coverage will not exceed \$2,500 or the deductible on the volunteer’s personal automobile policy, whichever is less.

“Fire Truck” Definition - Coverage:

Any Fire Truck 15 years of age and under is covered on a Replacement Value basis. If truck is beyond 15-year period, substantially refurbished/restored and satisfactory proof of such restoration is submitted, municipality may apply to Executive Board for Replacement Coverage. In such case, Executive Board may establish a maximum value that would apply to that apparatus.

Refurbishment/Restoration is defined as a “significant investment in the emergency vehicle with the intent of maintaining the vehicle in service for an additional 10 years”. The approval to grant is subject to receipt of the governing body’s resolution testifying to its intent.

(e) Employee Payroll/by Department

The actual annual payroll reported should be the most current years certified payroll based on the following classifications.

<u>Code</u>	<u>Classification</u>
5509	Street Maintenance
7520	Water Department
7539	Electric Department
8810	Police Dispatch
7580	Sewer
7720	Police
7711	Paid Fire

7715	Paid First Aid
8810	Clerical
8838	Library
9015	Building, NOC
9102	Parks
9402	Street Cleaning
9403	Garbage Removal
9410	Municipal Employees NOC

Firemen and **First Aid Volunteer** payrolls derived by taking the number of volunteers x \$1,300 subject to a maximum based on pieces of apparatus. In addition, each member is required to calculate the number of full time and part time employees based on these classifications.

(f) Appropriations

The total general appropriations (both in and out of the “CAP”) must be declared for the subsequent reporting period. The appropriations should be adjusted net of the following deductions:

- **Debt service**
- **Capital improvement**
- **Judgments**
- **Contracted services - sanitation only**

(g) Seasonal Exposure

Those municipalities which experience increased population during certain seasons must report its total payroll by month for the entire year.

(h) Watercraft

All owned watercraft must be declared in advance. Liability coverage is limited to 50’ length overall, except for watercraft commandeered by a member town for emergency purposes. Each member should provide a schedule that includes:

- **Year, make, model**
- **Serial Number**

(i) Police Officers

The Fund requires the following information which should be declared in advance:

- **Number of officers who are armed and have arrest powers**
- **Number of officers without arrest powers, school crossing guards, meter maids, etc.**
- **Number of personnel who are not officers; clerical**
- **Number of auxiliary police or reserve**
- **Number of police dogs or horses**

Questionnaires

A separate questionnaire is required for the following exposures:

- **Water, Sewer, Electric Utility**
- **Day Care Centers**
- **Waterfront Exposures**
- **Dams, levels or dikes**
- **Landfill, dump, refuse site**
- **Fire Districts**
- **Parking Authority**
- **Waterfront Exposures**
- **Garagekeepers Liability Exposure**

Reporting Exposures

All known exposures must be declared prior to the beginning of the Fund year. Unless otherwise indicated properties not included on the Statement of Values will not be included for coverage. The Fund's Executive Director/Administrator may increase the values shown on the Statement of Values for assessment computation purposes after notification. This does not alleviate the responsibility of the municipality or the risk management consultant to report proper values.

Exposure/Change Instruction

Any changes in exposures should be reported in advance to the Fund office.

PLEASE NOTE THERE ARE DISTINCT REPORTING REQUIRMENTS FOR:

- Newly Acquired Locations**
- Vacant/Unoccupied Buildings**
- Builders' Risk/Rehabilitation**

IN REPORTING ANY OF THE ABOVE CHANGES, MEMBERS SHOULD VISIT THE MEL WEBPAGE AT WWW.NJMEL.ORG FOR REPORTING REQUIREMENTS, WHICH ARE INCLUDED IN COVERAGE BULLETINS.

Additional Assessments for New Exposures

A joint insurance fund's costs are the sum of claims, professional expenses and reinsurance/excess premiums. Each member pays its pro rata share of this cost based on its exposure and historic claims experience. Therefore, if a member adds an exposure, the only impact to the Fund during that year is the increased claims expectancy. A participating member will ultimately pay for this increase claim expectancy through increased assessments

in future years through the experience modification system. Therefore it is not necessary to charge a participant for an additional assessment unless one of the following criteria is met:

- (a) Additional assessments should not be charged for vehicles valued less than \$25,000 unless the vehicles enter the fleet as a part of the acquisition of a new operation.
- (b) Additional assessments for all other vehicles should be charged if the additional assessment is at least \$2,500 and the new vehicle(s) represent a material expansion of operations.
- (c) Additional assessments for all other exposures should be charged if the new exposure generates an additional general liability and/or workers' compensation assessment of \$2,500 or greater.

Excluded Exposures

The Fund excludes the following exposures from its program:

- **Airports**
- **Amusement Parks**
- **Blasting operations**
- **Gas Utilities**
- **Housing Authorities**
- **Hospitals & Clinics***
- **Marina Operator's Legal Liability**
- **Mechanical Amusements Devices/Carnivals***
- **Nursing Homes & Aids Treatment Centers**
- **Penal Institutions/Jails***
- **Racetracks**
- **Schools and Colleges**
- **Skateboard Facilities (unless specifically endorsed)**
- **Ski Facilities**
- **Zoos**

*Note: Normal Board of Health operations including incidental malpractice are covered by the Fund.

Coverage for holding cells is provided.

The Fund's liability coverage includes the sponsorship of street fairs, fair days, Founders Day, and other similar activities. However, the Fund does not extend coverage to participants, vendors, contractors, etc.

Fire Works Displays / Amusement Rides

The Bergen JIF follows the same procedures for fireworks displays, and amusement rides as the MEL. Please refer to MEL webpage www.njmel.org for the Fire Works Displays/Amusement Rides Bulletin located in Coverage Bulletins.

Coverage Inquiries

Participants should submit all coverage inquiries to its risk management consultant for response. If the risk management consultant is unable to answer, he/she will forward inquiry in writing to Executive Director/Administrator for review and response by Underwriting Manager if deemed appropriate by the Executive Director/Administrator. Written replies go directly to member with copy to risk management consultant.

Binding Authority

Executive Director/Administrator authorized to bind if:

- Request for coverage is in writing.
- If, in his/her judgment, the request is within the policies and/or guidelines.
- Receipt of same is acknowledged and a written binder issued.

Additional assessment is subject to certification by the Fund's Executive Committee.

Quasi-Municipal and Athletic Groups

The Fund's participant's insurance program includes all of the member's entities which are under the member's control (either directly or indirectly through the appointment of the board members) and are a part of the member's budget.

For the Fund to consider extending coverage to athletic and quasi-municipal groups, it must comply with **one** of the following conditions:

- (a.) The organization is a sub-agency of the municipality subject to the provisions of the Local Public Contracts Law; or
- (b.) The agency was created by an act of the governing body of the member municipality; or
- (c.) The organization is subject to the provisions of the Local Budget Law, Local Fiscal Affairs Law and any full time paid employees of the agency are eligible for membership in the Public Employees Retirement system.

If the group does not meet one of the above criteria, the municipality must prove that the particular function or organization was historically covered immediately preceding the municipality's Fund membership. The municipality must also pass a resolution designating the group as one it wishes covered as an additional insured. Any request to add an athletic or quasi municipal group requires approval by the Fund Commissioners.

For those JIFs which insure quasi entities via their member towns, please be advised that coverage for Class III (All Other Non-Athletic Organizations) and Class IV (Athletic Organizations) quasi entities was amended effective 1/1/94 and again on 3/9/01. These entities will be subject to an extensive underwriting process to determine if coverage can continue for the respective entities.

The purpose of this review process is to afford coverage only to those quasi entities who provide a municipal service in lieu of the municipality. The coverage limitation effective 1/1/94 will be as follows:

- 1) The limit of liability is reduced to \$2 million. EFFECTIVE 3/9/01 – INCREASED TO \$5 MILLION
- 2) The coverage for these entities is restricted to general liability and auto non-ownership. The local JIF and MEL will be excess on auto non-ownership over the vehicle owner's insurance.

In order for coverage to be considered, these entities must provide the following information:

- 1) A completed Joint Insurance Fund Quasi Entity General Application, including necessary attachments (Class III and IV).
- 2) A completed Joint Insurance Fund Quasi Application including necessary attachments (Class IV only).
- 3) A resolution from the governing body of the applicable member town adding the entity as an "additional named insured" to its coverage document (Class III and Class IV). Please note that this does not constitute acceptance of coverage for that entity.
- 4) Proof that an accidental medical insurance program is in place for sport participants (Class IV only).

The local JIF will review each application against standards for admission applicable to the insured activity. The local JIF's Executive Board will be the sole decision maker on admission or rejection. If admitted for coverage, there will be an additional minimum assessment of \$500 for Class III Class IV. The JIF's loss control program will also extend to the quasias on an as needed basis. For example, any large festival affairs of a bicentennial committee would be reviewed by the JIF's Safety Consultant prior to the event. **The Bergen Fund has elected to waive the \$375 of the \$500 fee for Class III Quasi groups.**

Members will be asked to confirm continued sponsorship of Class III and Class IV Quasi-Municipal Entities when renewing three-year memberships.

If rejected, the entity must purchase coverage elsewhere.

The original completed applications, resolution and statement on accidental medical insurance, if applicable, should be mailed to the MEL's Executive Director.

A copy of this information should also be mailed to the MEL's Underwriting Manager.

Please note that Class I (Public Safety Associations & Auxiliaries) and Class II (Volunteer Ambulance Corps and Fire Districts) quasi entities are not subject to the coverage restrictions or the underwriting review process. Class I and II quasias will continue for coverage up to the limits purchased by the respective member town.

Annual Audit Certification

The Division of Local Government Services has indicated that Joint Insurance Funds must adhere to the requirements of N.J.A.C. 5:30-6.5. This regulation requires that the Executive Committee pass a resolution certifying to the State of New Jersey Local Finance Board that all members of the Executive Committee have reviewed, at a minimum, the sections of the annual audit entitled “General Comments and Recommendations”. In addition, the Executive Committee must also execute a group affidavit indicating that they have done so.

Assessments

As of July 1992, the Fund adopted a quarterly payment plan, with a 20-day grace period.

Billing	Mail date	Due date
1st quarter	December 15	January 31
2nd quarter	“ “ “	April 30
3rd quarter	“ “ “	July 31
4th quarter	December 15 (subsequent year)	January 15

Sewer Back-up Policy

In 1989 the Fund implemented a \$1,000 deduction on all third party property damage claims resulting from a sewer back up. The deductible applies on a per occurrence basis. In 1994, the Fund amended the policy instructing the claims service company to review claims on a case-by-case basis. If there is no contribution from acts of homeowner, Fund will assist in payment.

Coaches Certification

It is the Fund’s recommended policy that each municipality certify its coaches to afford them additional immunities under the Tort Claims Act. All coach’s certification certificates will be maintained in the office of the Clerk/Administrator. In addition, this policy is subject to audit by the Fund’s Internal Auditor.

Boiler & Machinery Inspection Certificates

This will serve as a clarification for boiler inspections on objects which require inspection per New Jersey State Law.

In addition to the below information, please refer to the MEL website www.njmel.org for the annual bulletin issued on Property & Boiler Claims Reporting for information on Object Inspections, Object Certificate Issuance, Loss Prevention Checklists

The State of New Jersey requires a number of heating and cooling objects to be inspected and given a certificate of safe operation by a representative of the State. Some of the common objects you may find in your facilities include Low and High Pressure Boilers, Storage Water Heaters (fired and electric), Steam Cookers and Refrigeration Systems.

The Law requires that all steam or hot water boilers, hot water heaters or similar equipment potentially capable of generating steam shall be inspected at least once each year at 12-month intervals. The inspection shall be an internal and external as construction conditions will permit.

The Law also specifies requirements for air conditioning/refrigeration system inspections and certifications. For example, all refrigeration systems using flammable or toxic refrigerants having 36 driving horsepower must be inspected and certified annually by an insurance company commissioned inspector or a State of New Jersey inspector.

As noted above, the State now also requires that “unfired pressure vessels” be inspected every three years (3).

Along with the above, the State of New Jersey has been put into effect as of October 6, 2008 the enforcement of the registration and inspection of pressure vessels and it reads as follows:

“ The State of New Jersey Bureau of Boiler and Pressure Compliance (BB&PVC) has mandated that owners of pressure vessels have their vessels inspected. This inspection is mandatory and must be done when the current boiler and refrigeration inspections are performed. After the initial inspection of the pressure vessel is completed thereafter, it must be inspected every three years. Inspection of pressure vessels is conducted by State and Insurance company inspectors certified by the BB&PVC. Boiler and refrigeration plants will continue to be inspected once per year.”

Zurich will provide the registration, inspection and the New Jersey Certificate object number, this will keep you in compliance with the in force unfired pressure vessel Code.

The State will issue fines for all objects that do not have the certificate up to date. N.J.S.A. 34:7-26 Penalties; Recovery states that the first offense can carry a penalty of **\$500** to **\$10,000** per object. The second offense can carry a penalty as much as **\$25,000** per object. The fines will come directly from the State of New Jersey. The law requires the inspection to be internal and external as construction and conditions permit. In order for the Boiler to be ready for an inspection, *New Jersey Code 12:90-4.10(f)* requires the boiler to be "open, clean, cool and ready for the inspector."

Zurich has licensed inspectors who will perform the state inspections for these objects.

Off Site Storage

Since mid-1992, the property and casualty Funds have had an established off-site storage program. By way of background, although the Funds operate as public entities, many of the files maintained at the Fund office differ considerably than those maintained by municipalities. Therefore, with the assistance of Joseph L. Falca, Records Analyst with the Division of Archives and Records Management with the State of New Jersey, PERMA developed a Records Retention and Disposition Schedule. Using this schedule, all Fund files are reviewed, inactive files identified and inventories entered into the computed by Fund, box number and destruction date.

Climate control, as well as protection from theft, fire, accidental loss and weather damage are crucial in records retention program. After contacting various storage vendors, Allstate Archives in

Paterson, New Jersey was selected as a facility which would provide superior protection for the Funds' records. This facility charges \$.22 per month per box for storage as well as some minimal handling charges if we need to retrieve inactive files. All records are maintained in a climate-controlled environment with a state of the art burglary system and limited security access. This type of storage is much less expensive than using a self-storage facility which average about \$110 a month for a 10' x 10' space. The Funds have been storing files at Allstate Archives for several years now, and have had no problems with file retrieval or experienced any breeches in security.

VI. INSURANCE REQUIREMENT

The Bergen JIF Executive Committee authorized the Coverage Committee to draft insurance guidelines for member municipalities to use when entering into certain contracts with third parties. The objective of the Executive Committee was to prevent claims against the member municipality where the contractor and/or third party had inadequate insurance.

Use Of Member's Facility By Outside Organization

Insurance Guidelines

Each member town should use the guidelines outlined below when an outside organization requests the use of the member's facilities. (Outside organizations include those groups, committees, associations, clubs, individuals or organizations whose functions or activities are **NOT** sponsored, controlled or regulated by the Borough/Town and are **NOT** covered by the member town's insurance).

Governmental Units Which Are A Part Of The Member Town.

Definition: Entities subject to the Public Contracts Law, which are under the member town's control.

Requirements: None. These entities are a part of the member town's insurance program.

Governmental Units Which Are Affiliated With The Member Town But Are Autonomous.

Definition: Entities subject to the Public Contracts Law, but are independent of the member town's control (for example, an independent authority or a "fire district").

Requirements: The member town may apply to the Joint Insurance Fund to include these entities into the member town's insurance program. Otherwise, these entities are treated as unaffiliated non-profit organizations for purposes of indemnification and insurance requirements.

Governmental Units Which Are Not Affiliated With The Member Town.

Definition: Entities subject to the Public Contracts Law, but are not affiliated with the member town (for example, another municipality or the county).

Requirements: These entities are treated as unaffiliated, non-profit organizations provided, however, that a member town shall not require another member town to provide an insurance certificate. **(Annually the JIF issues a blanket certificate and hold harmless to all member towns to avoid the need for one member town to request a certificate and hold harmless from another member town.)**

Non-Profit Entities (Quasi Municipal)

Definition: Entities which (a) are not subject to the Public Contracts Law, but perform functions which otherwise could be performed by the member town.

Requirements: In order to be included in the member town's insurance program, the member town must adopt a resolution requesting coverage from the Joint Insurance Fund, which will be reviewed by the Coverage Committee prior to consideration by the Joint Insurance Fund's Executive Committee in accordance with the JIF's quasi municipal policy. described earlier. Otherwise, these organizations will be treated as unaffiliated, non-profit entities for purposes of indemnification and insurance requirements.

Non-Profit Entities (Unaffiliated)

Definition: Entities which (a) are not subject to the Public Contracts Law **and** (b) have not been included in the member town's insurance program pursuant to the quasi municipal procedure policy.

Requirements: \$500,000 limits of liability for general liability coverage, and full indemnification and hold harmless.

Non-Profit Entities (Unaffiliated Individuals)

Definitions: An individual who is holding a function at a municipal or quasi-municipal facility and such function is not sponsored for the benefit of an organization including governmental units, non-profit entities or for profit entities.

Requirements: \$300,000 limit of liability for general liability coverage, and full indemnification and hold harmless.

Exceptions: The governing body of a member town may exempt a non-profit organization from these requirements or may reduce the requirements upon a finding that the exposure of the organization is small enough that it would not normally carry insurance, provided, however, that the governing body may not grant such exceptions if:

1. The organization is charging a fee to perform a service which is regularly supplied by For-Profit organizations. For example, a day care center must have insurance and cannot be granted an exception.
2. The organization is conducting a regular ongoing sports program. For example, a little league program could not be granted an exception.
3. The organization is charging a fee for a function which includes alcohol. For example, a dinner where alcohol is being served cannot be granted an exception.

For Profit

Definition: Any organization other than a governmental entity or a non-profit as defined above.

Requirements: \$1,000,000 limit of liability for general liability coverage, and full indemnification and hold harmless.

Coverage and Indemnification/Hold Harmless Requirement

A **Certificate of Insurance** must show minimum limits of \$1,000,000 per occurrence for general liability. This certificate should name the member town as an additional insured along with the enclosed hold harmless must be received prior to granting use of the facilities. Please note, any event where liquor will be served, the member town should obtain a hold harmless agreement and a certificate of insurance also naming the member town as an additional insured with minimum limits of \$1,000,000 from an insurance company rated no lower than A.M. Best Rated "A minus 7" from the entity using the premises. In addition, at the very least, local citizen community groups such as garden clubs, etc. which have no insurance must provide the member town with a Hold Harmless Agreement.

A "**Hold Harmless**" Agreement must be signed which protects the member town from any liability which may occur during the time the facilities are being used. The Joint Insurance Fund approved hold harmless agreement is enclosed. Also, the Joint Insurance Fund encourages that this agreement be memorialized by resolution at the member town council meeting.

Groups to whom the member grants formal approval under a Special Events permit (*See Note Below) are required to sign a Hold Harmless Agreement, holding harmless the member town from

any and all liability which may occur during the time they are using the facility. In addition, they are required to provide a minimum of \$1 million per occurrence liability insurance, naming the member town as additional insured. The Joint Insurance Fund may require coverage limits excess of the minimum amount shown above if, in its judgment, the special event warrants higher coverage.

Companies, individuals, or organizations who lease or otherwise use a fire house facility for social use must complete a hold harmless agreement indemnifying the member town and submit proof of insurance in an amount equal to a minimum of \$1,000,000 if alcoholic beverages are served with a company rated no less than A.M. Best Rated "A Minus 7" from the entity using the premises. **It should be noted that the member town has no coverage from the JIF where they are giving, selling or serving any alcoholic beverages to the general public in connection with catering operations for a profit.**

*Note: Outside organizations include:

- i. Profit-making organizations
- ii. Non-profit organizations of such size or structure as would normally carry its own insurance or any organization that does, in fact, carry its own insurance.
- iii. Events which present a special exposure (fireworks display, carnivals, concerts, etc. - \$1 million coverage and Hold Harmless Agreement).

Please note that the member town must comply with the MELJIF Fireworks Requirements where they are the sponsor.

NOTE:

These Recommendations Of The Bergen JIF Executive Committee Should Be Used As Guidelines. Each "Use Of Premises" Should Be Reviewed By The Municipal Attorney And Risk Management Consultant To Determine If Limits And Coverages Are Sufficient In Consideration Of The Actual Exposure. Examples Of Unusual Exposures Which Require Review By Your Risk Management Consultant Or Attorney Include Helicopter Landings, Tether Rides, Liquor Events, Fairs, Carnivals, Pistol Ranges, Etc.

HOLD HARMLESS AGREEMENT

(to be signed by organizations using municipal facilities)

BETWEEN THE MUNICIPALITY OF

AND

Name of Organization using the Facility

Address of the Organization (Not Post Office Box)

Telephone Number of the Organization

Type of Organization (Individual, Partnership, Non-Profit Corporation, Corporation, Public Entity)

In consideration of the use of _____, on the following dates: _____ for the purpose of _____, the undersigned agrees to indemnify and hold the Municipality of _____ and its officers, agents and employees harmless from any and all liability, claims, costs and attorney's fees arising out of the use of the property referred to above.

I understand that this Hold Harmless Agreement also requires that the municipality of _____ is indemnified from any losses or damages resulting from the acts or omissions from any guest, participant, visitor or other person attending the event herein referred to. Unless waived in writing by municipality of the _____ I agree to furnish a Certificate of Insurance specifically naming the municipality of _____ as additional insured providing general liability coverage including, bodily injury and property damage with minimum limits of liability not less than \$_____. In order to induce the municipality of _____ to accept this Hold Harmless Agreement, the following information concerning the intended use of the premises is furnished:

- a. Alcoholic Beverages (will) or (will not) be served.
- b. Total number of person anticipated is _____.
- c. Live entertainment (will) or (will not) be provided.
- d. Other _____.

This Agreement shall remain in full force and effect for any continued, additional or postponed date for the event indicated.

The municipality reserves the right to cancel or interrupt the event if the representations set forth therein are not adhered too or if the municipality determines that a situation that might lead to personal injury, property damage or violation of law exists.

Signed this _____ day of _____ 20__ as

the binding act in deed of _____
Name of Organization

Authorized Signature

WITNESS

Print Authorized Name & Title

Lease of Town Property by Private Telephone Companies for Telecommunication Purposes

The lessee shall maintain during the life of the lease, insurance with minimum limits indicated below and in a form satisfactory to the municipality. The lessee shall provide certificates of insurance prior to commencement of the lease and annually thereafter for as long as the lease is in force.

A) Police and Limit Guidelines are as follows:

- 1) Workers Compensation and Employers Liability Insurance in accordance with laws of the State of New Jersey.
- 2) Commercial General Liability Insurance with limits of \$1,000,000 per occurrence; combined single limit for bodily injury and property damage.
- 3) Comprehensive Automobile Liability Insurance covering the use of all owned, non-owned, hired or leased automobiles with limits of liability not less than \$1,000,000 combined single limit for bodily injury and property damage.
- 4) Umbrella Liability with limits of \$2,000,000 per occurrence; combined single limit for bodily injury and property damage excess of the employers liability, general liability and automobile liability.

B) Additional requirements as follows:

- 1) Certificates of insurance satisfactory to the Borough/Township of _____ shall be furnished forthright. Each certificate shall contain a provision that it is not subject to change, cancellation or non-renewal unless thirty (30) days prior written notice. This must be received prior to execution of the lease.
- 2) The lessee agrees that it will defend, indemnify and save harmless the Borough/Township of _____, its officers, officials, agents and employees from any and all claims, losses or suits and the costs estimated therewith arising out of the performance of the contract.
- 3) The general liability and umbrella liability insurance purchased and maintained by the lessee in accordance with the lease shall designate the Borough/Township of _____, their officers, officials, agents, employees as additional insured.

NOTE:

THESE RECOMMENDATIONS OF THE BERGEN JIF EXECUTIVE COMMITTEE SHOULD BE USED AS GUIDELINES. EACH "LEASE" SHOULD BE REVIEWED BY THE MUNICIPAL ATTORNEY AND RISK MANAGEMENT CONSULTANT TO DETERMINE IF LIMITS AND COVERAGES ARE SUFFICIENT IN CONSIDERATION OF THE ACTUAL EXPOSURE.

Contractor Projects

The Contractor shall maintain during the life of the contract, insurance policies of the type and with the minimum limits indicated below and in a form satisfactory to the municipality. The Contractor shall provide a certified copy of the policies and/or certificates of insurance prior to commencement of work.

A) Policy and Limit Guidelines as follows:

- 1) Workers Compensation insurance in accordance with laws of the State of New Jersey and other states where work is being performed. The Contractor shall also have and maintain Employers Liability Insurance as well as USL&H and Jones Act coverage where applicable.
- 2) Commercial General Liability insurance coverage, written on an occurrence basis, and must not be altered by any endorsements limiting coverage. Limits of liability **shall not be less than** the following:

\$2,000,000	General Aggregate per location/per job
\$2,000,000	Products/Completed Operations
\$1,000,000	Personal Injury and Advertising Injury Limit
\$1,000,000	Each Occurrence Combined Single Limit for Bodily Injury and Property Damage

The coverage shall include:

- a) Premises/Operations
- b) Elevators
- c) Independent Contractors
- d) Contractual liability covering liability assumed under the indemnification provision contained in this Agreement and deleting any third-party beneficiary exclusion.
- e) Broad form property damage liability including completed operations.
- f) Coverage for liability arising from explosion, collapse and underground damage, if blasting or excavation is to be done.
- g) Personal injury coverage, including coverage for liability arising from false arrest, malicious prosecution, willful detention, libel, slander, defamation of character, invasion of privacy and wrongful egress or entry.
- h) Products and completed operations for a period of two (2) years from substantial completion.

- i) Limited Pollution Cleanup at a limit of \$100,000 for construction projects over \$500,000.
- 3) Comprehensive Automobile Liability insurance covering the use of all owned, non-owned, hired or leased automobiles with limits of liability not less than \$1,000,000 combined single limit for bodily injury and property damage. Coverage should include uninsured and underinsured motorist at limits no less than the minimum statutory limits.
- 4) Owners Protective Liability policy (OCP) with minimum limits of \$1 million. The policy “Named Insured” would be the Borough/Township of _____ as owner. The policy would also show the Contractor as “Designated Contractor”. This policy will protect the Named Insured (the municipality) for the negligent acts of the Designated Contractor (Contractor).
- 5) Umbrella Liability insurance policy written on an occurrence basis with a minimum combined single limit of “see below” as “Follow Form” excess of the Contractor’s Employer’s Liability, Commercial General Liability and Comprehensive Automobile Liability insurance policies required herein. Coverage to include on site limited pollution. The OCP policy is required in Item #4 should be an underlying policy.

<u>Project Cost</u>	<u>Umbrella Limit</u>
\$50,000 and Below	\$1,000,000
Over \$50,00 to \$500,000	\$3,000,000
Over \$500,000 to \$1,000,000	\$5,000,000
Over \$1,000,000	\$10,000,000

B. Additional Requirements as follows:

- 1. Certified copies of all insurance policies provided above or certificates thereof satisfactory to the Borough/Township of _____ shall be furnished forthwith. Each such policy or certificate shall contain a provision that it is not subject to change, cancellation or non-renewal unless 30 days prior written notice via certified mail/return receipt shall have been given to the Borough/Township of _____ by the Contractor’s Insurer. These must be received 30 days prior to commencement of work.
- 2. The Contractor agrees that it will defend, indemnify and save harmless the Borough/Township of _____, its officers, agents and employees from and all liability, suits, actions, and demands and all damages, costs or fees on account of injuries to persons or property, including accidental death, arising out of or in connection with the work, or by reason of the operations under this agreement.
- 3. All insurance purchased and maintained by the Contractor shall designate the Borough/Township of _____, their officers, officials, agents, employees, consultants as additional insureds.

4. Except as modified by the Borough/Township of _____ in writing, the insurance requirements herein shall also apply to Subcontractors and to the Sub-Subcontractors and the Contractor will be responsible for supervision of the filing of certified copies of the insurance policies and/or insurance certificates prior to any Subcontractor commencing work on the project.
5. The Borough/Township of _____ shall maintain Property insurance upon the entire work at the site. The insurance shall insure against the perils as provided by the Bergen JIF and its excess insurer.
6. The Borough/Township of _____ and Contractor waive all rights against (1) each other and the Subcontractors, Sub-Subcontractors agents and employees each of the other, and (2) the architect and separate Contractors, if any, and their Subcontractors, Sub-Subcontractors, agents and employees for damages caused by fire or other perils to the extent covered by insurance obtained pursuant to Paragraph 5 or any other property insurance applicable to the work except such rights as they may have to the proceeds of such insurance held by the Borough/Township of _____. The Borough/Township of _____ or the Contractor, as appropriate, shall require the architect, separate Contractors, Subcontractors, and Sub-Subcontractors by appropriate agreements, written where legally required for validity, similar waivers, each in favor of all parties enumerated in the Subparagraph 6.
7. All insurance coverage evidenced by the Contractor in accordance with this contract shall be from A.M. Best's rated A-X or better Insurance Company licensed to do business in the State of New Jersey.
8. All proof of insurance submitted to the municipality shall clearly set forth all exclusions and deductible clauses. The Borough/Township of _____ will allow certain deductible clauses which are not considered excessive, overly broad, or harmful to the interest of The Borough/Township of _____. Standard exclusions will be allowed provided they are not inconsistent with the requirements of this subsection allowance of any additional exclusions. This will be at the discretion of the Borough/Township of _____. Regardless of the allowance of exclusions or deductions by The Borough/Township of _____, the Contractor shall be responsible for the deductible limit of this policy and all exclusions consistent with the risks he assumes under this contract and as imposed by law.

In the event that the Contractor provides evidence of insurance in the form of certificates of insurance, valid for a period of time less than the period during which the Contractor is required by the terms of this contract to maintain insurance, said certificates are acceptable, but the Contractor shall be obligated to renew its insurance policies as necessary and to provide new certificates of insurance so that the Borough/Township of _____ is continuously in possession of evidence of the Contractor's insurance in accordance with the foregoing provisions.

In the event the Contractor fails or refuses to renew its insurance policy, or the policy is canceled, terminated, or modified so that the insurance does not meet the requirements of this subsection, the Borough/Township of _____ may refuse to make payment of any further moneys due under this contract or refuse to make payment of moneys due or coming due under other contracts between the Contractor's insurance for the periods and amounts referred to above. Alternately, the Borough/Township of _____ may default the Contractor and direct the surety to complete the project. During any period when the required insurance is not in effect, the Borough/Township of _____ may suspend performance of the contract. If the contract is so suspended, additional compensation or extension of contract time is not due on account thereof.

NOTE:

THESE RECOMMENDATIONS OF THE BERGEN JIF EXECUTIVE COMMITTEE SHOULD BE USED AS GUIDELINES. EACH PROJECT SHOULD BE REVIEWED BY THE MUNICIPAL ATTORNEY AND RISK MANAGEMENT CONSULTANT TO DETERMINE IF LIMITS AND COVERAGES ARE SUFFICIENT IN CONSIDERATION OF THE ACTUAL EXPOSURE.

Garbage Contractor

The Contractor shall maintain during the life of the contract, insurance policies of the type and with the minimum limits indicated below and in a form satisfactory to the municipality. The Contractor shall provide a certified copy of the policies and/or certificates of insurance satisfactory to the municipality prior to commencement of work.

A) Policy and Limit Guidelines as follows,

- 1) Workers Compensation insurance in accordance with laws of the State of New Jersey and other states where work is being performed The Contractor shall also have and maintain Employers Liability Insurance as well as USL&H and Jones Act coverage where applicable
- 2) Commercial General Liability insurance coverage, written on an occurrence basis, and must not be altered by any endorsements limiting coverage. Limits of liability shall not be less than the following:

\$2,000,000	General Aggregate per location/per job
\$2,000,000	Products/Completed operations
\$1,000,000	Personal Injury and Advertising injury Limit
\$1,000,000	Each occurrence Combined Single Limit for Bodily Injury and Property Damage

The coverage shall include:

- a) Premises/Operations
- b) Independent Contractors

- c) Contractual liability covering liability assumed under the indemnification provision contained in this Agreement and deleting any third-party beneficiary exclusion.
 - d) Broad form property damage liability including completed operations.
 - e) Personal injury coverage, including coverage for liability arising from false arrest, malicious prosecution, willful detention, libel, slander, defamation of character, invasion of privacy and wrongful egress or entry.
 - f) Products and completed operations for a period of two (2) years from substantial completion.
 - i) Limited Pollution Cleanup at a limit of \$100,000.
- 3) Comprehensive Automobile Liability insurance covering the use of all owned, non-owned, hired or leased automobiles with limits of liability not less than \$1,000,000 combined single limit for bodily injury and property damage. Coverage should include uninsured and underinsured motorist at limits no less than the minimum statutory limits.
 - 4) Umbrella Liability insurance policy written On an Occurrence basis with a minimum combined single limit of "\$5,000,000" as "Follow Form" excess of the Contractor's Employer's Liability, Commercial General Liability and Comprehensive Automobile Liability insurance policies required herein. Coverage to include on site limited pollution.

B. Additional Requirements as follows:

- 1) Certified copies of all insurance policies provided above or certificates thereof satisfactory to the Borough/Township of _____ shall be furnished forthwith. Each such policy or certificate shall contain a provision that it is not subject to change, cancellation or non-renewal unless 30 days prior written notice via certified mail/return receipt shall have been given to the Borough/Township of _____ by the Contractor's Insurer These must be received 30 days prior to commencement of work.
- 2) The Contractor agrees that it will defend, indemnify and save harmless the Borough/Township of _____ its officers, agents and employees from and all liability, Suits, actions, and demands and all damages, costs or fees on account of injuries to persons or property, including accidental death, arising out of or in connection with the work, or by reason of the operations under this agreement.
- 3) All insurance purchased and maintained by the Contractor shall designate the Borough/Township of _____ their officers, officials, agents, employees, consultants as additional insureds.
- 4) Except as modified by the Borough/Township of _____ in writing, the insurance' requirements herein shall also apply to Subcontractors and to the Subcontractors and the Contractor will be responsible for supervision of the filing of certified copies of the insurance policies and/or insurance certificates prior to any Subcontractor commencing work.

- 5) All insurance coverage evidenced by the Contractor in accordance with this contract shall be from A.M. Best's rated A-X or better Insurance Company licensed to do business in the State of New Jersey.
- 6) All proof of insurance submitted to the municipality shall clearly set forth all exclusions and deductible clauses. The Borough/Township of _____ will allow certain deductible clauses which are not considered excessive, overly broad or harmful to the interest of The Borough/Township of _____. Standard exclusions will be allowed of any additional exclusions. This will be at the discretion of the Borough/Township of _____. Regardless of the allowance of exclusions or deductions by The Borough/Township of _____, the Contractor shall be responsible for the deductible limit of this policy and all exclusions consistent with the risks he assumes under this contract and as imposed by law.

In the event that the Contractor provides evidence of insurance in the form of certificates of insurances valid for a period of time less than the period during which the Contractor is required by the terms of this contract to maintain insurance, said certificates are acceptable, but the Contractor shall be obligated to renew its insurance policies as necessary and to provide new certificates of insurance so that the Borough/Township of _____ is continuously in possession of evidence of the Contractor's insurance in accordance with the foregoing provisions

In the event the Contractor fails or refuses to renew its insurance policy, or the policy is canceled, terminated or modified so that the insurances does not meet the requirements of this subseeion1 the Borough/Township of _____ may refuse to make payment of any further moneys due under this contract or refuse to make payment of moneys due or coming due under other contracts between the Contractor1s insurance for the periods and amounts referred to above. Alternately the Borough/Township of _____ may default the Contractor and direct the surety to complete the project. During any period when the required insurance is not in effect, the Borough/Township of _____ may suspend performance of the contract. if the contract is So suspended, additional compensation or extension of contract time is not due on account thereof,

NOTE:

THESE RECOMMENDATIONS OF THE BERGEN JIF EXECUTIVE COMMITTEE SHOULD BE USED AS GUIDELINES. EACH PROJECT SHOULD BE REVIEWED BY THE MUNICIPAL ATTORNEY AND RISK MANAGEMENT CONSULTANT TO DETERMINE IF LIMITS AND COVERAGES ARE SUFFICIENT IN CONSIDERATION OF THE ACTUAL EXPOSURE.

Towing Contractor

The Contractor shall maintain during the life of the contract, insurance policies of the type and with the minimum limits indicated below and in a form satisfactory to the municipality. The Contractor shall provide a certified copy of the policies and/or certificates of insurance satisfactory to the municipality prior to commencement of work.

INDEMNITY

The applicant will defend, indemnify and hold harmless the municipality from any an all claims for personal injury or property damage against the municipality arising out of the operation of any towing services under this agreement. The applicant will further defend the municipality, at applicant's expense, in connection with any claim, demand, suit or action brought against the municipality arising out of the awarding or operation of any towing, garage or repair services under this agreement.

INSURANCE

a. Garage Liability Insurance

Limit of liability shall not be less than \$500,000 combined single limit (bodily injury and property damage) per occurrence including premises operations and products/completed operations.

b. Automobile Liability Insurance

Limit of liability shall not be less than \$500,000 combined single limit (bodily injury and property damage) per occurrence.

c. Garagekeepers Legal Liability Insurance

Physical damage insurance policies shall be specifically endorsed to provide a "direct primary" insurance, where applicable, for vehicles in tow, possession of, or storage on property owned or controlled by the contractor. Limit of said coverage shall be not less than \$100,000.

d. Excess Umbrella Insurance.

Limit of liability shall not be less than \$1,000,000 providing protection in excess of the \$500,000 garage and auto liability coverage. Note: this requirement may be waived if the limits of liability in sections A and B above are not less than \$1,500,000 combined single limit.

e. On all liability policies, the municipality shall be added as an additional insured, and insurance certificates shall indicate such coverage as primary coverage notwithstanding any insurance carried by the municipality.

f. Workers' Compensation Insurance

Statutory coverage, including employers liability coverage with a limit of at least \$500,000/\$500,000/\$500,000.

- g. The contractor shall indemnify the municipality and the public against any loss due to injuries, accidents or damages of any character whatsoever where any such damage is the result of an act or omission of the contractor, his agents or employee in or due to the execution of the work called for under the contract.
- h. Certified copies of all insurance policies provided above or certification thereof satisfactory to the Borough/Township of _____ shall be furnished forthwith. Each such policy or certificate shall contain a provision that it is not subject to change, cancellation or non-renewal unless 30 days prior written notice via certified mail/return receipt shall have been given to the Borough/Township of _____ by the Contractor's Insurer. These must be received 30 days prior to commencement of work.
- i. The providing of any insurance required herein does not relieve the contractor of any of the responsibilities or obligations assumed by the contractor for which the contractor may be liable by law or otherwise.
- j. If any policies contain deductibles or co-payments, it shall be the responsibility of the contractor to pay such sums at the same time a claim is settled by the contractor's insurance company.
- k. If any policies contain limits of liability with an aggregate limit, the contract or the contractor's insurance company shall provide the municipality—quarterly during the police period – a statement evidencing the limits of liability required under this contract to be in force.
- l. Failure to provide and continue in force such insurance as required above shall be deemed a material breach of the contract and shall cause an immediate termination thereof.
- m. All policies shall be written in either a company licensed to do business in the State of New Jersey or a New Jersey eligible Surplus Lines Company, with a minimum Best rating of A-X. They shall be written on an ISA (Insurance Service Office) form or better.

NOTE:

THESE RECOMMENDATIONS OF THE BERGEN JIF EXECUTIVE COMMITTEE SHOULD BE USED AS GUIDELINES. EACH PROJECT SHOULD BE REVIEWED BY THE MUNICIPAL ATTORNEY AND RISK MANAGEMENT CONSULTANT TO DETERMINE IF LIMITS AND COVERAGES ARE SUFFICIENT IN CONSIDERATION OF THE ACTUAL EXPOSURE.

Recreational Bus Usage

Use of recreational and municipally owned buses, are limited to within a two hundred and fifty (250) mile radius of the municipality. For trips which are more than 250 miles, an outside transportation company should be hired, such as New Jersey Transit or a private bus company. The outside transportation company should provide the municipality with a certificate of insurance showing evidence of the following coverages and limits:

Minimum Requirements:

Workers Compensation:	Statutory
General Liability	\$1,000,000
Automobile Liability	\$1,000,000
Umbrella Liability	\$1,000,000

Preferred

Umbrella Liability	\$5,000,000
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The municipality should designate a municipal employee to ensure the transportation company provides the proper certificate(s) prior to the trip. All certificates should be reviewed by the risk management consultant.

Professional Liability

Professionals such as Architects, Engineers, Attorneys, Doctors, etc. should provide the municipality with a Certificate of Insurance evidencing their professional liability and/or malpractice insurance with a minimum limit of \$1 million.

SKATEBOARD FACILITY

Insurance and Safety Guidelines

Skateboard Facility Definition

A skateboard facility is defined as a facility constructed specifically for the use of skateboarding and designed with special ramps. It is not a flat paved composite or wooden area. The Bergen County JIF currently excludes coverage for skateboard facilities except for those that have already been approved.

In addition to the below information, please refer to MEL webpage www.njmel.org for the Skateboard Parks bulletin located in *Coverage Bulletins*.

Seven (7) Step Requirement for Approval of Coverage

The Executive Committee of the Bergen County JIF must approve the application for coverage prior to the Fund extending coverage. The member must submit to the Executive Committee for review,

documents outlined in items (1) through (7). The Executive Committee wants to ensure that Title 59 immunities will be triggered where at all possible in the event of a claim.

- (1) The facility must be designed by a qualified architect or engineer. The member town must obtain **certificates of insurance from this individual/firm**. The member town should consult with their RMC (where applicable) on the limits and extent of coverage required.
- (2) The facility must be constructed by a qualified outside contractor. The Member Town must obtain **certificates of insurance from the contractor**. Again, the member town should consult with their RMC (where applicable) on limits and extent of coverage required.
- (3) The JIF will only insure those facilities which are designed with safety in mind. The member town must provide a copy of the **design specifications** to the JIF for review by the JIF and its Safety Director. **Attached is a basic description of the type of facility the JIF would consider insuring.**
- (4) The facility must receive a **satisfactory inspection** in writing by the Fund Safety Director.
- (5) The governing body of the member town must adopt **a resolution/ordinance approving the design and construction** of the skateboard facility.
- (6) The governing body of the member town must adopt **a resolution/ordinance requiring the posting of signs** at the skateboard facility requiring the wearing of safety equipment, including helmets, elbow and kneepads.
- (7) The governing body of the member town must adopt **a resolution/ordinance that on-site supervision is required.**

Coverage and Pricing

The coverage afforded for an approved facility is currently at a sublimit of \$5,000,000. The Bergen County JIF will provide the first \$100,000. The MELJIF will provide \$4,900,000 excess of \$100,000.

There will be a JIF annual additional assessment of \$1,500.

Basic Description

The design of a skateboard facility must include considerations for safety; be economically feasible; be compatible with other uses if built in a public park; and not adversely impact any nearby residents. It should incorporate features that allow skaters of different levels of ability to be challenged; it may contain convex and concave shapes in the form of bowls, ridges, valleys, channels, curbs, platforms, ramps and level areas. All features should be interconnected so that skaters can move continuously throughout and around the track.

The design of the facility should be a reasonable compromise between fun and safety. The height, width and slope of bowls, ridges, valleys and channels will dictate the speed and difficulty for skaters using the facility. **Vertical slopes and sharp edges should be eliminated from the design, with, instead, a gently rounded lip at the top edge of all slopes.** This is not only for the safety of skaters but also for the safety of any non-skater who might wander onto the track and slide into a bowl instead of falling vertically into a bowl. It is essential that the design of the skateboard facility should not only involve input from the township staff and the township's risk management consultant, but also involve input from skateboarders.

The design of a skateboard facility should also include the area immediately adjacent to the facility track, possibly containing a mounded lawn area approximately 3 to 5 feet high, giving skateboarders and spectators a place to sit and watch the activity on the track. Trees and shrubs should be planted far

enough away from the track to avoid leaves and twigs from falling on the track. Ground covers are likely to be trampled if planted too close to the facility. Benches, fences, drinking fountains, trash containers and restrooms should also be available for skaters and spectators.

Participating Member Certification of Coverage

A member may also be asked to provide evidence of insurance and financial responsibility. The Fund will require the following information:

- **Certificate holder's name and address.**
- **Coverage being requested.**
- **Description of the event: dates, locations**

All such requests should be forwarded to the Fund's underwriting manager.

Certificates of Insurance - Member Town to Member Town

At the January 1996 Bergen JIF Executive Committee Meeting, an issue was raised on the practice of one member town requesting certificates from another member town. For example, one member town requests the use of another member town's facility or services for a certain activity. The member town who owns the facility, or who has agreed to provide a service, requests a certificate of insurance and a hold harmless/indemnification from the member town who needs to use the facility or requires a service. This practice is thought to be an unnecessary expense to the JIF, and not required since all member towns have common insurers; the Bergen JIF and MEL JIF. Also, each member town has minimum liability limits of \$5,000,000.

However, it was pointed out that each member town's assessment is affected by their respective loss experience. Therefore, any claims resulting from the use of a member town's facility or services by another member town should be covered by the member town responsible for the claim.

In order to address this issue, the Executive Committee, effective immediately, has implemented the following:

- 1) The practice of one Bergen JIF member town requesting certificates from another Bergen JIF member town should be discontinued.
- 2) A master certificate of insurance showing evidence of general liability, auto liability, excess liability and workers compensation coverage for all member towns of the Bergen JIF will be on file with the Fund Administrator and each member town. This master certificate is in lieu of requesting individual certificates. It will be renewed annually.
- 3) The practice of one member town requesting a hold harmless/indemnification from another member town is necessary, and should continue. Enclosed is suggested hold harmless wording for use of facilities and suggested hold harmless wording for use of services. The

hold harmless wording differs for use of services. The reason for this is that the **provider** of the service will be responsible for:

- a) Workers' compensation for their employees if their employees are part of the service being provided.
- b) Auto liability for their vehicles if their vehicles are part of the service being provided.
- c) Property coverage for their equipment if their equipment is part of the service being provided.

The **receiver** of the service is responsible for the general liability aspect and should indemnify the **provider**. This will ensure that the claim is charged to the responsible member town.

Further clarification can be obtained from your Risk Management Consultant.

VII. CASH MANAGEMENT and INVESTMENT POLICY

The Bergen County Municipal Joint Insurance Fund has adopted the same Cash Management and Investment Policy as the MEL.

VIII. FINANCIAL SEGREGATION of DUTIES and ROLE DIFFERENTIATION

It is Fund policy that financial administrative duties shall be segregated in order to provide for internal control. Following is an outline of financial roles and duties of various Fund officials and contractors. This outline is subject to change depending upon recommendations from auditors, changes in roles which develop as a result of a continuing effort to identify efficiencies and improve internal control, and as a result of directives or recommendations from regulators or other parties of interest.

Investments

Treasurer

- 1.) Authorize transfer of funds into claims imprest account from investment accounts.
- 2.) Participate on the MEL Investment Committee if so requested.
- 3.) Advise Executive Committee on investment options available to the Fund.
- 4.) Purchase and/or monitor and report on investments in a manner consistent with the cash and investment management plan.

Asset Manager or Custodial Bank

- 1.) Maintain custody of instruments in a manner consistent with the cash and investment management plan.
- 2.) Make or advise on investments in a manner consistent with the cash and investment management plan.
- 3.) Provide monthly report on all investments under the control or custody of the bank.

Executive Director

- 1.) Prepare cash flow projections based upon payout patterns provided by the Fund actuaries.
- 2.) Compare investment performance to standard indices.
- 3.) Assure coordination of system components and assist Treasurer in advising Executive Committee on investment options.
- 4.) Oversee contractual relations.

Revenue Activities

Treasurer

- 1.) Receive and deposit assessments.
- 2.) Receive and deposit other receipts.
- 3.) Maintain cash receipt journal.
- 4.) Report on cash receipts in standardized treasurer's report.

Executive Director

- 1.) Calculate assessments based upon budgetary approval from Executive Committee.
- 2.) Prepare and mail assessment notices.
- 3.) Post receipts and revenues to the general ledger from standardized Treasurer's report.

Expense Payment Activities

Treasurer

- 1.) Approve vouchers after processing by PERMA and prior to submittal to Executive Board.
- 2.) Sign and distribute expense checks.
- 3.) Reconcile checking accounts monthly.

Executive Director

- 1.) Process vouchers and control to contracts subject to approval by treasurer and Executive Committee.
- 2.) Maintain vendor file and print 1099 forms.
- 3.) Certify receipts of goods or services.
- 4.) Print checks.
- 5.) Post expense payment transactions to the general ledger.

Claim Payment and Reserve Activities

Treasurer

- 1.) Authorize transfer to funds to claims imprest accounts.
- 2.) Post claims transfer journal, allocating transfers to Fund year and line.
- 3.) Calculate, justify and eliminate possible imprest account reconciliation amounts monthly.
- 4.) Reconcile imprest checking accounts monthly.

Executive Director

- 1.) Post imprest transfers to the general ledger monthly.
- 2.) Post case reserve and other claims data to the general ledger monthly.
- 3.) Post imprest reconciliation balances to the general ledger.
- 4.) Estimate monthly IBNR amounts and post to the general ledger for purposes of timely reporting.
- 5.) Adjust to certified actuarial IBNR amounts on a quarterly basis and post these adjustments to the general ledger.

Reporting

Treasurer

- 1.) Print report of cash transactions on standardized treasurer's report monthly.
- 2.) Report on location reconciled cash and investment balances monthly.
- 3.) Review trial balance of centralized journal ledger system monthly, with particular emphasis on validation of cash transactions.
- 4.) Provide checking and investment account reconciliations to the Executive Director monthly, and provide copies of account statements as requested.

Executive Director

- 1.) Provide Executive Committee with financial fast track reports and other financial statements on an as needed basis.
- 2.) Provide auditor, treasurer, and other entities with financial statements, general ledger detail reports, general ledger journals, and trial balances on an as needed basis.
- 3.) Provide summarized financial statements and/or trial balances to Fund Treasurers on a monthly basis.

Other

Treasurer

- 1.) Certify availability of funds.
- 2.) Participate as needed in the budgetary process.
- 3.) Perform other official duties as outlined in contracts, bylaws, regulations, risk management plan and statutes

PERMA

- 1.) Coordinate budget preparation.
- 2.) Coordinate interfund transfer process.
- 3.) Perform other official duties as outlined and contained in contracts, bylaws, regulations, risk management plan, and statutes.

IX. DEDUCTIBLES/CO-INSURANCE

Effective January 1, 2011, the Bergen Municipal JIF entered into an agreement with XL Insurance to provide Public Officials/Employment Practices Liability Insurance. XL Insurance (through its Third Party Administrator - Summit Risk Services) will process bills from dollar one. Upon payment of the bills, Summit Risk Services will bill such amounts subject to the deductible and co-insurance to the insured, thus eliminating large bills at the conclusion of litigation, and XL Insurance will expect members to pay such amounts promptly, and

Executive Committee of the Bergen Municipal Joint Insurance Fund adopted a program to offer member authorities the ability to select an option for the Bergen Municipal Joint Insurance Fund to process the payments to XL Insurance for the member's deductible and/or co-payments and to select the term of its repayments to the Fund, subject to the following conditions:

- 1) The member would have to request this option from the local JIF's Executive Committee in writing, on a "per claim" basis.
- 2) The member would have to adopt a resolution acknowledging the debt being incurred as a result of the claim and to select the option that payments be made over the period of one to four years following the year that payment(s) is made.
- 3) If the member leaves the Fund during its repayment period, the balance shall be due and owing to the FUND before the date of membership termination.

X. COMPENSATION POLICY –TRANSITIONAL DUTY PROGRAM

The Bergen Executive Board approved the below wage reimbursement policy at the November 24, 2014 meeting, which was formally recommended and adopted at the January 15, 2015 reorganization meeting.

COMPENSATION POLICY FOR HAVING AN APPROVED RETURN TO WORK ON TRANSITIONAL DUTY PROGRAM

POLICY

The fund will continue funding of wage reimbursements to a municipality up to four weeks after the employee returns to work on a transitional duty status.

REQUIREMENTS

1. The municipalities Return to Work Program/Policy must be pre-approved by the Fund to be eligible.
2. Physician must first approve the employee's capability to return to work on a transitional duty status.
3. The TPA and Managed Care Provider must recommend and bring said wage reimbursements before the Board of Fund Commissioners at their monthly meeting for approval.

Adopted: January 15, 2015

Effective: January 1, 2015

XI. EXECUTIVE DECISIONS

The Fund Commissioners' decisions/discussions from Fund inception (January 1, 1985 through December 31, 2016) have been indexed and cross- referenced for your convenience.

The date and year indicated after the abbreviated version of the discussion refers to the actual meeting that this topic was discussed. Please refer to the actual minutes for any additional information.

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BERGEN DECISIONS
(January 1, 1985 - December 31, 2016)

- A1.** Alpine Tennis and Swim Club denied coverage under Fund's insurance program (5/85)
- A2.** Attorney fees for defending claims against the Fund set at \$100/hour for partners and \$75/hour for Associates. (3/86) Fund Attorney, in conjunction with PERMA, has developed system to rate cases by degree of complexity. Ultimate goal is guidelines for defense counsel standards and standards for budgeting fees. (6/92)
- A3.** Policy established regarding additional assessments; any single purchase of \$100,000 or five or more single units amounting to \$100,000 subject to an additional assessment. (6/87) Payment on additional assessments due 60 days from date billed. (6/87) Policy amended increasing threshold to \$2,500 (8/90)
- A4.** Fund adopts appeal procedure. See Policies & Procedures Manual. (3/89)
- A5.** Public hearing held to amend bylaws to include alternate Fund commissioners. (4/89) Amendment passed (10/89) Authorizes payment of attorney's fees in Muetterties settlement (3/94)
- A6.** Fund joins Arbitration Forum Inc., compulsory program to settle disputes between insurers. (10/89) Participation expanded to include property claims. (6/03)
- A7.** Fund retained Coopers & Lybrand to undertake actuarial audit. Report presented in May 1990 and was favorable to Huggins Financial Services. (5/90)
- A8.** Executive Committee authorizes payment of \$2,120 to Huggins Financial Services for overages in 1989 year. (6/90) Contract awarded to Actuarial Advantage replacing Ernst & Young. (6/01)
- A9.** Fund changes deadline for second installment to July 15, with 20-day grace period to become effective 1992. (3/92)
- A10.** Executive Committee votes to utilize equalization method in computing 1994 assessments. Cap at 5% combined JIF/MEL for 1996. (10/94) Fund approves a quarterly assessment schedule. (6/98).
- A11.** Allendale Ambulance Corp. added for property and liability coverage effective 4/15/93. (4/93)
- A12.** Allendale Fireman's Relief Centennial Committee, Lee Memorial Library Board, XYZ Senior, Drug Abuse Team, Club approved as quasis. (9/93) Allendale Fireman's relief Association, Allendale Volunteer Firemen's Association, Allendale exempt Association, Allendale Junior Fire Association approved as quasis class II. (10/98) Allendale Cresswood Lake Swim Team approved for quasi entity. (5/99) Allendale Holiday Observers approved for quasi coverage. (7/99) Allendale Historical Society approved as Group II quasi. (1/00) Request for Class III Quasi coverage for Allendale Enrichment & Opportunity Program referred to Coverage Committee. (11/03) Allendale Enrichment and Opportunity Program approved for coverage subject to recommendations of the Coverage Committee effective 3/1/04 (2/04). Allendale Garden Club approved as Class III Quasi (9/07).
- A13.** Fund creates tenth Anniversary Committee. (2/95) Fund allocated amount not to exceed \$10,000 to the Anniversary Committee. (5/95) Executive Committee agreed to hold a Twentieth Anniversary Celebration. (3/05) Budget approved. (7/05)
- A14.** Fund approves auto physical damage reimbursement to "title 34" volunteers at an amount not to exceed \$2500. (7/98)

- A15.** Fund directs Fund Attorney to attend the MEL's Strategic Planning Committee and to bill the Fund. (9/98) Fund authorizes modification to Fund Attorney 199 contract to make it permissible to utilize the Fund Attorney's Office for defense of claims. (10/99)
- A16.** Contract and Cash Management Plan amended to reflect the name change of the Asset Manager from Summit Bank to Fleet Bank. (7/01) Fleet Bank purchased by Bank of America (5/04). Contract amended to reflect name change from Columbia Management to Bank of America. (6/05) Executive Committee asked Executive Director to write to Asset Manager to resolve outstanding insurance requirements. (6/05) Executive Director reported compliance. (7/05) Resolution adopted for bank signature cards as requested by Bank of America. In addition, Commissioner Kenneth Gabbert confirmed as designated signatory. (4/07) Fund appointed TD Bank as Asset Manager and authorized a motion to amend Cash Management Plan to reflect TD Bank as an official depository. (2/09) Fund adopted Resolution 4-09 which reflected TD Bank as the official depository in the Fiscal and Cash Management Plan. (3/09) Asset Manager required fund to execute resolution designating the authorized account signatories. Motion to adopt the Government Account resolution and authorize the designated account signatories to sign. (4/10). Motion adopted to approve Kenneth Gabbert as Commissioner designated to confirm wire transfer for Fund Year 2011. (1/11) Motion to adopt Resolution appointing Wells Fargo Bank as Asset Manager and adopt the amended 2013 Cash Management Plan (3/13). Motion To Adopt Resolution appointing Wilmington Trust for Asset Manager and Investors Bank for Banking Services for the Bergen County Municipal Joint Insurance Fund (11/15). Motion approved to make changes to the cash management plan investing, based on recommendations from the MEL. (4/16). Motion to authorize the change to the fund's standard contract for Asset Management Services subject to the Fund Attorney's review (4/16). Motion approved for a contract addendum addressing indemnification language for Wilmington Trust, Asset Manager (9/16).
- A17.** MEL excludes coverage for All Terrain Vehicle Parks. (3/03)
- A18.** Use of personal automobile – Article submitted and reviewed. (4/03)
- A19.** Audit Report – Auditor issued opinion concerning the reporting of MEL, EJIF and RCF assets and deficits. (6/05)
- A20.** Additional assessment certified for Allendale Builders' Risk for Police Headquarters. (6/05)
- A21.** Builders Risk for Alpine Housing Project approved. (2/06)
- B1.** Fund authorizes membership in PRIMA. (5/85) Commissioner Shuss to represent Fund at conference. (3/94) (2/95) Fund authorizes allocation of funds toward attendance at 1995 PRIMA conference. (3/95) Fund authorizes allocation of funds toward attendance at PRIMA conference. (2/96) (3/98) Fund approves Reso 12-00 Travel and related expenses for attendance at Annual Risk Management Conference. (3/99) (3/00)(2/03) (2/06)(2/07)(2/08)(2/09)(2/10)(3/11)(2/12) (2/13) (3/14) (3/16).
- B2.** Fund adopts policy for recreation bus usage. (4/89) Fund increases recreational bus usage for 50 to 250 miles. (6/98)
- B3.** Back Support expenditure of \$2,500 allocated. (12/90) (3/91)
- B4.** Fund to undertake Blood Borne Pathogens Compliance Program with South Bergen Fund, utilizing Mahwah Medical for vaccine administration and County of Bergen for training. (12/92) Mahwah Medical authorized \$.20 per employee for medical waste. (9/93) Refunds for 1993 program approved. (12/94)
- B5.** Executive Committee authorizes Fund Attorney to proceed and draft document and other parts of filing for dissolution of BMEL. Fund to be taken over by either Bergen or South Bergen Fund. (11/93) Fund approves BMEL bylaw amendment (9/96) Roy Blumenthal and Jack Doyle appointed as representatives to the B-MEL.

- (2/99). Fund renews BMEL membership for the period of 7/1/01 through 7/1/04. (6/01) Roy Blumenthal and Frank DeBari nominated as Bergen representatives to the BMEL for 2002 (1/02) Roy Blumenthal and Patrick O'Hagan appointed as Bergen representative to the BMEL for 2003. (1/03) Chairman Zeller and Commissioner DeBari appointed as representative to the BMEL (1/04). Executive Committee approves resolution for voluntary dissolution of the BMEL. (7/08)
- B6.** Bergenfield assessed for Builders Risk exposure at Library effective 4/7/94. (4/94) Builders Risk for library approved. (10/03)
- B7.** Fund authorized blanket insurance certificate procedure with County of Bergen. (10/95)
- B8.** Bergenfield School Age Child Care Center approved as a quasi. (5/96) Bergenfield Alert Fire Company approved as a quasi class II. (5/98) Bergen Fire company approved as a quasi class II. (6/98)
- B9.** Fund introduces new bylaws and schedules public hearing (10/97) Fund reschedules public hearing (11/97) Bylaws adopted. (2/98) Fund introduces bylaw amendment re Risk Management Consultant at first reading and to present at public meeting on 11/21/00. (10/00) Fund approves bylaw amendment and authorizes Executive Director to distribute to members. (11/00) 75% approval received. Filed with State for approval. (4/01) Fund introduces bylaw amendment re Risk Management Consultant fees to present at public meeting on 3/19/09. (2/09) Fund authorizes Executive Director to distribute proposed Risk Management Consultant fees amendment to members for consideration. (3/09) 75% approval not received to amend Risk Management Consultant fees. (9/09)
- B10.** Fund approves coverage for Business/Special Improvement Districts as outlined by the criteria set forth by the MEL (10/98) Bergenfield Special Improvement District approved for coverage. (7/99).
- B11.** Requirement for Professional Independent Appraisal for non-owned Fire Auto waived for Belksie Museum, Closter, display (1/02).
- C1.** Fund will not cover chiropractic treatment unless authorized by panel M.D. or osteopath. (3/85) Policy changed to allow chiropractor to treat as long as they are on panel list. (2/90)
- C2.** Fund amends risk management fee to provide \$150,000 excess \$850,000 making combined total limit of \$1 million dollars per occurrence. (8/86)
- C3.** Claims audit contract awarded to Tillinghast for a fee of \$36,000 plus expenses. (4/88) Results presented at September 1988 meeting. (9/88)
- C4.** Fund urges participating municipalities to have their coaches certified (4/88) Adopts policy that all coaches be certified and certifications to be kept in Clerk's office. Internal auditor to audit. (4/94) (5/94) Fund transfers money from contingency to perform coaches certificate internal audit. (7/96) Fund approves 13 additional coaches certification internal audits (4/97) (5/97) Safety Committee recommends adding to Internal Auditor contract for 2000. (9/99)
- C5.** Community Service Workers are not considered employees, therefore, they are not eligible for workers' compensation benefits. (4/88) (8/88) Bulletins authorized bulletin addressing coverage and applicable immunities for all areas of community service including use of county jail inmates. (3/99)
- C6.** Fund adopts coverage manual. (5/88)
- C7.** Executive Director authorized to mail quarterly claims registers directly to risk management consultants. (4/89)
- C8.** Fund adopted Casualty Document with basic medical only Personal Injury Protection (PIP) coverage and uninsured/underinsured limits of \$15,000/\$30,000. (1/90)

- C9.** Fund adopts Communicable Disease policy for police, fire fighters, and emergency service workers. (4/91)
- C10.** Fund authorizes \$4,083 plus \$200 per month for claims management exception report to be produced by Gallagher Bassett. (4/91)
- C11.** Fund authorizes allocation of \$9,222.40 from 1991 Safety Incentive Program, and \$4,902 from 1992 Safety Incentive Program for purchase of Communicable Disease Kits. (4/92)
- C12.** Closter's Coaches Association added as quasi-municipal activity. (11/92) Belshie Museum Group in Closter approved as Class III (7/94) Closter First Aid and Rescue Corp added as quasi and property approved as additional insured. (11/96) Closter Senior Citizens Club approved as quasi class III (5/98) Closter Nature Center approved as Class III Quasi (2/03)
- C13.** Executive Committee supports reimbursement directly to municipalities for services of their employees on MEL Executive Committee. (3/93) (6/93)
- C14.** Cresskill Centennial Committee added as quasi. (10/93) Cresskill Volunteer Fireman's Association Inc. added as a quasi effective 1/1/97 (1/97)
- C15.** Fund Treasurer instructed to hold September payment to Sedgwick James until PERMA notifies him problems with financial reports have been resolved. (9/94) Resumption of full payment granted. (10/94)
- C16.** Fund Authorizes 1994 contract addendum to PERMA for reimbursement cost of computer software enabling Sedgwick James to meet reporting requirements (2/95)
- C17.** Fund awarded performance incentive award to Sedgwick James for fund year 1994. (1/95) Fund awarded performance incentive award to Sedgwick James for fund year 1995. (6/96) Fund awarded performance incentive award to Sedgwick James for fund year 1996. (4/97) Fund awarded performance incentive award to Sedgwick James for fund year 1997. (10/98) Contracts Committee clarified that current contracts with TPAs does not provide for a performance incentive. (3/01)
- C18.** Fund adopted resolution honoring Commissioner Gerard Leary. (2/96) Fund adopted resolution honoring Commissioner Edward Gallagher. (3/96) Fund adopted resolution honoring Commissioner Richard Shuss. (6/96) Fund adopts resolution honoring Mary Ann Ortherski. (2/98) Fund adopts resolution honoring Kenneth A. Gabbert (10/13) Fund adopts resolution honoring Charles Cuccia (5/14) Fund adopts resolution honoring Raymond P. Woodward, Jr. (7/14) Board approved a motion to adopt resolutions honoring Robert Hoffmann, John Derienzo and Donna Risse Alonso (1/15). Board approved a resolution honoring Robert Charles Kanwisher (6/15). Resolution honoring Patrick "Bud" O'Hagan (1/16). Board approved a resolution honoring David N. Grubb. (3/16).
- C19.** Fund approves a single certificate of insurance to Cliffside Park Baseball League. (7/96)
- C20.** Fund approves Sedgwick to use automated check signing machine. (11/97)
- C21.** Fund approves Reso 19-00 re a quotation threshold of \$2,625 and Reso 20-00 re a bid threshold of \$17,500. (4/00)
- C22.** Fund approves Reso 15-00 revising signatories on claim payments for Fund Year 2000. (3/00)
- C23.** PMK appointed as liason. (9/99) Fund approves increase of \$5000 in the amount established for PMK's liaison role between the members and FEMA with respect to Hurricane Floyd. (5/00)
- C24.** Request approved to dispose of all files, with the exception of claims involving minors, for the period of 1985 through June 1993. (7/99) Request approved to dispose of all files, with the exception of claims involving

- minors, for the period of 1985 through 1994. (1/01) Request to dispose of all files with the exception of minor cases covering a period from 6/1/93 through 6/30/97. (1/05) Request to dispose of all files covering a period of 10/1/97 to 9/30/99. (10/05) Request to dispose files covering a period of January 1, 1992 through December 31, 1993 for Treasurer. (7/06) Request to dispose files covering a period of October 1, 1999 to December 31, 2001 for all claim case files with the exception of minors. (7/07) Request to dispose files covering a period of January 1, 1987 to December 31, 2004 for Treasurer. (6/08). Motion adopted approving the records destruction request for Treasurer. (2/10). Request to dispose of all files with the exception of minor cases covering a period from 1/1/97 through 3/31/04 for liability and file with the state. (6/10). Motion adopted approving Bergen Risk Managers to dispose of all files with the exception of minor cases covering a period from 1/1/02 through 12/31/04. (11/10). Request to dispose files covering a period of January 1, 2005 to December 31, 2005 for Treasurer. (7/12). Motion approved for Bergen Risk Managers request to dispose of all files with the exception of minor cases covering a period from January 1, 2005 to December 31, 2006 (3/13). Motion to approve Bergen Risk Managers request to dispose of all files with the exception of minor cases covering a period from January 1, 2007 to December 31, 2008 (1/15). May 21, 2015 minutes amended to reflect the records destruction request was for 2007 and 2008 treasurer's records and not 2006 treasurer's records. (7/15).
- C25.** Payment for claims service computer system approved. (5/01) Payment for computer system overages approved. (5/05) (10/05)(4/06)
- C26.** Roy Blumenthal steps down as Chairman. Barry Zeller elected as Chairman. (1/03) Resolution and plaque presented. (2/03) Barry Zeller steps down as Chairman. Carol Byrne, Tenafly, elected as Chairperson. (2/08)
- C27.** BRM contract amended to provide compensation for additional work required by the State concerning First Reports of Inquiry. (1/03)
- C28.** Bulletin on Canvassing Ordinances issued by Attorney. (3/03)
- C29.** Endorsement to casualty document to provide coverage for full-time engineers approved (3/99)
- C30.** Claims Administrator contracts bifurcated into Property & Casualty and Workers' Compensation. JIF Claims awarded contract for Property & Casualty and Bergen Risk Managers awarded contract for Workers' Compensation. (6/99).
- C31.** Executive Committee referred review of Crossing Guard Claim frequency to Safety Committee. (5/05)
- C32.** Executive Committee decides to award 2006 contracts in accordance with the "non-fair and open" process requiring vendors to execute political contribution limit affidavit. (11/05) Executive Committee revisits issue and decides to issue Requests for Qualifications and award 2006 contracts in accordance with a "fair and open" process. (12/05) 2007 Contracts awarded to professionals following review of qualifications pursuant to "fair and open" process. Appointment terms will be three years. (1/06) Appointments and compensation confirmed for Fund Year 2007 (1/07) Appointments and compensation confirmed for Fund Year 2008 (1/08) Executive Committee authorizes advertisements for Requests for Qualifications for the period January 1, 2009 through December 31, 2011. (9/08) Appointments and compensation confirmed for Fund Year 2009 (1/09) Appointments and compensation confirmed for Fund Year 2010 (1/10) Appointments and compensation confirmed for Fund Year 2011 (1/11) Executive Committee authorizes advertisements for Requests for Qualifications for the period January 1, 2012 through December 31, 2014 after the Bergen JIF Contracts Committee reviews the Qualification Forms. (5/11) Executive Committee authorizes the advertisement of Request for Qualifications for Fund Professionals for the term 2015-2017 subject to review of the contracts committee (5/14)
- C33.** Additional assessment for Cresskill building and builders risk approved. (3/06)
- C34.** Board approved recommendations made by the MEL Coverage Committee that the local JIFs approve endorsements modifying the crime policy language to match the JIF's coverage intent. Namely, the local JIFs would amend the "Failure to Procure Insurance", "Definition of Depository"; "Limits of Liability";

- “Definition of Loss”; “Faithful Performance Coverage” and an “Employer’s Liability Endorsement” endorsement to the Workers’ Compensation policy. (3/11)
- C35.** For 2012 Fair Lawn and Ridgewood retain a \$100,000 Self-Insured Retention (SIR) for workers’ compensation and general liability. Additionally, Ridgewood retains a \$25,000 SIR for property. Fair Lawn and Ridgewood contracted with outside vendors to manage these claims; however, both have contracted with both Bergen Risk Managers and JIF Claims to manage the claim activity. Board adopted resolution approving change of claim administration services for Fair Lawn & Ridgewood. (5/12)
- C36.** Motion approved to elect Option #1 of the Cyber Liability Coverage Proposal - limit of liability of \$3million each claim and \$6 million annual aggregate with a \$10,000 deductible. (1/14) Cyber Liability Endorsement adopted to the Fund’s GL Policy. (2/16). Motion to select Cyber Liability quoted as Option 2 revised for an additional total premium of \$9,348. (3/16).
- D1.** Defense of police officers in criminal matters outside scope of Fund coverage. (8/89)
- D2.** Executive Director/Administrator authorized to negotiate with Bergen County to begin driving simulator program for Fund employees. (2/90) (3/90) Bergen Fund, South Bergen Fund and County of Bergen agreed to share services and purchase two driving simulators – one to be purchased by the two funds and the other by the County of Bergen for use by member Police, Fire and EMS personnel. Executive Committee authorized purchase of one simulator for a total of \$205,000 of which the fund would pay half. (10/07) Resolution adopted to confirm vote of driving simulator purchase in which \$88,000 will be allocated against the 2006 miscellaneous contingency and \$17,000 will be allocated against the 2007 miscellaneous contingency. (11/07) Executive Committee approved additional payment of \$6,509 representing the fund’s portion of the additional cost of the driving simulator. (11/08)
- D3.** Fund adopts formal policy on the defense of police officers in civil matters - see Policies & Procedures Manual.
- D4.** Fund adopts official form to name official agent to receive Fund correspondence to member municipality, and to acknowledge receipt of official Fund document via official Resolution of Governing Body. (2/92)
- D5.** Builders Risk addition to Demarest Borough Hall approved. (5/93)
- D6.** Dumont granted waiver for participation in Bloodborne Pathogens Program. (7/93) Granted permission to rejoin program. (11/94)
- D7.** Demarest 1972 American La France approved for replacement cost coverage. (9/93)
- D8.** Dumont Soccer, Football, and Girls Softball added as quasies. (10/93) Dumont Citizens Club added as quasi. (3/96) Dumont Ambulance Corps and Rescue Squad approved as Group II and additional insured as of 4/6/00.(5/00) Dumont Little League Summer Travel Team approved as Group IV quasi (10/11). Dumont Friends of the Shade Tree approved as a Class III Quasi (4/14).
- D9.** Capehart E. Scatchard added to defense panel. (5/96) Robert Zimmer added to defense panel (3/97) Beatte Padovano, LLC added to panel. (9/99) Panel appointed in accordance with “fair and open” process. (1/06) Panel appointed in accordance with “fair and open” process. (4/07)
- D10.** Fund approved a sample design immunity resolution. (11/98) Bulletin issued. 1999
- D11.** Fund adopted Reso 32-00 authorizing \$976,389 dividend from the closed years accounts and an additional \$803,611 from the 1995 fund year a total of \$1,780,000. (7/99) (9/99) Fund adopted Reso 32-00 authorizing \$1,000,000 refund from Closed Year account and \$800,000 from Fund Year 1997 for a total JIF dividend of \$1,800,000. (10/00) Resolution adopted authorizing release of \$1,000,000 from Closed Years Account. \$500,000 from Fund Year 1997 and \$30, 000 from Fund Year 1998 for a total JIF dividend totaling

\$1,800,000. (10/01) Resolution adopted authorizing the release of a \$2,000,000 dividend including MEL. (11/02) Amount of dividend increased to reflect additional MEL. Revised figures are \$1,723,059 from JIF and \$276,941 from MEL. (11/02) Resolution adopted authorizing the release of a \$2,000,000 dividend including the MEL. (10/03) Board approved \$2,000,000 dividend (9/04) (10/04). Board approved surplus of \$1,200,000. (10/05) 2005 Fund Year Dividend distribution amended. (2/06) Dividend of \$600,000 from Closed Years account inclusive of the EJIF approved. (10/06) Dividend of \$600,000 from Closed Years account inclusive of the EJIF approved. (10/07). Resolution adopted authorizing the release of a dividend in the amount of \$200,000 from closed years account, subject to state approval. (10/10). Resolution adopted authorizing the release of a dividend in the amount of \$275,000 from closed years account, subject to state approval. (10/11). Resolution adopted authorizing the release of a dividend in the amount of \$400,000 from closed years account and \$98,093 from the EJIF subject to state approval. (10/12). Resolution adopted authorizing the release of a dividend in the amount of \$431,359 from the E-JIF and closed years account subject to state approval. (10/13). Resolution adopted authorizing the release of a dividend in the amount of \$500,000 from the Closed Years account subject to state approval. (10/14). Resolution adopted authorizing the release of a dividend in the amount of \$423,732 from the Closed Years account subject to state approval. (10/15). Resolution adopted authorizing the release of a dividend in the amount of \$563,825 from the Closed Years account subject to state approval. (10/16).

- D12.** Motion granted for the request made by the Borough of Dumont for payment of \$65,508.57 by the fund which will be re-paid by Dumont to the fund over a 3-year period. (4/16).
- E1.** Fund holds public hearing to amend Article XVII "Indemnification" allowing waiver of Errors & Omissions requirement in certain instances. (4/26)
- E2.** Executive Committee authorizes Executive Director/Administrator to undertake feasibility of forming excess liability joint insurance fund. (5/86) (8/86)
- E3.** Fund authorizes purchase of additional \$50 million in excess property coverage increase in 1988 limit to \$150 million. (4/88)
- E4.** Administrator's Errors & Omissions insurance requirement waived for Fund year 1987. (6/88) 1988 waived (9/88) (9/89) Fund authorizes purchase of E & O policy with National Union (6/89) (9/90)
- E5.** Designated risk management consultants to attend executive session under required conditions. (1/89)
- E6.** Experience modification factors capped at 1.25 for development of 1991 assessments. (8/90)
- E7.** Public hearing held to amend Article III D to include alternate #1 and #2 to serve as members to the Executive Committee. (9/91) Amendment passed. (2/92) Number of alternates elected expanded to four. (1/05)
- E8.** Fund approves Conditional Resolution to join Environmental Fund. (9/92) Support S-1560 formation of E-JIF. (3/93) Authorize \$30,000 to participate in start-up study. (7/93) Authorize release of 1993 expenditure less start-up costs. (10/93)
- E9.** Richard Shuss appointed as Fund Representative to E-JIF. (1/94) (1/95) Donald Winant appointed as alternative to E-JIF. Commissioner Kendall appointed as Fund Representative to E-JIF. (7/96) Commissioner Weaver appointed as Fund Representative to E-JIF. (9/96) Commissioner Donch appointed as Fund Representative to E-JIF. (10/97) (11/98) (11/99) (11/03) (11/04) (11/05) Jim TenHoeve appointed as alternate. (11/06) Commissioner TenHoeve appointed as Fund Representative to E-JIF. (1/07)(1/08)(1/09) Commissioner TenHoeve retired as of May 31, 2010 creating a vacancy on the Executive Committee. Commissioner Ken Gabbert appointed to as Fund Representative to E-JIF (5/09) (1/10) (1/11)(1/12) (1/13) Paul Tomasko nominated to serve as EJIF representative and Patrick O'Hagan as the alternate (11/13) (11/14). Paul Tomasko approved to serve as EJIF representative (11/15), (11/16).
- E10.** Fund approves E-JIF start up costs for Sokol (\$2,336), Frontino (\$2,336) and ANISTICS (\$9,194). (4/94)

- E11.** Fund approves resolution to join New Jersey Municipal Environmental Risk Management Fund (E-JIF). (4/94) (5/98) EJIF membership renewed. (11/03) (9/06). EJIF membership renewed for the period of 1/1/10 through 1/1/13. (1/10). EJIF membership renewed for the period of 1/1/13 through 12/31/15. (4/12). EJIF membership renewed for the period of 1/1/16 through 12/31/18. (9/15).
- E12.** Commissioners designate October 20, 1994 as Emergency Response Volunteer Day and approved expenditure not to exceed \$5,000. (7/94)
- E13.** Board votes to return 1994 E-JIF assessments to members. (10/94)
- E14.** Fund approves resolution requesting changes to E-JIF bylaws. (2/95) Fund opposes resolution requesting changes to E-JIF bylaws. (6/96) Fund approves resolution supporting E-JIF bylaw amendment (2/97)
- E15.** Fund approves Emerson's Playground Committee as quasi (8/95) Fund approves Emerson Soccer Committee as Class III quasi. (9/97)
- E16.** Fund adopts attorney's proposal for providing employment practices liability (EPL) compliance services. (10/95) The MEL develops sample program and updates compliance requirements. (6/03). Resolution adopted authorizing the purchase of POL/EPL coverage from XL effective January 1, 2011. (11/10). Fund authorizes POL/EPL Deductible Payment Plans where members are given the option that the JIF will pay the deductible as billed by XL Insurance and the JIF will bill the amount with member assessments during the subsequent budget period, but not to exceed four years. (4/11) Executive Committee adopted a motion to authorize the Executive Director to execute the Memo of Understanding with respects to the master Public Officials/Employment Practices Liability policy for the period 1/1/11 through 1/1/13. (10/11) Executive Committee declined the Wages Coverage as offered by XL effective 1/1/12. (10/11) Fund approves the Bergen JIF's continued contract with XL Insurance, if presented, to provide primary EPL/POL coverage for fund year 2014 (2/13). Motion to authorize the transfer of the EPL/POL program from XL Insurance to QBE North America effective 1/1/16 for EPL/POL coverage. (11/15). Motion passed to adopt and approve a resolution providing an update to the POL/EPL policy to be effective in the 2017 policy year addressing limiting claims involving land use and clarify language on claim reporting obligations. (11/16).
- E17.** Fund approvers letter to E-JIF board recommending Risk Management Consultants remain in closed session. (5/96) Fund approvers letter to E-JIF board recommending decline of membership of individual members not within joint insurance funds. (5/96)
- E18.** Fund grants City of Englewood waiver to pursue membership in New Jersey Self Insurance JIF. (6/96)
- E19.** Fund approves employee head county guideline (2/98)
- E20.** Commissioners appoint Emergency Management Advisors L.L.C. as a consultant and appropriate \$26,500 for two-phase project. (7/00) Presentation of final report held 9/17/01. (7/01) Executive Committee accepted proposal for Emergency Management Advisor to assist the JIF in distributing final report information to members in an amount not to exceed \$10K. (10/01)
- E21.** Emerson Senior Center Recreation approved for replacement cost coverage. (10/03)
- E22.** Committee began discussion of Election Procedures. (4/05) Attorney submitted draft election procedures. (5/05) Matter further reviewed and tabled for September. (7/05)
- E23.** Executive Committee nominated Kenneth Gabbert, Upper Saddle River, to fill the 4th alternate position. (2/06) Commissioner TenHoeve retired as of May 31, 2010 creating a vacancy on the Executive Committee. Commissioners DeBari and Gabbert move up in the executive board positions and Commissioner Wenzel moved up into the executive board from the alternate position. Executive Committee tabled nominations and discussion to fill vacancy for a later date. (5/09) Commissioner Vinci no longer with Park Ridge and

Commissioner Wenzel no longer with Washington as of July 1st, whose absences create vacancies on the executive board. Commissioners Hoelscher and Hoffmann move up into the executive board position from the alternate position. Executive Committee tabled nominations regarding remaining vacancies for the September meeting. (7/09) Mayor Paul Tomasko of Alpine appointed as alternate to the executive committee. (9/09) Mayor Paul Tomasko of Alpine appointment to executive committee voided as he was not Alpine Fund Commissioner at time of appointment. Executive Committee alternate appointments tabled until January 2010 Reorganization meeting. (10/09).

- E24.** Board authorized Fund Attorney to conduct Ethics training seminars for member towns upon request. (2/11) (10/13) (10/14)
- E25.** Board approved motion to cover Emerson's refurbished Ford Ambulance at replacement cost (4/13).
- E26.** Board approved motion to establish a JIF policy that payments only be processed to vendors with a W-9 on file in the fund office (2/14)
- F1.** Fire truck for purpose of coverage defined as a pumper or aerial covered for replacement cost in first 15 years; if beyond 15 year period and refurbished, municipality may apply to Executive Committee for replacement coverage, otherwise coverage is on an actual cash basis. (3/85)
- F2.** Lloyd's reduced Faithful Performance coverage from \$100,000 to \$25,000. Fund agrees to self-insure \$75,000 x \$25,000. (3/86) Increase Faithful Performance coverage \$25,000 to \$100,000 in all categories excluding Public Employee Dishonesty. (5/95)
- F3.** Policies & Procedures manual amended to indicate that there is no flood coverage of any find for properties located in 100-year flood plain. (3/87)
- F4.** Faithful Performance coverage limit increased from \$25,000 to \$100,000. (8/89) (1/90) Increased to \$250,000 (11/90) Limit increased to \$1,000,000. (6/96) Excess Coverage to be provided by the MEL (1/99) Coverage for claim investigation for fidelity was approved with sublimit of \$25K. (5/01) Definition provided indicating CFO can be included in JIF blanket. Coverage approved effective July 1, 2005. (3/05)
- F5.** Executive Committee authorized expenditure not to exceed \$10,000 for Fund review. (9/89) Monies to be used for actuarial audit. (10/89)
- F6.** Fair Lawn approved for membership in Fund, effective 1/1/93, with varying retentions. (11/92)
- F7.** Various 50-year-old buildings in Fair Lawn approved for replacement cost coverage. (9/93)
- F8.** Fair Lawn Library added for property coverage effective 7/30/93. (9/13)
- F9.** Fair Lawn executed waiver to participate in Bloodborne Pathogens Program. (10/93)
- F10.** Fair Lawn Ambulance Corp. added for Property Coverage effective 12/16/93. (12/93)
- F11.** Fair Lawn assessed for Builders Risk at Rescue Squad Building effective 12/1/93. (12/93) Fair Lawn assessed for builders risk at Cadmus Place pump station and Columbia Place field house (3/95) Fair Lawn assessed for builders risk at municipal garage. (11/95) Fair Lawn assessed \$1,285.66 for builders' risk of Ambulance Corps building. (2/08)
- F12.** Fair Lawn Ambulance and Fair Lawn Rescue Squad and All Sports Organization approved as quasies. (12/93) Fairlawn TV Productions approved for quasi coverage (3/02). Fund approved Quasi-Municipal Class III Coverage to Fair Lawn community center (2/13) Motion approved for the Fair Lawn Garden State Grandmas as a Class III quasi entity (7/13)

- F13.** Fair Lawn assessed additional \$22,000 for Sedgwick to adjust claims which fall within its SIR. (1/94)
- F14.** Fund adopts Resolution in opposition to requirement of medical evaluation of firefighters who utilize SBCA's. (1/94)
- F15.** Franklin Lakes approved for membership in Fund effective 1995, with commitment to join workers' compensation coverage 1/1/97. (5/95) Fund approves additional assessment for Franklin Lakes workers compensation coverage effective 1/1/97. (1/97)
- F16.** Fund approves expansion of fidelity bond to include Third Party Claims Administrator (11/96)
- F17.** Fund approves Franklin Lakes Friend's of the Library as a quasi class III (10/98) Fund approves Franklin Lakes Library Foundation. (4/01) Motion adopted approving The Franklin Lakes Seniors as a Class III Quasi Municipal Entity (9/10).
- F18.** Franklin Lakes approved for builders risk coverage for Fire House at Bender Place. (7/00) Builders Risk for Library approved.
- F19.** Committee amends reporting requirements for Fine Arts Coverage (4/02). Requirements for fine arts coverage amended. (11/05)
- F20.** Requirement for prior approval/inspection for 50 Year Old Buildings to receive Replacement Cost Coverage eliminated (1/04).
- F21.** Safety Committee authorized to contact area fitness clubs concerning employee discounts for club membership (3/04).
- F22.** Additional assessment certified for Fair Lawn Community Center. (3/06)
- F23.** Executive Committee agreed to appoint Ad-hoc Committee to discuss Fire Departments. (10/06)
- F24.** 2008 Fiscal Management Plan amended to remove Alexander Carver as official signatory for claims payments. (6/08)
- F25.** Board approved motion to adjust Fair Lawn assessment by a credit of \$1,678 due to the correction of a building value. (3/13)
- F26.** Motion to oppose the S-264 "Thomas P. Canzanella Twenty First Century First Responders Protection Act" bill (10/14)
- G1.** Fund establishes 15-day grace period for assessment installments. (1/86)
- G2.** Department of Community Affairs indicated Funds must maintain a general ledger. (3/88)
- G3.** Fund approves Gap Coverage for vehicles leased by members. (5/95) Endorsement approval. (12/94)
- G4.** Fund approves an offer of membership and quote to Glen Rock. (10/98)
- G5.** Glen Rock Soccer Club approved for quasi coverage. (1/99) Fund approves Glen Rock Hockey Association as a Group IV Quasi. (1/00) Fund approves Glen Rock Independence Day Association as a Class III Quasi. (3/09) Motion adopted approving The Glen Rock Friends Of The Library as a Class III Quasi-Municipal Entity. (5/10). Glen Rock Friends of the Arboretum approved as a class III quasi and Glen Rock Assistance Council and Endowment (GRACE) approved as a class III quasi (6/12).Glen Rock Historical Society approved as a Class III quasi. (10/15). Glen Rock Baseball and Softball Association approved as a IV Quasi entity. (4/16).

- G6.** Northwest Central Bergen Dispatch approved for coverage as endorsement to Glen Rock (3/02).
- G7.** Glen Rock Builders Risk for library approved. (10/03)
- G8.** Glen Rock claims appeal denied. (7/05)
- H1.** Fund adopted standard hold harmless agreement for use of municipal facilities by outside groups. (2/86)
- H2.** Fund adopts ad hoc health benefits committee. (1/91) B-MEL cannot serve as mechanism for a Health Fund. New Fund must be formed per DOI/DCA. (3/92) Conditional approval for new Health Fund received from DOI/DCA. (4/92)
- H3.** Harrington Park assessed for building risk at new library site. (2/92) Assessed for Builders Risk at Fire Co. #1 effective 5/1/94. (5/94)
- H4.** Hillsdale's Ambulance Corp. added to its exposures effective 4/1/92. (4/92)
- H5.** Ho-Ho-Kus assessed for DPW builders' risk exposure effective April 1, 1992, and municipal building builders' risk, effective 5/14/92. (5/92) Ho-Ho-Kus Volunteer Fire Department Ladies Auxiliary approved as a quasi. (4/12)
- H6.** Haworth approved for membership upon payment of \$1,000 application fee, if fee has not already been paid or refunded. (5/92) Reimbursement for Haworth volunteer's stolen bicycle approved. (9/99) Haworth took over the operations of the Swim Club, which represents a significant change in exposure. Fund approves coverage for the Swim Club and approves an additional assessment of \$8,550.74 pro-rated to March 19, 2009. (3/09) Fund amends the Haworth Swim Club additional assessment to \$5,397.21 pro-rated to March 19, 2009 based on more accurate information received. (4/09) Motion adopted approving The Haworth Basketball Association as a Class IV Quasi Municipal Entity. (9/10).
- H7.** Fund approves expenditure of \$250 for Communicable Disease Kits for Haworth. (8/92)
- H8.** Hillsdale Playground Association approved as quasi. (9/93) Hillsdale Hook & Ladder as quasi. (1/95) Hillsdale Hoops Association approved as quasi. (9/05)
- H9.** Hillsdale assessed for Builders Risk coverage for Field House effective 2/1/94. (2/94) Builders' Risk for Haledon Library approved. (4/03)
- H10.** Harrington Park Historical Society approved for quasi-coverage (4/02). Harrington Park Club 60 approved for quasi class III coverage. (2/05) Harrington Park Historical Society approved for class III quasi coverage. (11/08) Harrington Park Neighbors Helping Neighbors Mayors Task Force approved for class III coverage subject to receipt of additional information and review of coverage committee. (11/08) Motion adopted approving The Harrington Park Baseball Association and Harrington Park Bulldogs as Class IV Quasi-Municipal Entities. (3/10). Harrington Park Swim Club adopted as a Class III quasi entity. (4/16).
- H11.** Home Insurance Liquidation noted. (7/03)
- H12.** Ho-Ho-Kus Memorial Ambulance Squad approved for coverage (5/04).
- I1.** Fund supports Senate Bill #1718 establishing State Intergovernmental Excess Liability Commission. (4/86)
- I2.** Fund awards contract to White and White to provide appraisal services at a fee not to exceed \$33,400. (7/86) Increased to \$40,000. (8/86) Audit report indicated discrepancies to municipalities. (11/87)
- I3.** Fund joins Index System. (9/86)

- I4.** Contract awarded to McGordy & Associates to audit municipal vehicles and payrolls at a fee of \$250 per municipality. (4/88) (7/89) (6/90) (3/91)
- I5.** Board adopted a Resolution authorizing the Bergen County Municipal Joint Insurance Fund to participate in a pooled investment program with Wells Fargo Bank, N.A. and Wells Capital Management (3/14) Board adopted a Resolution amending the 2014 Cash Management Plan to include Government Money Market Mutual Fund and Local Government Investment Pools as permissible investments (3/14) Resolution adopted authorizing the Bergen County Municipal Joint Insurance Fund to participate in the MEL Pooled Investment Program with Wells Fargo Bank, N.A. and Wells Capital Management (5/14)
- J1.** Fund's coverage does not extend to municipal judges. (4/87)
- J2.** Fund supports S-375 which would eliminate joint & severable liability. (7/87)
- J3.** Liability coverage is extended to junior firemen and first aiders as long as they are acting in capacity of their position. (4/88)
- J4.** Fund to participate in Joint RFP Committee with South Bergen and Morris for new claims administrator. Joe Rompala and Fred Pitofsky to sit. (1/93) 5/93) Committee recommends appointment of Sedgwick James, Executive Committee passes resolution appointing Sedgwick. (11/93)
- J5.** Motion approved to support Senate Bill 2663 and Assembly Bill 4234, which proposed legislation to allow certain joint insurance funds to invest in bonds of state and federal agencies and to form a joint cash management plan and investment program (10/16).
- L1.** Fund encourages its members to adopt a light duty policy enabling workers to return to work as soon as possible. (3/90)
- L2.** Fund adopts loss control program. (11/90)
- L3.** All persons whose employment connects them with a joint insurance fund must comply with the Local Government Ethics Law. (2/91) Department of Community Affairs issues opinion that Fund Commissioners must complete disclosure form. (2/93)
- L4.** Fund adopts policy for advisory safety inspections. See Loss Control Section of Policies & Procedures Manual. (9/92)
- L5.** Fund agrees to change coding in Reinhart's Loss Control Field Surveys. (10/92)
- L6.** Leonia's Centennial Committee added as quasi. (4/93) Leonia's Volunteer Ambulance Corp., Volunteer Fire Department Company #1, and Leonia Jr. Firemen as quasi. (10/95) Leonia Sports Booster Club approved as quasi class IV (2/02). Leonia Ambulance Corps ceased operation of corps as of 1/1/2011. Board authorized return of assessment credit. (7/11) Leonia Sculpture Committee approved as quasi class III.(2/12)
- L7.** Little Ferry granted waiver of 50 mile bus limit. (6/94) (5/98)
- L8.** Fund approves builders risk assessment of \$1,749.25 for Little Ferry's new municipal offices. (9/97) Builders Risk for Library approved. (10/03)
- L9.** Board accepted membership withdrawal of Little Ferry effective 1/1/04 provided the South Bergen JIF accepts town for membership. (11.03)
- M1.** Minimum insurance requirements for use of municipal facility by outside party reduced from \$1 million to \$500,000 except in case of special event where limit remains, at \$1,000,000 (2/88)

- M2.** MEL assessment for 1989 to be billed care of the local Fund. (8/88)
- M3.** Executive Director authorized to subscribe to micro facs. (10/88)
- M4.** Fund opposes Assembly Bill #3374 which would allow employees injured on the job to control medical treatment. (4/89) Fund opposes similar bill S-3033/A-4057 (11/90). Fund cannot adopt no pay policy on unauthorized treatment without exception. (7/93)
- M5.** Meeting date set for third Thursday of each month, 7:30 p.m., Montvale Borough Hall. (1/90). Motion adopted to amend Resolution 2-10 establishing meeting procedures to change the meeting time from 6:30 p.m. to 6:00 p.m. with the exception of the November meeting. (7/10).
- M6.** Fund places moratorium on any additions to medical panel with exception of geographic needs. (7/90)
- M7.** Monies & Securities coverage limit increased from \$25,000 to \$50,000. (12/91)
- M8.** Midland Park permitted to include Centennial Commission as quasi-municipal entity. (1/92)
- M9.** Mahwah Ambulance Corp. added to its exposure list. (5/92)
- M10.** Midland Park's Ambulance Corps added to its exposure list effective 7/1/92. (6/92)
- M11.** Barry Zeller appointed as Fund's MEL representative. (9/93) (10/94) (11/96) (10/97) (10/98) (10/99) (10/00) (10/01) Donald Rainey appointed special Fund Commissioner to the MEL. (11/98) Barry Zeller re-appointed as MEL representative. (10/03)(10/04)(11/05)(1/08) Carol Byrne appointed as MEL representative. (2/08)(1/09)(1/10)(1/11)(1/12) (1/13) (11/13) Carol Byrne appointed as 2015 MEL representative and Patrick O'Hagan as the alternate (11/14). Carol Byrne appointed as MEL representative (11/15) (11/16).
- M12.** Mahwah's Senior Citizens Club, Small Town and Fancy Players, Youth Sports Boosters added as quasi activities. (11/92) Mahwah Model Club, Ramapo Wind Symphony, Tennis Team added. (1/93) Volunteer Fire Departments Nos. 1, 2, 3, 4, 5 added. (4/93) (4/96) Mahwah Ladies auxiliary approved as quasi. (5/96) Mahwah Museum Society approved as Class III quasi. (9/01) Mahwah DARE program, currently listed as an approved class III quasi, changed its name and modified its mission with respect to serving as a quasi-municipal board comprised of municipal officials and concerned citizens. Mahwah DARE Program changed name to Mahwah Municipal Alliance (6/12).
- M13.** Executive Committee discussed ramifications of not having meetings once a month. Authorize Treasurer to issue payments for contracted services in twelve equal payments and decide to keep monthly meeting schedule the same. (1/93)
- M14.** Montvale's Centennial Committee approved as quasi. (6/93) Ladies Auxiliary of Montvale Fire Department approved as quasi. (3/96) Approved coverage of the Montvale Swim Club as a Class III Quasi-entity (5/15).
- M15.** Fund to research possibility of medical provider directly billing employer for employees injured while working. (7/93)
- M16.** Recreation Barn in Midland Park approved for replacement cost coverage. (9/93)
- M17.** Mahwah granted waiver for participation in Bloodborne Pathogens program. (12/93)
- M18.** Additional assessment charged to Montvale for Builders Risk exposure at New Senior Citizens Complex effective 1/1/94. (1/94). Additional assessment charged to Montvale for builders risk exposure at firehouse. (10/95) Additional assessment charged to Montvale for builders risk exposure at firehouse. (7/16).

- M19.** Mahwah withdraws from Bloodborne Pathogen Program. Fund approves return of assessment for this program. (2/94)
- M20.** Fund approves resolution appointing a managed care organization. (5/96) Fund restructures 1997 managed care fee. (4/97) Fund approves joint request for proposal for new managed care vendor. (10/97) Fund approves revising medical management professional service agreement with Concentra Managed Care, Inc. (3/98) Contract with Concentra renewed. (6/99) Fund approves Bergen Risk Manager to provide medical Cost Containment Services. (2/00) Fund approves Bergen Risk Manager to provide Managed Care. (3/00) Bergen and South Bergen Contracts Committee met in December to discuss contract increase for Bergen Risk Managers, which provides Managed Care Provider to both JIFs. Fund approves increase of \$200,000 for fund year 2008 and \$50,000 for fund year 2009 to be equally split by both JIFs. (1/08)
- M21.** Fund joins the MEL for a three-year period effective 7/1/98. (4/98) Fund renews membership for the period of 7/1/01 through 7/1/04. (6/01) Renewed 7/1/04 through 7/1/07 (7/04). Renewed 7/1/07 through 7/1/10 (4/07). Renewed 7/1/10 through 7/1/13 (6/10). Renewed MEL membership for the period of July 1, 2013 through June 30, 2016. (5/13). Renewed MEL membership for the period of July 1, 2016 through June 30, 2019. (5/16).
- M22.** Fund approves payment of \$150 to the Executive Committee members and Alternates for attendance of regular monthly meetings. (11/98)
- M23.** Fund approves Mid-Bergen Regional Health Commission as an additional insured effective 9/1/00 pending proof of POL/EPL training being provided. (3/00) Fund motions to rescind coverage of Mid Bergen and table until April meeting. (3/00) Fund approves Mid-Bergen Regional Health Commission as an additional insured effective 9/1/00 after proof of POL/EPL training provided.
- M24.** Resolution adopted approving MEL Bylaw Amendments. (1/01)
- M25.** Mahwah Builders Risk for municipal building approved. (3/03)
- M26.** Coverage approved for Mahwah Museum Society Exhibit (6/06). Coverage approved for Les Paul Exhibit at the Museum/Community building (9/11).
- M27.** Executive Director announced beginning implementation of the Learning Management System for the MEL Safety Institute. (6/06)
- M28.** Fund approves payment to Bergen Risk Managers for cost associated with discount negotiated by BRM for MEL layer of workers' compensation claims. MEL to reimburse Bergen JIF. (7/06)
- M29.** Mahwah skateboard facility approved retroactively to January 9, 2003. (4/08)
- M30.** Maple Shade class action public intoxication lawsuit named multiple towns around the state. Fund accepted MEL's decision to assign one MEL attorney to work with the local Fund Attorneys. (2/09)
- M31.** Congress passed legislation *Medicare and Medicaid and State Children's Health Insurance Program Extension Act of 2007 Section 111 (MMSEA)*, which included reporting requirement that will require the fund to coordinate payments with the Medicare program. Fund authorizes Executive Director to make the necessary filing with the center for Medicare and Medicaid (CMS) designating the fund as a responsible reporting entity under Section 111 of the MMSEA and authorizes its third party claims administrator to be its designated representative for actual file submission for reporting purposes with CMS. (5/09)
- M32.** Resolution adopted honoring Joseph L. Vozza. (7/10) (1/11)
- M33.** Montvale Library appraisal valued decreased. Motion adopted approving a 2010 assessment credit in the amount of \$2,537.86 to Montvale and amend the budget accordingly. (3/10).

- M34.** MEL Board of Commissioners asked local JIFs to support its legislative initiatives on sick leave injury, cap on attorney fee awards in fee shifting cases against public entities, and amending Title 59 to strengthen immunities for sidewalks and weather related accidents. Board adopted Resolutions 6-11 through 10-11 (1/11).
- M35.** The Board accepted the recommendation to collapse the Long Range Planning, Contracts Review and Finance Committee in to a new 'Management Committee". (6/15).
- N1.** Application for membership include (1) \$1,500 check payable to Fund as an escrow deposit, (2) certified resolution of intention; (3) certification of application (5/85) (6/89)
- N2.** Non-owned artwork on consignment requires a professional appraisal to be filed with municipal clerk or some authorized and responsible party. Coverage limited to a maximum of \$5,000 per single item with a \$5000 deductible and a limit of \$50,000 total loss. (9/85) Appraisal threshold increased to \$1,000 or more. (3/86) (8/87) Requirements for Fine Arts Coverage amended. (11/05)
- N3.** Executive Committee placed moratorium on new members from January 1, 1986 to July 1, 1987. (11/88)
- N4.** Fund adopts non-disclosure form. (3/89)
- N5.** Official newspaper The Record. (1/90)
- N6.** Application fee for new members reduced from \$1,500 to \$1,000. (12/91)
- N7.** Replacement cost coverage granted for vacant building at 187 Franklin Street in Northvale. (2/92)
- N8.** Northvale assessed for addition of ambulance corp. (2/92)
- N9.** Replacement cost coverage granted for vacant library building in New Milford. (3/92) (9/93)
- N10.** Replacement cost coverage granted to structure located at 116 Paris Avenue in Haworth. (9/92)
- N11.** Safety Director granted approval to solicit members for defensive driving instruction. (9/92)
- N12.** New Milford Ambulance Corp. added effective 1/1/93. (1/93)
- N13.** New Milford Senior Citizen Advisory Board and WNM TV as quasi-entities. (9/96) New Milford 75th Anniversary Committee approved as quasi. (2/97) New Milford 75th Anniversary Committee confirmed as approved quasi class III as of 2/20/97. (11/97) New Milford All Sport approved as quasi class III and New Milford Exempt Firemens as class II. (4/99). New Milford Swim Club approved as a quasi class III. (9/15).
- N14.** Northvale Library Association and Northvale Fire Association approved as quasi (2/97) Northvale Golden Age Club, Inc. approved as Group II quasi. (1/00)
- N15.** Northvale Fire Association approved as an additional insured effective 4/17/97. (4/97)
- N16.** Norwood Teen Club approved as class III quasi. (9/97) Norwood Public Library approved for quasi coverage. (7/99).
- N17.** Northvale Builders Risk approved for Fire Association Building. (9/99)
- N18.** Additional assessment for New Milford Builders Risk for police building approved in the amount of \$1,458. (11/16).
- O1.** Fund establishes sub-committee to draft operating bylaws. (4/88)

- O2.** Oradell allowed to include requested quasi-municipal activities under Fund's coverage program. (1/92) Riverdell Soccer Association approved as a quasi class III. (3/98) Oradell assumes coverage of the River Dell Jr. Cheerleader from River Edge effective 1/1/05 (9/04). River Dell Lacrosse approved for quasi coverage. (10/05) Oradell Senior Social Club and Oradell Free Public Library approved for quasi class III coverage. (9/08)
- O3.** Replacement cost coverage granted to three 50-year-old building at 355 Kinderkamack Road Library and Municipal Building and the Maple Avenue Railroad Station in Oradell. (3/92) All buildings in Oradell fifty years of age and over, inspected and approved for replacement cost coverage. (9/01)
- O4.** Actual cash value coverage for 60 days for vacant dwelling at 211-213 Westerville Place in Oradell. (3/92)
- O5.** Fund adopts Off-site Storage Program. (8/92)
- O6.** Builders Risk assessed for Old Tappan Golf Course approved. (5/93)
- O7.** Old Tappan Centennial and Drug Free Old Tappan Committee approved as quasias. (6/93) Old Tappan municipal Alliance approved. (12/93) Old Tappan Playground Committee approved. (11/94) Old Tappan Ladies Auxiliary approved as quasi. (11/96)
- O8.** Replacement Cost Coverage extended to seven structures in Oakland. (7/93)
- O9.** Actual Cash Value granted on vacant building at 62-A River Road in Oakland. (9/94)
- O10.** Oakland Fire Association & Oakland Fire Department Ladies Auxiliary approved as quasi effective 6/17/97. (6/97)
- O11.** Executive committee voted to participate in the OPRA Class Action Settlement with provision that member towns be allowed to "opt out. (7/04).
- O12.** Oradell fine arts coverage approved. (3/06)
- O13.** Expenses for Robert Hirsch, Bergenfield, to attend OSHA training approved. Mr. Hirsch would then be available to train JIF member employees. (6/06)
- O14.** Treasurer authorized to cancel outstanding checks. (10/06) (11/06)
- O15.** Executive Committee waived minimum fence requirement for Old Tappan skateboard facility and approved 4ft fence. (5/08) Executive Committee approved coverage of Old Tappan skateboard facility subject to a completed application submission and final inspection by Safety Director. (9/08)
- O16.** Executive Committee adopted revised form pursuant to OPRA's requirement that public agencies adopt a request form. (11/09) (1/10). Motion adopted for the revised OPRA form. (7/10).
- P1.** Executive Committee authorized additional property premium of \$27,500 to Lloyds of London property policy to reduce retention from \$100,000 to \$25,000.
- P2.** Carrier International Surplus Lines Insurance Company places absolute pollution exclusion of Fund's policy. (6/85)
- P3.** Police Benevolent Society (PBA) does not fit definition of those organizations covered by the Fund. (8/85)
- P4.** Coverage committee recommends that Personal Injury Protection coverage unnecessary.

- P5.** A 15% surcharge to be imposed on any 1988 renewal work sheets not received by September 1, 1987. (8/17) Dumont's surcharge reduced to 3% (11/87) (5/89) (6/90)
- P6.** Fund to provide defense to police officers for punitive damages but Fund will not provide indemnification of punitive damage claims. (9/87)
- P7.** State statute #3981 introduced in 1983 requires mandatory PIP coverage to pedestrians injured by an insured vehicle. (1/88) Following discussion at Fire Chief and Emergency Responders Roundtable, chart on Personal Injury Protection (PIP). (4/05)
- P8.** P.L. 1987, CH340 allows public entities to indemnify public employees for punitive or exemplary damages. Fund decides not to indemnify for other damages. (8/88)
- P9.** Due to confusion with municipalities taking surplus credits, Executive Committee waived delinquent payment assessments for 1991 if received by treasurer by February 28, 1991. (1/91) Penalty fee waived for Old Tappan since payment was mailed and accepted at MEL lock box by due date. (9/05) Interest penalty fee waived for New Milford's 2006 assessment. (2/07) Late penalty fee waived for Westwood's 3rd quarter assessment. (9/08) Late penalty fee waived for Hillsdale 1st quarter assessment. (4/15). Late penalty fee waived for Oakland's 2nd quarter assessment. (5/16)
- P10.** Fund agrees with Peer Review Procedures as presented by MEL. (9/92)
- P11.** Park Ridge Centennial Committee added as quasis. (5/93)
- P12.** Replacement Cost Coverage for Well House #3, Municipal Building, Library and Rail Station in Park Ridge approved. (9/93) Replacement Cost Coverage for Well House #2 in Park Ridge approved. (11/97) Replacement Cost Coverage approved for Ridge Road well #19, Booster 5 and the Sulak Lane DPW Building. (9/01)
- P13.** Fund reduces PIP coverage limit to \$100,000 with excess \$150,000 to be provided by MEL effective 1/1/94. (3/94)
- P14.** Claims Service Company authorized to distribute PARS to all persons present at closed session and collect all copies at end of closed session. (6/94) Fund amends risk management plan to increase par authorization from \$5,000 to \$10,000. (6/98)
- P15.** Actual Cash Value granted on vacant building on Ridge Road in Park Ridge. (9/94)
- P16.** Fund authorizes commissioner Cuccia & Chief Burk (Ho-Ho-Kus) to negotiate a joint police accreditation service agreement with South Bergen JIF. (9/97) Fund approves joint contract with Proactive Management Systems for the police accreditation program. (2/98) Fund approves 5% GL and AL police accreditation discount for Saddle River. (5/00) Executive Director submitted material from Proactive for Leonia & Westwood for police accreditation discounts. Commissioners Rainey & Zeller noted corresponding governing bodies did not adopt. Process for Police Accreditation tabled pending review. (4/01) Police Accreditation discounts approved for Emerson (12/12/01), Westwood (4/9/01), Montvale (7/11/02), Hillsdale (6/25/01) Little Ferry (5/23/01) Tenafly (11/16/01) Washington Township (3/3/01) and Allendale (11/16/01)(9/02) Police Accreditation for Mahwah approved. (4/03) Leonia approved retroactive to January 1, 2004 with December 1, 2004 expiration (7/04). Washington Township re-certification approved. (3/06) Saddle River re-certification approved. (4/06) Police Accreditation discount of \$8,107.31 for Bergenfield approved. (6/08) Police Accreditation discount of \$2,882 approved for Closter as of 4/15/10. (5/10). Fund discusses creating ad-hoc task force to conduct RFQ for Accreditation Agency for both Bergen and South Bergen JIFs. (2/11) Fund discusses development of grant program for members seeking police accreditation. (3/11) Correspondence submitted from Oakland of proposed front-ended grant/loan program. (4/11) Police Accreditation discount of \$4,674.24 approved for Westwood as of 4/21/11 (4/11). Police Accreditation discount of \$7,422 approved for Ramsey as of 10/20/11 (10/11). Police Accreditation discount of \$2,994.91

approved for Upper Saddle River as of 1/1/12 (7/12). Police Accreditation discount of \$5,236.50 approved for Fair Lawn as of 5/9/13 (9/13). Police Accreditation discount approved for: Cresskill in the amount of \$2,049.97; Glen Rock in the amount of \$1,053.03; Montvale in the amount of \$1,683.66 and Park Ridge in the amount of \$3,888.86. (1/15). Police Accreditation discount of \$1,053.79 approved for Saddle River as of 3/19/15 (5/15). Police Accreditation discount of \$2,859 approved for Oakland as of June 11, 2015. (9/15). Police Accreditation approved as of 3/10/16 for Allendale with a discount of \$2,027.36 and for Tenafly with a discount of \$4,190. (6/16). Police Accreditation approved as of 6/9/16 for Ho-ho-kus with a discount of \$1,135.56.(10/16)

- P17.** Fund authorizes Executive Director to contract wan and expert in the field of pistol ranges safety to inspect the pistol ranges of the Bergen JIF. (10/97) Fund authorizes inspections of pistol ranges not to exceed \$5,000. (11/97) Fund approves resolution limiting coverage pertaining to use of member owned pistol ranges. (4/98)
- P18.** Executive Committee adopted Police & Moonlighting Hold Harmless Policy (10/99) Appellate decision reviewed concerning split cost of claims between town & company. (7/01)
- P19.** Bulletin issued on access to Public Parks. (3/03)
- P20.** JIF conducts Police Chief roundtable. (10/03) MEL requires Chiefs attend 6 hour training to qualify for lower EPL deductibles and rate incentives. (7/03) Chief Denis Connell authorized to conduct training for the Police Chief Command Personnel Training for the 2013/2014 cycle. (9/13) Board approved recommendation of the Executive Safety & Award Committee and offer Proactive Police Supervision to members and to subsidize \$100 per member attendee (2/14) Motion to authorize payment to Connell Consulting for the six officers representing Bergen JIF members participation in the Proactive Police Supervision Program (5/15). Safety and Award Committee recommended the attendees at the police training geared toward Public Safety Personnel to be reimbursed by Bergen JIF (07/15). Motion approved to authorize a subsidy of \$100 per member attendee to the 3-day police program “Proactive Police Supervision” scheduled for November 4-6 (7/15). Motion to authorize payment to Connell Consulting for the six officers representing Bergen JIF members’ participation in the Proactive Police Supervision Program (11/15).
- P21.** Executive Committee recommends Two Year MEL probationary period for River Vale (2/04). MEL imposes probation on River Vale for POL/EPL. (3/04) Executive Committee recommends to the MEL that probation be terminated 90 days after administrator vacancy is filled. (12/05) Executive Committee recommended probationary status be lifted. (5/06)
- P22.** Executive Committee adopted Resolution discouraging members from Qualifying Retired Police Officers. (5/99)
- P23.** Standard form for Professional Service Agreements adopted. (1/06) Motion approved to amend the Fund’s standard contract language to include tracking on Political Contributions, Affirmative Action and Records. (3/15)
- P24.** Coverage question raised concerning prosecutors – Wyckoff. (5/06)
- P25.** Sub-committee established to review proposed PERMA acquisition. (6/06) Resolution adopted indicating Fund would not object to change in ownership of PERMA. (7/06)
- P26.** The MEL granted each JIF a share of the money saved by a better than expected property excess renewal. The Bergen 2008 budget has an amount of \$24,000 and the fund’s share of the grant is \$19,630 and authorized Commerce Risk Control to conduct property appraisals. (1/08)
- P27.** Motion adopted authorizing the fund office to distribute a memorandum regarding use of police motorcycles to be for police patrol only (9/10) Motion adopted authorizing the Executive Director to distribute a Safety Bulletin to the members of the Bergen JIF regarding use of motorcycles. (11/10).

- P28.** Bergen JIF developed a grant program to promote and assist member towns to achieve police accreditation. Under the program, members would be granted funding not to exceed \$25,000 to achieve accreditation within a two-year period. Upon achieved accreditation, the Bergen JIF will apply the normal accreditation discount to offset the grant plus interest until the grant is paid back in full. Board adopted model Resolution & Agreement for grant program. (1/12) Board adopted amended model Resolution & Agreement for grant program to reflect savings to municipality. (2/12) A revised model Resolution & Agreement for grant program to reflect re-accreditation was also available for funding was distributed. (3/12)
- P29.** Position Bond Coverage is kept at same level for Treasurer, Executive Director and Third Party Administrator at the current limit of \$250,000 with a \$2,500 deductible (5/13).
- P30.** Motion passed to include two JIF endorsement to the policy: 1) Cyber Social Engineering endorsement and 2) Failure to obtain insurance; (5/16).
- Q1.** Fund establishes the following initial guidelines for quasi-municipal activities, must meet one, (1) subject to provisions of local public contracts law; (2) created by act of the governing body of member municipality; (3) subject to the provisions of local budget law, local fiscal affairs and with paid employees eligible for membership in the public employees retirement system; (4) a function not meeting the above criteria, but which historically has been provided coverage by the member municipality and the extent of the coverage was disclosed in the application for membership to the Fund. (5/85) Municipalities must pass resolution outlining its desire to have organization or activity covered. (8/85) (2/86) Fund amended policy, primary change involved Fund no longer to cover non-athletic quasi municipal activities (11/86) (11/91) Fund amends policy - see Policies & Procedures manual. (12/91) Each member requested to adopt list by class via formal resolution and submit to Fund by 4/1/92. (2/92) Deadline of April 1 extended. (3/92) Fund adopts recommendations for assessing quasi-municipal activities. (7/92) Coverage Committee meets again. Inadvertent omissions would not be penalized. (10/92) MEL agrees to increase liability limit for quasi-municipal entities to \$5,000,000, effective March 2001. (3/01)
- Q2.** Fund Attorney authorized to draft resolution to MEL stating Bergen Fund's commitment to maintaining current coverage for Quasi Municipal Entities. (5/93) Fund to continue coverage for previously approved quasi's until 7/1/94. (12/93)
- Q3.** Fund approves General Liability & non Owned Auto Liability coverage for specific groups of Class III/IV Quasi. Please refer to minutes for details on each group. (3/94) (4/94) Fund waives Bergen's additional assessment for Class III. (3/94) (4/94) Executive Director given binding authority on outstanding group until 5/1/94. (4/94) Closter and Hillsdale groups approved. (12/94) Members asked to reconfirm coverage for quasi with three-year membership renewal (9/04).
- Q4.** Fund approves 1996 quasi assessments to be deducted from dividend. (7/96)
- Q5.** Coverage Committee charged with review on the definition of a quasi-municipal entity. (6/01)
- Q6.** Board passes Motion to approve the recommendations of the Coverage Committee and provide crime and property coverage to quasi entities. (4/13)
- R1.** Fund does not provide workers' compensation or blanket medical coverage to organizations, i.e., Boy Scouts, who volunteer to do projects on municipal property, i.e., recycling. (5/87)
- R2.** Executive Committee voted to have two risk management consultants sit with Executive Committee in non-voting capacity. Risk Managers to be chosen from group or appointed risk management consultant. (4/88) Expanded to include all Risk Managers. (2/91)
- R3.** Right to Know Compliance Training Program for 1990 awarded to Pryme Safety Services at a fee not to exceed \$20,000. (12/89) Extended to include volunteers (6/90) (8/90) Reinhart & Associates permitted to solicit members for Right to Know labeling. (7/99)

- R4.** Executive Committee appoints sub-committee to prepare a report on the relationship between risk management consultants and Executive Director/Administrator. (12/89) Report presented and recommendations adopted at September 1990 meeting. Major areas involved renewal certification and blanket inland marine coverage. (9/90)
- R5.** River Vale Ambulance Corp. added to its exposure units effective 12/1/92.
- R6.** River Edge 100th Anniversary Committee approved as quasi. (9/93) River Edge Fire Dpt Ladies Auxiliary approved for quasi coverage. (7/99). River Dell Jr. Cheerleaders quasi coverage switched to Oradell effective 1/1/05 (9/04). River Edge Swim Club approved as a Class III quasi entity (3/16).
- R7.** River Edge assessed for Builders Risk exposure for its library effective 4/1/94. (4/94) Builders Risk approved for River Edge Fire Company. (5/99)
- R8.** River Vale Playground Committee, Fireman's Association, Jr. Fireman's Association, Fire Department Association, Ladies Auxiliary, and Fire Cadets as quasi. (9/95) River Vale Basketball Association and Residents For A Better River Vail added as a quas. (3/97) Commissioners agreed to extend coverage to Rivervale Rockers Dance Association as Quasi Group III as of 4/25/00 subject to proof of group accident policy. (4/00) Commissioners agreed to rescind coverage to Rivervale Rockers Dance Association as Quasi Group III and to approve as Group IV subject to proof of group accident policy. (5/00) Commissioners agreed to extend coverage to Rivervale Rockers Dance Association as Quasi Group III as of 4/25/00 subject to a "no known claims" statement. (7/00) River Vale Friends of the Library approved as Class III Quasi. (7/03) Town withdrew all Class III Quasi Coverage during its probationary period (9/04). River Vale All Star basketball class IV Quasi approved. (4/06)
- R9.** River Vale assessed for builders risk at Municipal Building. (11/95) Open air amphitheater (2/06) River Vale purchased the River Vale Golf Course facility and assessed additional assessment. (1/11)
- R10.** Fund authorizing intent to join tail fund. (6/95) Fund approves renewing members in the Residual Claims Fund 1/1/98-1/1/01 and to execute Indemnity and Trust Agreement. (4/00) (9/06). Resolution adopted renewing the Fund's membership in the RCF for the period of 1/1/10 through 1/1/13. (1/10). Resolution adopted renewing the Fund's membership in the RCF for the period of 1/1/13 through 12/31/15. (4/12). Resolution adopted renewing the Fund's membership in the RCF for the period of 1/1/16 through 12/31/18. (9/15).
- R11.** Fund authorizes transfer of fund year 1993 liabilities to Residual Claims Fund. (6/97) Fund authorizes transfer of fund year 1994 liabilities to Residual Claims Fund. (6/98) Fund approves amendment to bylaws of Residual Claims Fund. (7/98) Fund authorizes transfer of fund year 1995 liabilities to Residual Claims Fund. (6/99) Fund authorizes transfer of fund year 1996 liabilities to Residual Claims Fund. (6/00) Fund authorizes transfer of fund year 1997 liabilities to Residual Claims Fund. (6/01) Fund Year 2000 transferred to RCF (6/04). Fund Year 2001 transferred to RCF. (6/05) Fund Year 2002 transferred to RCF. (6/06) Fund Year 2003 transferred to RCF. (6/07) Fund Year 2004 transferred to RCF. (6/08) Fund Year 2005 transferred to RCF. (6/09). Fund Year 2006 transferred to RCF. (6/10). Fund Year 2007 transferred to RCF. (6/11). Fund Year 2008 transferred to RCF. (6/12). Fund Year 2009 transferred to RCF. (6/13). Fund Year 2010 liabilities transferred to RCF. (6/14). Fund Year 2011 liabilities transferred to RCF. (6/15). Fund Year 2012 liabilities transferred to RCF. (6/16).
- R12.** Residual Claims Fund (Tail Fund) representative Commissioner Pitofsky, Alternate Commissioners Winant. (6/95) RCF representative Commissioner Pitofsky. (11/96) (11/97) (11/98) (11/99) (11/00) (11/01) (11/02)(11/03)(1/08)(1/09) Jim TenHoeve elected as alternate. (11/06) Commissioner Pitofsky absent due to personal reasons. Commissioner Ken Gabbert nominated to serve as RCF representative. (5/09) (1/10) (1/11)(1/12) (1/13) Patrick O'Hagan nominated to serve as RCF representative and Paul Tomasko as the alternate (11/13) (11/14). Paul Tomasko elected to serve as RCF representative (1/16) (11/16).

- R13.** Fund approves Ramsey's 1983 Mack Tower Ladder for replacement cost until the year 2010. (9/00) Ramsey's Builder's Risk approved. (5/01) Ramsey Historical Society approved as Quasi Class III effective December 12, 2006. (1/07) Ramsey Museum artifacts re-appraised and aggregate total exceeded \$250,000. Executive Committee approved coverage limit for Ramsey Museum artifacts. (4/07) Motion approved for the Ramsey Senior Citizens Transportation Committee as a Class III quasi municipal entity (9/13)
- R14.** Board amended 1999 Risk Management Plan to provide reimbursement coverage for a % of uncovered losses associate with Hurricane Floyd subject to approval by the Department of Banking and Insurance. (10/00) Fund adopted Reso 33-00 revising 1999 Risk Management Plan as amended. (11/00)
- R15.** Ridgewood approved for membership effective January 1, 2002, subject to further review by the Coverage Committee. (11/01) Coverage Committee reviews submission and confirms membership recommendation (2/02).
- R16.** Risk Management Plan amended to allow for hospital payments to be made between Board meetings if Fund would otherwise lose discounts (1/02). (4/03)
- R17.** Ridgewood Builders Risk for municipal building approved. (3/03)
- R18.** Ridgewood 4th of July Committee approved as quasi (5/04).
- R19.** Board voted to require Residents for a Better River Vale to re-apply for quasi coverage since its scope of operation has changed (7/04). Township decided to withdraw its quasi class III coverage for that entire class through its MEL probationary period (9/04).
- R20.** Reinhart & Associates permitted to solicit or offer members contract to provide Respiratory Protection Program & Document (7/99).
- R21.** Risk Management Plan amended to reflect property coverage change for Cyber Secure coverage deductibles. (3/05)
- R22.** Executive Committee authorized outside counsel for coverage determination in River Vale matters-not to exceed \$5,000. (7/05)
- R23.** 2007 Risk Management Plan amended to remove coverage enhancement for "voluntary workers' compensation endorsement". MEL Coverage Committee reviewed and recommended removal since members do not have the exposures typical for this coverage. (4/07)
- R24.** Retrospective rating option developed for Saddle River 2011 assessment as potential model program to develop for all members during 2012. (2/11)
- R25.** Motion to waive the adjustments made to risk management fees if adjustments are less than \$100 for a member's attendance of an Elected Official training session (2/16).
- S1.** North Bergen and South Bergen Funds undertake joint RFP for Safety Director services. (2/86) Fund awards contract for Fire and Emergency personnel accountability system to Fire Rescue Outfitter, Inc. (2/98)
- S2.** Fund awards contract to Pryme Business Services, Inc. to provide safety services to the Fund at the rate of \$1,600 per municipality. Contract to run from July 1 to December 31, 1986. (6/86)
- S3.** Fund's coverage does not extend to skate board facilities. (6/87) (6/88) Fund adopts skateboard facilities coverage guidelines - see policy and procedures. (6/96)
- S4.** Fund adopts sewer back up policy applying \$1,000 to each third party property damage sewer back up loss effective 1/1/89. (5/88) Commissioners discuss restructuring Sewer Back Up program. (5/94) Claims to be

reviewed on a case-by-case basis. If there is no contribution from acts of homeowner, Fund will assist in payment. (7/94) Fund adopts 1994 sewer backup additional assessments. (3/95) Fund adopts 1st quarter 1995 sewer back additional assessment. (5/95) Fund adopts sewer back-up additional assessment to be collected from dividend (6/96) (9/96)(10/96)(11/96) Fund adopts 4th quarter 1996 sewer back up additional assessments. (2/97) Fund adopts 1st quarter 1997 sewer back up additional assessments. (5/97) Fund adopts 2nd quarter 1997 sewer back up additional assessments. (9/97) Fund adopts 4th quarter 1997 sewer back up additional assessments. (1/98) Fund adopts 1st quarter 1998 sewer back up additional assessments (4/98) Fund adopts 2nd quarter 1998 sewer back up additional assessments (9/98) Fund adopts 3rd quarter 1998 sewer back up additional assessments (11/98) Reports and billings are issued quarterly.

- S5.** Liability insurance requirements for small contractors reduced to \$500,000. (8/88)
- S6.** Fund authorizes expenditure for quarterly subrogation report. (12/88) Fund authorizes Fund Attorney to act on behalf of Fund for the purpose of subrogation action. (4/96)
- S7.** Fund approves Safety Incentive program. (7/89) (8/89) (5/90) (10/90) (1/91) Authorized \$32,000 transfer from 1992 Contingency to 1992 Safety Incentive Line. (2/93) \$19,750 authorized for 1993. (3/94) Fund authorized transfer from contingency to safety incentive program (3/96) Fund alters safety incentive program requirements to eliminate RMC attendance at Executive Safety Committee meetings. (6/97) Safety Incentive Program amended to include points for the appointment of a Safety Coordinator, use of the MEL Video Library as well as a provision for supplemental credit. (3/01). Motion adopted to re-name the Executive Safety Committee to the Executive Safety & Award Committee and approve the change to the Safety Incentive Program Awards. (2/10).
- S8.** Fund adopts Safety Manual. (4/89)
- S9.** State Department of Insurance is not exempt from surplus lines surcharge. (10/89)
- S10.** Fund authorizes release of surplus \$95,014 from 1985 years and \$586,583 from 1986 year (11/89) \$163,099, \$271,451, \$575,915 released from '85, '86, '87 years. (10/90) \$500,000 from '87, \$500,000 '88 (10/91) Fund authorized release of \$1,000,000 (\$350,000 1987; \$500,000 1988; \$150,000 1989. (10/92) Authorizes \$1,000,000 release in 1994. (10/94) Authorized \$1,100,000 from closed year account (6/96) Authorized \$1,457,500 from closed year account. (10/97) Authorized \$178,500 released from closed years and 1994. (6/98)
- S11.** Russell Huntington designated as service of process. (1/90) Amended to PERMA (1/91)
- S12.** Executive Director/Administrator authorized to prepare request for proposal for new safety director. (2/90) (9/96) Fund extends Safety Director contract with Reinhart Associates to end of 1997. (6/97) Reinhart & Associates announces name change to Commerce National Risk Control. (11/00)
- S13.** Safety Director authorized to solicit members for Right To Know Inventory & Labeling and Confined Space Entry programs. (2/91) Safety Director authorized to solicit member for serviced outside Safety Director's contract. (1/95)
- S14.** Fund supports A #4675 exempting municipal solid waste from definition of hazard waster under Spill Fill Compensation & Control Act. (5/91)
- S15.** Recent court ruling allows municipalities to maintain advisory shade tree commissions without incurring additional legal liability. (10/91)
- S16.** Fund adopts Safety Intervention Program. (2/93) Program modified to eliminate requirement to conduct motor vehicle driver license reviews, due to concerns raised concerning the Fair Credit Act (2/02).

- S17.** Bergenfield to appoint special commissioner for 1994. (1/94) Closter to appoint special commissioner for 1995. (1/95)
- S18.** Safety Director's 1996 contract amended from 3 to 2 inspections per annum. (5/94) Fee increases for Right to Know approved. (2/01) (5/01)
- S19.** Commissioners adopt resolution authorizing MEL to act as lead agency to pay costs of State examination. (11/94) (6/00). Motion approved State of New Jersey Department of Banking and Insurance Examination Report for the 2013 Fund Year. (1/16).
- S20.** Saddle River's Bishop House Foundation approved as quasi. (3/96) Fund approves Bishop House Foundation's Building for coverage. (4/96)
- S21.** North Bergen and South Bergen JIFs join to apply for the 1996 MEL safety grant. (6/96) Commissioners approve final proposal of \$6,000 submitted by Fund Attorney be sent to MEL to be considered for grant monies to be used to conduct EPL seminars. (6/00)
- S22.** Board voices to join the MEL Safety Institute (MSI) (1/02).
- S23.** Bergen Safety Committee submitted request to the MEL for a grant towards producing a Safety Orientation Video. (3/03)
- S24.** Executive Committee approved resolution recommending use of Safety Vests. Executive Committee also appropriated \$10,000 to purchase police safety vests. (2/99). Purchase authorized. (6/99)
- S25.** Carol Byrne elected as secretary to fill vacancy. (4/05) Fred Pitofsky elected as secretary. (2/08)
- S26.** Carol Byrne and Thomas Conch added as signatories. (4/05)
- S27.** Coverage for Stationhouse adjustments discussed. (7/06)
- S28.** Underwriting Manager distributed bulletins concerning the MEL coverage for statutory bond positions beginning in 2007. (10/06)
- T1.** Fund's coverage does not extend to personal effects owned as employees. (4/87)
- T2.** Tenafly Jr. Football, Tenafly Biddy Basketball, and Tenafly's Little League added as Class IV quasi-municipal entities. (8/92) Tenafly Junior Soccer added. (1/93) Centennial Committee added. (11/93)
- T3.** Extended coverage for vacant building at 91 West Clinton Avenue in Tenafly for calendar year 1994 approved. (11/92) (11/93) (1/95) (11/95) (2/97)
- T4.** Fund adopts Notice of Tort Claim Form.
- T5.** TriBoro Ambulance Squad interested in joining Fund. Commissioners indicate must have single member sponsor. (2/93) Set four stipulations for membership. Woodcliff Lake to act as sponsor. (4/93) Pass necessary documents to become member effective 1/1/94. (12/93)
- T6.** Bergen Fund to participate in Tail Fund Study at a fee not to exceed \$5,000. (3/93)
- T7.** Tenafly DPW building approved for replacement cost coverage. (6/93)
- T8.** Builders Risk for Tenafly Municipal Complex approved effective 5/17/94. (6/94) Builders Risk approved for Teen Center. (9/99) Builders Risk for Tenafly Municipal Complex approved and additional assessment authorized. (2/11) Builders Risk for new construction at Tenafly Municipal Complex approved, but no

- additional assessment applied because cost of project was low. (7/11). Additional assessment charged to Tenafly for builders risk exposure at DPW building. (7/16).
- T9.** Fund approves money to be budgeted for the purchase of computer equipment for the Fund Treasurer. (9/96) (6/97) Additional expenditure for computer equipment authorized. (1/05)
- T10.** Fund approves a travel policy (10/98)
- T11.** State acknowledges JIFs are not exempt from Terrorism Act and confirms JIFs are not licensed or admitted insurers.
- T12.** Fund Attorney authorized to conduct training at each town to meet the EPL requirement for all managers and supervisors to be trained. (7/03) Fund Attorney authorized to conduct training for managers and supervisors. (7/05) Risk Managers authorized to conduct non-supervisory training for members at a cost of \$500. (10/05) Fund Attorney authorized to conduct training for managers and supervisors. (4/08). Fund Attorney authorized to conduct training for managers and supervisors for the 2013/2014 EPL cycle. (9/13)
- T13.** Resolution adopted canceling outstanding checks. (1/99) (7/99) (11/03) (2/04)
- T14.** Tenafly additional assessment certified for the added Recycling Operation. (1/05)
- T15.** Executive Committee approved coverage to expand Tenafly's skateboard facility. (3/08)
- T16.** Authorizing release of Tropical Storm Sandy claims payments and authorizing the Executive Director and Claims Administrator to issue checks. (1/13)
- T17.** Request approved for Bergen to split the costs with South Bergen JIFs to cover the fee for the presenter and caterer for the Cyber liability & Active Shooter in the Workplace training. (10/13) Motion approved to authorize expenditure of not to exceed \$600 for the Cyber Liability Training (4/16). Motion approved for funding not to exceed \$400 for beverages / snacks at 3rd qtr. Regional training for "Active Shooter in the Workplace". (7/16). Approved the request of the Executive Safety & Award Committee for training reimbursements, set a not to exceed limit of \$10,000 for 3 training programs similar to the Executive Leadership Program for Public Safety Personnel. (9/16) Reimbursement as noted in August for qualified participants receiving training. (9/16).
- T18.** Board passed a motion to adopt a change in the Compensation Policy to allow compensation for employees in the Transitional Duty program (1/15) Motion approved for wage reimbursement as part of River Edge's transitional duty policy (5/15). Motion approved for wage reimbursement as part of Wyckoff's transitional duty policy (6/15). Motion to approve wage reimbursement as part of Hillsdale transitional duty policy. (11/15).
- U1.** Fund to provide minimum underinsured/uninsured limits of \$15,000/\$30,000/\$5,000. (8/88) Fund to provide a \$200,000 combined single limit for underinsured/uninsured. (___) Limit reduced to \$15,000/\$30,000 effective 1/1/06. (11/05)
- U2.** Upper Saddle River approved for membership. (12/93)
- U3.** Extended coverage for vacant building on East Crescent Avenue in Upper Saddle River. (5/95)
- U4.** Commissioners approved Reso 27-00 appointing Commerce National Insurance Services as Underwriting Manager and not permitting Commerce to act as Risk Management Consultant with the Bergen Fund. (9/00)
- U5.** Executive Committee approved coverage for Upper Saddle River Historic Preservation Commission as a quasi class III. (11/08) Motion adopted approving The Upper Saddle River Friends Of The Library as a Class III Municipal Entity subject to receipt of the resolution adding them as a Quasi Municipal Entity. Resolution

- received 10/18/10 (9/10). Fund approved Quasi-Municipal Class III Coverage to Upper Saddle River Historic Society (2/13)
- U6.** Motion to approve the Coverage Committee's recommendation contribute \$10,000 to be matched by XL for defense in a request made by Upper Saddle River for a non-monetary relief claim denial.. (2/15)
- V1.** If building is vacant for more than one year, municipality must file statement of intent as well as have building inspected prior to Executive Committee consideration of extension of coverage. Any building used for seasonal purposes will not be considered vacant or unoccupied. (2/85)
- V2.** Long Range Planning Committee developed Ad-Hoc Committee to review and discuss Volunteer Firefighters. Ad-Hoc Committee reviewed proposal by Clark LaMendola to develop "Periodic Physical Examination for Fire Fighters". Executive Board awarded contract to LaMendola Associates to develop recommendations for fire fighters at an amount not to exceed \$8,000. (6/07) Executive Committee approved additional eight hours of work at \$130/hour and \$203.95 for LaMendola Associates to complete the periodic physical examination project. (2/08)
- W1.** Replacement cost coverage granted for Zabriskie House in Wyckoff. (7/92) Replacement cost coverage granted to structure at 389 Main Street in Wyckoff. (9/92) Motion adopted certifying an additional assessment in the amount of \$1,113.78 for Wyckoff's Library Builders' Risk pro-rated to September 15, 2010. (9/10).
- W2.** Waldwick Ambulance Corp. added to its exposure units effective 8/19/92. (7/92) Northwest Bergen Regional Health Commission added to its exposure units (5/98) (10/98) North West Bergen Soccer Association approved to be quasi. (6/00) Waldwick Wrestling Association approved as class IV quasi (2/02).
- W3.** Builders' risk assessment for Westwood waived based on minimal amount of assessment. (11/93) \$734.68 builders' risk assessment for Westwood Fire Department Building on Harrington Avenue. (9/97) Builders Risk approved for Waldwick Municipal Building. (5/99) Fund approves builders' risk assessment of \$2,708.95 for Westwood Fire House. (3/00) Builders' Risk for Library approved. (10/03)
- W4.** Operation Playground added as Washington Township quasi. (4/93) Washington Golden Seniors approved as a quasi class III (4/98)
- W5.** Waldwick's 75th Anniversary Committee approved as quasi. (12/93)
- W6.** Westwood granted waiver for participation in Blood Borne Pathogens Program. (12/93)
- W7.** Washington Township Ambulance Corp. added to its exposures effective 5/1/94. (4/94)
- W8.** Woodcliff Lake's Firemen's Association, Junior Fireman's department, and Woodcliff Lake Fire Department as quasi. (5/95) Woodcliff Lake Girls Softball, Woodcliff Lake Boys Basketball Association, Woodcliff Lake Baseball Association Inc, Woodcliff Lake Soccer, WLM Wrestling Association and Pascack Jr. Volleyball approved as Class IV quasi entities. (9/08) Woodcliff Lake Senior Association approved as Class III quasi entity. (3/12)
- W9.** Westwood Borough Ambulance Company approved as Quasi. (5/96) Fund Approved additional assessment for Westwood Ambulance Company's property. Fund Approves Westwood Fire Department's ladies auxiliary and WES TV as quasi. (9/96) Westwood Roller Hockey approved for Quasi Coverage. (2/99) Excess Coverage approved for Westwood Youth NFL Football. (9/99) Westwood Softball Association approved as quasi (1/04). Westwood Track and Field approved as Class IV Quasi (9/07)
- W10.** Builders' Risk coverage approved for Waldwick's Police and Fire Safety Complex (1/02).
- W11.** Washington Township builders' risk approved for field house. (6/03) Builders' Risk approved for library. (7/03)

- W12.** Wyckoff – Wyckoff Football Boosters; Wyckoff – Wyckoff Wrestling Boosters; Wyckoff – Wyckoff Traveling Baseball and Softball Boosters and Wyckoff – Wyckoff Travelling Basketball Boosters
Approved for quasi coverage. (7.99)Wyckoff Lacrosse Boosters approved for Class III Quasi coverage. (11/03)