

# **MORRIS 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 Morris County Municipal Joint Insurance Fund representatives.

## 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 March 1, 2013, there are 19 local affiliated joint insurance funds that participate in the MEL, in the State of New Jersey, providing insurance coverage to 383 municipalities, 75 utility authorities, 1 counties, 30 Fire & First Aid Districts, 2 Health Commissions 90 housing authorities and 1 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 Banking & 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**
- **Meeting Minutes**
- **Plan of Risk Management**
- **Policies and Procedures Manual**
- **Coverage Documents**
- **and any combination thereof**

### *Purpose*

While all lines of coverage provided by the Morris County Municipal Joint Insurance Fund and the Municipal Excess Liability Joint Insurance Fund (MEL) are specifically addressed in the coverage documents issued to members, 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 Morris County 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 Fund Commissioners. These changes will be issued as bulletins during the course of the year and should be filed in the Member’s Manual.

## II. INFORMATIONAL DIRECTORY

### *Organization*

The Morris County Fund commenced operations on January 1, 1987 with 16 charter members. The Fund presently has the following 41 members:

	Date Joined
*Boonton Town	1/01/87
*Butler Borough	1/01/87
*Denville Township	1/01/87
*Dover Town	1/01/87
*East Hanover Township	1/01/87
*Hanover Township	1/01/87
*Lincoln Park Borough	1/01/87
*Madison Borough	1/01/87
*Montville Township	1/01/87
*Morris Plains Borough	1/01/87
*Mount Arlington	1/01/87 – 12/31/04
Mount Arlington	1/1/11
*Mountain Lakes Borough	1/01/87
*Mount Olive Township	1/01/87
*Long Hill Township	1/01/87
*Randolph Township	1/01/87
*Rockaway Township	1/01/87
Essex Fells Borough	5/01/87
Caldwell Borough	9/07/87-12/31/98
North Caldwell Borough	10/01/87
Sparta Township	1/01/88
Millburn Township	11/01/90
Chatham Borough	1/01/91
Stanhope Borough	1/01/91
Andover Township	5/01/91
Hawthorne Borough	5/19/91
Boonton Township	1/ 1/96
Wharton Borough	1/ 1/96
Roxbury Township	1/1/97 – 12/31/11
Hopatcong Borough	1/1/97
Mendham Township	1/1/98
Rockaway Borough	1/1/01
Chester Borough	1/1/03
Florham Park Borough	1/1/03
Frelinghuysen Township	1/1/03 – 12/31/14
Bloomington Borough	1/1/05
Washington Township	1/1/06
Mendham Borough	1/1/06
Netcong Borough	1/1/06

Chatham Township	1/1/06
Harding	1/1/06-12/31/09
West Milford Township	1/1/08
Parsippany Troy-Hills Township	1/1/09 – 12/31/11
Kinnelon	1/1/11
Pequannock Township	1/1/14
Ringwood Borough	1/1/14
West Caldwell Township	1/1/14

\*Denotes Charter Member

### ***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 elect to 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 and an Executive Board. However, all actions of the Morris County Fund shall be taken by a majority vote of all commissioners of the Morris Fund. In those instances where a quorum of the entire membership is not present, all actions shall be taken by a majority vote of the Executive Committee, with the following exceptions:

- **Acceptance of new member**
- **Expulsion of a member**
- **Imposition of a penalty of a member**

These actions require a two-thirds vote of the Executive committee.

The officers and the Fund Commissioners conduct monthly meetings on the second Wednesday of each month at 12:00 p.m. at:

Hanover Township Municipal Building  
1000 Rte 10 Box 250  
Whippany, NJ 07981

### *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**
- **CDL Testing**
- **Internal Auditor**
- **Asset Manager**

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

Additionally, as a condition of its membership, members may elect to appoint a Risk Management Consultant. The Risk Management Consultant advises its members on matters relating to the Fund’s operation and coverages provided. **The Fund has an established policy that in order to pay Risk Management Consultant fees, a voucher must be submitted to the Fund by the Consultant or Member Municipality.**

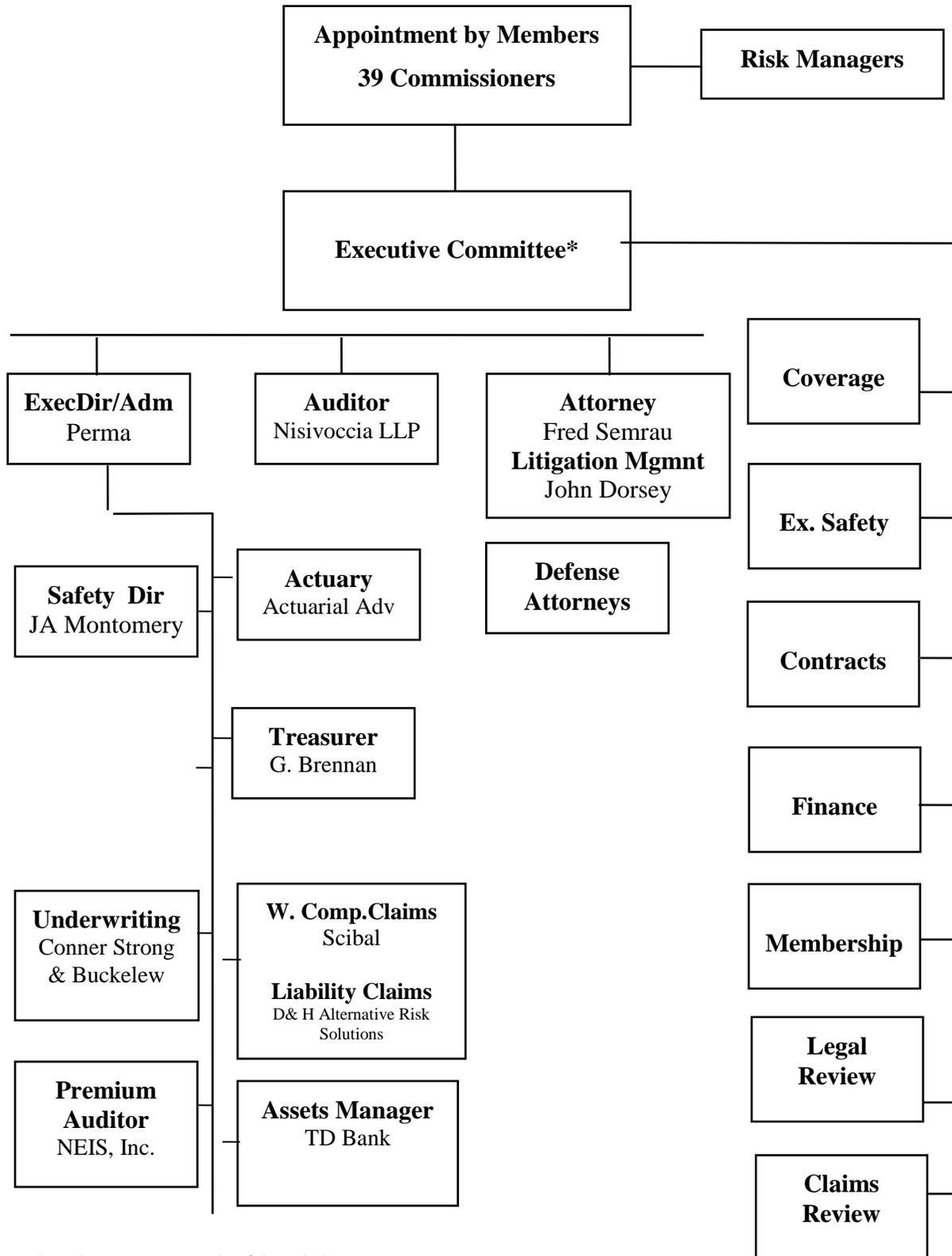
Please visit the Morris County Municipal Joint Insurance Fund information on the JIF webpage – [mcjif.org](http://mcjif.org) or visit the MEL webpage – [njmel.org](http://njmel.org) for the following information:

- **List of names and addresses of various Fund professionals.**
- **Listing of current members' appointed commissioners, addresses and phone numbers.**

**Note:** Please Refer to Articles II and III in the Fund Bylaws located on the JIF webpage for the duties and responsibilities of Chairperson, Secretary, Executive Committee and officials.

Please refer to Article II Membership, D(1)-(3) for duties and responsibilities of the Risk Management Consultant.

# Morris County Municipal Joint Insurance Fund 2013 Organizational Chart



\*Fund operates as a Body of the Whole

### ***III. COMMUNICATIONS POLICY***

Each member will receive on a monthly basis a monthly agenda booklet which contains:

- **Minutes**
- **Executive Director's reports**
- **Four Pro Forma reports**
- **Financial Fast Track**
- **Loss Ratio Report**
- **Accident Frequency Report**
- **Investment Report**
- **Claim Activity Report**

Closed Session minutes are distributed at the time of the meeting, approved in Open Session and then collected in order to maintain confidentiality.

The pro forma report provides 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 the Fund participants receive claims register from the claims service company outlining individual losses by participant.

During the course of the year members will be sent by the Fund's Safety Director copies of survey reports. These reports should be filed in the members' manual.

The Fund members receive coverage documents annually.

**At the beginning of each year, the MEL Underwriting Manager posts the following bulletins on the MEL webpage – [njmel.org](http://njmel.org)**

13-01 MEL Coverage Bulletins - List

13-02 Excess and Reinsurance Property and Casualty Renewal Overview

#### **COVERAGE SUMMARY – EXCESS INSURANCE/REINSURANCE**

13-03 Excess Property/Boiler and Machinery

13-04 Excess Workers Compensation

13-05 Excess Liability and Excess Public Officials/Employment Liability

13-06 Non-Owned Aircraft Liability

13-07 (A and B) Member JIF Blanket Crime Coverage and MELJIF Excess Crime Coverage

#### **POLICY & PROCEDURE/GUIDELINES & REQUIREMENTS**

- 13-08 Fireworks Displays/Amusement Ride Requirements
- 13-09 Skateboard Facilities Guidelines and Coverage Requirements
- 13-10 Vacant, Rehabilitations, Builders Risk, Newly Acquired Reporting Requirements
- 13-11 Boiler & Machinery Inspections
- 13-12 Procedure for requesting Certificates of Insurance, Automobile ID Cards and Workers Compensation Posting Notices

#### **OPTIONAL COVERAGES AVAILABLE**

- 13-13 Directors & Officers Liability for Fire Company/Emergency Service Units – Optional Coverage Available
- 13-14 Quasi Entity – Optional Coverage Available
- 13-15 **2012-13** Employment Practices Liability (EPL) Program  
**2012-13** Employment Practices Liability (EPL) Program **NJPHA**
- 13-16 Excess Liability – Optional Limits Available
- 13-17 Excess POL/EPL - Optional Limits Available
- 13-18 Employed Attorney (Full Time only) – Optional Professional Liability Coverage
- 13-19 Business Improvement/Special Improvement Districts and District Management Corporation – Optional Coverage Available
- 13-20 Tulip Program – Optional Tenant and Users Liability Insurance Program

#### **COVERAGE RESTRICTIONS**

- 13-21 Use of Aircraft on Municipal Business – Coverage Restriction Excess Workers Compensation
- 13-22 “All Terrain Vehicle” Parks – Coverage Restriction Liability  
Paintball Liability – Coverage Restriction Liability

The Morris County Fund Commissioners have directed that all mailings be sent to the attention of the Fund Commissioners.

## IV. COVERAGE

### *Overview*

The Morris 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**
- **Non-owned Aircraft Liability**
- **Environmental Impairment Liability through the New Jersey Municipal Environmental Risk Management Fund**
- **Employment Practices - subject to compliance program**

### *Defense - Criminal Matters/Punitive Damages*

Also, the Fund extends coverage for defense costs of municipal employees acting within the scope of their employment in criminal matters brought forth in municipal court. All such matters must first be referred to the Fund attorney who will assign counsel from an approved panel list of defense attorneys. Legal fees will be paid at a rate not to exceed \$125 per hour and not to exceed 15 hours of billable legal hours without prior approval of the Fund Commissioners. As of 8/1/92, the Fund will provide a legal defense for claims against municipal personnel with counts demanding punitive damages. Assignments will be made by the Fund Attorney from an assigned panel list. If a municipal employee desires to choose his/her own attorney, it will be at their expense. In May of 2005, the per maximum amount increased to \$2,500.

**V. UNDERWRITING/OPERATIONS**

*New Municipalities*

Any municipality seeking membership into the Fund shall submit an application for membership along with the necessary resolution, copies of current policies, five year historical claim information, latest budget, latest auditor’s report, and an application fee of \$1,500.

New members should meet the following criteria:

- a) Be within a geographical radius of Morris County, such radius described as an area contained within a quadrilateral created by extending a straight line out from the northerly-southerly-easterly and westerly-most lines of Morris County, such area being specifically depicted on a map presented at a meeting of the Morris County Joint Insurance Fund August 10, 1988, and excluding those municipalities outside the state of New Jersey or those in a non-contiguous county (Map directly following).
- b) Be homogeneous in nature and operations to existing members of the Fund
- c) Not to exceed a population of 30,000
- d) Receive a score equal to 100 or greater based on the following four criteria:
  - 1. Workers Compensation Experience Modification
  - 2. Loss Ratio
  - 3. Loss Fund Assessment
  - 4. Safety Rating

<u>Criteria</u>	<u>Minimum</u>	<u>Points</u>	<u>Target</u>	<u>Points</u>	<u>Maximum</u>	<u>Points</u>
Exp. Mod	0.95	15 pts	0.75	25 pts	0.55	40 pts
Loss Ratio	100%	10 pts	80%	30 pts	60%	50 pts
Loss Funds	\$50,000	10 pts	\$75,000	20 pts	\$100,000	25 pts
Safety Rating	Average	25 pts	Average	25 pts	Above Average	30 pts

*\*Point scores to be interpolated between minimum and maximum*

- e) Not to have experienced three (3) losses greater than one-half the Fund’s SIR in the last five (5) years
- f) A safety rating of average or better
- g) Generally have shown a proven dedication to loss prevention/control
- h) Show a willingness to participate in Fund activities and development

- i) Agree to comply with the Fund's bylaws, state regulations which govern the Fund, and all regulations promulgated by the Fund.

Note: A municipality denied membership by the Fund may reapply 12 months from its initial application.

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 applicants 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 Fund Commissioners 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 majority vote of the Fund Commissioners or a two-thirds vote of the Executive Committee if a quorum of the entire membership is not present.

## **Fire Districts**

Revisions made to N.J.S.A. 40A:10-36 allow fire districts to join a joint insurance fund. The Fund has adopted the following membership criteria for fire districts:

- (a.) Sponsorship: Only fire districts sponsored by a member municipality will be considered. In addition, if the member municipality has more than one district, all districts must apply for membership as the Morris Fund will not consider single applications.
- (b.) Financial Responsibility: The sponsoring member municipality must accept all financial responsibility arising from participation of the fire district including assessments, supplemental contributions, additional assessments and return dividends.
- (c.) Billing & Vouchering: The Executive Director/Administrator will bill each fire district separately from that of the member municipality.

- (d.) Representation: The fire district will be represented solely by the Fund Commissioner of the sponsoring member municipality.
- (e.) Risk Management Consultant: The fire district will be served by the risk management consultant of the sponsoring member municipality.
- (f.) Underwriting Guidelines: Fire districts will be underwritten as if they were applying as a new member. This process includes completion of a full application, actuarial review and safety inspection.
- (g.) Acceptance of a Fire District: Fire districts may only be admitted by a majority vote of the Fund Commissioners following membership review. The criteria for admission will be the compatibility of the fire district to other fire service exposure currently insured by the Fund.
- (h.) Termination of Coverage: A fire district may be terminated by the Fund Commissioner from coverage for failure to follow safety and loss control guidelines set forth by the safety director. Termination of a fire district will not effect membership of sponsoring member municipality. However, the fire district's membership will be concurrently terminated if the sponsoring member municipality terminates its membership for any reason.
- (i.) Legal Requirement: As a condition to membership by the fire district, a resolution must be received from the sponsoring member municipality evidencing its agreement with the Morris Fund as respects its financial responsibility for the fire district. Likewise, a resolution by the fire district must be executed evidencing representation by the sponsoring member municipality and compliance to safety directives.

### ***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.

### **Guidelines for Assessing Members**

The Fund seeks to equitably distribute to its members a proportionate share of the overall annual cost of the Fund. Accordingly the following guidelines are offered for consideration.

Note: Because no budget or assessment computations can begin until the last application is received, the Fund may impose a penalty of up to 10% of the member's renewal assessment if the member fails to submit its application by the due date.

The Fund will uniformly measure exposure units of all members. This includes:

- (a.)
  - i. Payroll by classification
  - ii. Property values by class
  - iii. Number of police
  - iv. Vehicles by classification
  - v. Number of full time employees
- (b.) Using uniform rates associated with the exposure units, a manual premium will be developed for each member.
- (c.) Based upon the last three years of losses excluding the current year, and limited to the first \$25,000 of loss, each member will receive an experience modification factor for general and auto liability. The formula for this calculation will be promulgated by the Fund Actuary. New members will be eligible only after completing three years.
- (d.) Based upon the loss experience as recorded by the Workers' Compensation Bureau and/or the loss experience of the Fund, all members will receive an experience modification factor. The formula for this factor will be that in current use by the New Jersey Workers' Compensation Rating Bureau.
- (e.) The manual premium for each member will be modified by the applicable experience rating factor to develop a modified manual premium.
- (f.) The Fund's budget as adopted will be assessed to each member town based upon the percentage of each member's modified annual premium as it bears to the total of all member's modified manual premium provided, however, that no member's assessment shall increase more than determined in accordance with subsection (g.) of this section.
- (g.) Beginning with 2010 member assessments, the Fund added a process of generating a surcharge for members with higher loss ratios. The surcharges generated are issued as credits to members with favorable loss ratios.

***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**  
All known portable equipment must be scheduled in advance. This would include but not be limited to, items such as mobile equipment, contractors equipment, communications equipment, data processing equipment, etc. Small items under \$5,000 may be grouped into single value amount.

(c.) **Special Items**

All owned & non-owned fine arts, antiques and collectibles must be scheduled in advance. Evidence of value for individual items valued in excess of \$5,000 must be supported by an independent professional appraisal.

For displayed art work, antiques and other collectible that are the property of others, coverage on individual items over \$5,000 (currently \$1,000) and up to \$50,000 (currently \$5,000) requires a professional appraisal to be filed with the Municipal Clerk or some other authorized and responsible party.

Coverage over \$10,000 (currently \$5,000) requires a professional appraisal and approval by the Fund Commissioner. Coverage on all non-owned art work, antiques, and other collectibles are subject to a \$1,250 (currently \$1,000) deductible per item and limited to \$50,000 aggregate total loss.

Persons whose item is being displayed should sign an agreement acknowledging terms and limits of coverage.

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 five classifications based on value “new”.

- **Under \$50,000**
- **\$50,001 - \$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 Morris 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 the municipality can with satisfactory proof of such refurbishment/restoration apply to the Fund Commissioners for Replacement Coverage. In such case, the Fund Commissioners 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
7580	Police Dispatch
8810	Police

7720	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

**Fire Fighters** 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**
- **Judgements**
- **Contracted services such as garbage removal**

(g.) **Seasonal Exposure**

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

(i.) **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**

(j.) **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 premium computation purposes after notification. This does not alleviate the responsibility of the member 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. To assist its members in reporting changes, an addition/deletion exposure form has been designed and can be found in the MEL Policy and Procedures. In reporting a change, members should follow these guidelines:

**PLEASE NOTE THERE ARE DISTINCT REPORTING REQUIRMENTS FOR:**

**Newly Acquired Locations**

**Vacant/Unoccupied Buildings**

**Builders' Risk/Rehabilitation**

**PLEASE VISIT THE WEBPAGE FOR REPORTING REQUIRMENTS – 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 prorata share of this cost based on its exposure and historical 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 are 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.

**Note:** Builders Risk will always generate an additional assessment.

### ***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**
- **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 Morris JIF follows the same procedures for fireworks displays, and amusement rides as the MEL. Please refer to MEL webpage – [njmel.org](http://njmel.org) for the Fire Works Displays/Amusement Rides Bulletin.

### ***Coverage Inquiries***

Participants should submit all coverage inquiries to their 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 the risk management consultant.

### ***Binding Authority***

Executive Director/Administrator authorized to bind if:

- **Request for coverage is in writing.**
- **If, in his 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 Commissioners.

### *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. 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 \$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 entities' 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 and Class IV. In addition, the Actuary has developed a \$2.00 per participant rate for Class IV groups that exceed minimum premium. The JIF’s control program will also extend to the quasis 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.loss

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 at the following address:

Conner Strong Companies, Inc.  
9 Campus Drive  
Parsippany, NJ 07054  
Attn: Joseph Hrubash

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 quasis will continue for coverage up to the limits purchased by the respective member town.

In March of 2007, the Fund’s Coverage Committee developed the following criteria for consideration of coverage for non athletic quasi-governmental organizations

The purpose of these criteria is to draft guidelines for organizations seeking to have the Morris JIF provide coverage through the member insurance program.

**All answers must be in the affirmative to qualify for coverage.**

- 1. Does the organization provide a service or function that could or would be provided by the member through the governmental process?**

Explanation & Example: The service is either a substitute or extension of a normal local government service. Senior citizen organizations, historical society, library association, are examples where the organization may supplement a normal local government service.

**2. Is there coordination between the town and organization?**

Explanation: Since the organization is providing governmental service it is essential that it coordinate its program with the Town as respects the conduct and scope of its activity. Completely independent organizations lacking oversight by the Town should not be insured. Some degree of control should be evidenced.

**3. Is the organization a legal entity?**

Explanation & Example: The entity has been incorporated as a non-profit or charitable organization, and if applicable it has a tax ID number, and a certificate of incorporation. The organization has by-laws or suitable rules that explain its purpose and membership criteria.

**4. Is the organization “non restrictive” as respects qualifications for membership?**

Explanation & Example: All residents within the community are eligible for participation regardless of race, color, and creed. Further, does the organization serve the entire community rather than a particular interest group.

**5. Does the organization use local governmental facilities or ancillary services for its major activities?**

Example: Senior citizen organization uses the town meeting rooms and is transported to events on the town bus.

**6. What is the financial connection between the member municipality and the organization?**

Explanation: The member municipality must finance the organization at a minimum of \$1000 or provide an “in kind” contribution.

***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.

***Dividend Release Policy***

The Fund has adopted the following policy:

- Will maintain minimum surplus of \$2,000,000.

- Will distribute either operating earnings or interest income, whichever is higher, for twelve month period ending June 30 or current year. Calculations will not include earnings and surplus from most current year.

### *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**

### *Use of Member's Facility by Outside Organization*

Outside organizations\*, which include those groups, committees, associations, clubs, individuals or organizations whose functions or activities are **NOT** sponsored, controlled or regulated by the Borough/Town (\*as listed in this section) are **NOT** covered by the municipality's insurance and each municipality should take the following procedures when an outside organization requests use of the member's facilities:

- (a.) Require a Certificate of Insurance showing minimum limits of \$500,000 per loss for general liability. This certificate should name the member as an additional insured and must be received prior to granting use of the facilities. (See sample checklist at end of section).
- (b.) The outside organization should be required to sign a "Hold Harmless" Agreement which protects the municipality from any liability which may occur during the time the facilities are being used.

Outside organizations include:

- ◆ Profit-making organizations
- ◆ 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.
- ◆ Events which present a special exposure (fireworks display, concerts, etc.-\$1 million coverage and Hold Harmless Agreement).

Groups to whom the municipality grants formal approval under a Special Events permit are required to sign a Hold Harmless Agreement, holding harmless the municipality 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 loss liability insurance, naming the town as additional insured.

The Fund may require coverage limits excess of the minimum amount shown above if, in its judgment, the special event warrants higher coverage.

Evidence of insurance is preferred by not required for “individuals” and “informal residential groups” who do not fall under the above definition of “Outside Organization” and do not present a “medium” to “high” hazard exposure.

Companies, individuals, or organizations who lease or otherwise use a fire house facility for social use must complete a hold harmless agreement indemnifying the municipality and submit proof of insurance in an amount equal to a minimum of \$500,000.

Fund approved hold harmless agreements can be found at the end of this section for use in those situations specified previously. Also, the Fund encourages that these agreements be memorialized by resolution at your council meeting. A sample resolution can also be found at the end of this section.

### ***Use of Recreational Facility Checklist***

- 1) Hold harmless signed and dated in favor of the member town.
- 2) Evidence of general liability insurance (certificate of insurance).
- 3) The certificate of insurance should be checked for the following items:
  - The “Insured” should read the same as the “Applicant”.
  - The “Insurance Company” should be shown in the “Company Affording Coverage” section.
  - Under the “General Liability” section of the certificate the following items should be checked (X):
    - Comprehensive Form or Premises/Operations
    - Contractual Liability
    - Host Liquor Liability (if liquor is being served)
  - The general liability policy number should be shown on the certificate.
  - The policy “effective” and “expiration” date should be shown.
  - the “event” date must fall within the policy “effective” and “expiration” dates; otherwise, the insurance will expire before the event.

- The minimum limits of liability to be shown on the certificate is \$500,000 combined single limit for bodily injury and property damage per occurrence and in the aggregate.
- For profit making organizations and larger non-profit corporations / associations the preferred limit is \$1,000,000 combined single limit for bodily injury and property damage per occurrence and \$2,000,000 in the aggregate.
- For individuals, and informal residential groups, evidence of insurance is preferred but not required as stated above in Section VI Insurance Requirements of the Policy and Procedure Manual.
- In the “Description of Operations” section, the Municipality should be named as “Additional Insured” as respect to use of our facility.
- The “Certificate Holder” section should show the full name of the municipality and the municipal address.
- The “Cancellation” section should indicated at least a fifteen (15) day notice of cancellation.
- The certificate must be signed by an “authorized representative” from the renter/user’s insurance company.

**Sample hold harmless agreement**

**1. DEFINITIONS**

“I/we me/my” shall mean

**Individual**

Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Phone No.: \_\_\_\_\_

Work No.: \_\_\_\_\_

**Organization (if applicable)**

Person Responsible: \_\_\_\_\_

Business Title: \_\_\_\_\_

Business Address: \_\_\_\_\_  
\_\_\_\_\_

Business Phone: \_\_\_\_\_

“You/Yours” shall mean the municipal corporation known as the \_\_\_\_\_ of \_\_\_\_\_, its agents, servant , employees, or contractors.

**2. GENERAL INFORMATION**

Date \_\_\_\_\_, \_\_\_\_\_

Site \_\_\_\_\_

**Hours Site is Needed**

\_\_\_\_\_ a.m. / p.m. to \_\_\_\_\_ a.m. / p.m.

**Activity to be Held** (describe in detail)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

3. I sign this Hold-Harmless as my voluntary act and by this act agree to hold You harmless and indemnify You from any claims, suits, or other actions arising from, caused by, or which are the alleged result of any act or omission of

- a) You; (applicable only if the user of the site is a Corporation)
- b) any guest, invitee, licensee, visitor or other person present on the premises listed above in order to participate in, organize, assist, enjoy, supervise or in any other way further the activity to be held (as described above) on the date listed above.

4. I state that the activity listed above will not include the consumption of alcoholic beverages but should any person described in Paragraph 3(b) consume alcohol or allow or permit others to consume alcohol then I agree to be bound by the terms of Paragraph 5 below.

5. I state that the activity listed above will include the consumption of alcoholic beverages and that because of such consumption I have the following additional duties to You related to the use of the site listed above:

- a) that I am solely responsible for the dispensing and consumption of alcohol, including the prudent and responsible dispensing and consumption of alcohol by all persons involved in the activity described above including but not limited to those persons described in paragraph 3(b);
- b) to acknowledge by the signing of this Hold-Harmless that You have no authority, control, or participation in the dispensation or consumption of alcohol on the site and date listed above and that I will take no step, action, or measure to convey the idea that You in any way have promoted, assisted, or participated in the dispensing and consumption of alcoholic beverages in the site and date listed above;
- c) that I will not allow persons under the age of 21 to dispense or consume alcohol at the site during the activity to be held on Your property;
- d) to comply with all Municipal Ordinances relation to the consumption of alcoholic beverages, including but not limited to obtaining any necessary permits.

6. I also agree that where the municipal officer signing this hold harmless on Your behalf feels I should provide to You a Certificate Of Insurance and proof of existing "Special Events Insurance" that I shall provide same to that municipal officer as soon as practicable and not less than two (2) business days before the date of the planned activity. The appropriate municipal officer will check below if this Paragraph is applicable to the activity listed above.

\_\_\_\_\_ Applicable  
\_\_\_\_\_ Not Applicable

7. (Applicable to Corporations Only)

I also agree that I am obligated to reimburse You for all reasonable attorney's fees incurred by You to enforce the terms of this Hold-Harmless or to defend Yourself against any claim, suit, demand for subrogation, or other action which a court of competent jurisdiction later determines by final order or judgment should have been defended by Me at MY sole cost and expense pursuant to this Hold-Harmless.

8. **LEGAL SIGNATURE**

(a) Individual \_\_\_\_\_  
on behalf of \_\_\_\_\_ (organization)  
\_\_\_\_\_ (corporation)  
Title \_\_\_\_\_

(b) Municipality \_\_\_\_\_  
Title \_\_\_\_\_

***Sample Municipal Resolution***

A RESOLUTION OF THE TOWNSHIP COUNCIL  
OF THE TOWNSHIP OF \_\_\_\_\_ AUTHORIZING  
TOWNSHIP ADMINISTRATOR \_\_\_\_\_  
TO EXECUTE HOLD HARMLESS AGREEMENTS ON BEHALF  
OF THE TOWNSHIP WITH ANY PERSON OR ENTITY  
UTILIZING TOWNSHIP OWNED LANDS OR BUILDINGS

WHEREAS, the Township of \_\_\_\_\_ is a member of the Morris County Joint Insurance Fund which approved a standard form of hold harmless to be used by the member municipalities; and

WHEREAS, this standardized hold harmless must be executed by any person, entity, organization, or corporation wishing to use, rent, or otherwise temporarily occupy any land and/or structure owned by the Township of \_\_\_\_\_; and

WHEREAS, the process of executing this hold harmless would be greatly hampered if the Township Council had to authorize the execution of each separate hold harmless agreement and instead the Township Administrator should be authorized to execute those agreements on behalf of the Township of \_\_\_\_\_

NOW, THEREFORE, BE IT RESOLVED by the Township Council of the Township of \_\_\_\_\_ that \_\_\_\_\_, Township Administrator is hereby authorized to execute on behalf of the Township all hold harmless agreements made necessary by the use of Township owned land and/or structures by any person, entity, organization, or corporation.

\_\_\_\_\_  
Township Council President

I hereby certify this above to be a true copy of a Resolution passed by the Township Council of the Township of \_\_\_\_\_ at a duly convened meeting held on \_\_\_\_\_.

\_\_\_\_\_  
Township Municipal Clerk

***Contractors***

When the municipality lets work to a contractor, it is expected and required that the contractor provide the municipality with the following minimum amounts of insurance.

(a.) **Small Service and Repair Contractors**

General Liability, including Products/Completed Operations - Limit \$500,000 CSL.  
 Authority to be named as additional insured.

- Auto Liability: Limit - \$500,000 CSL  
 Coverage to include “Non-Owned and Hired Automobiles”
- Workers’ Compensation Insurance - statutory limits

(b.) **Larger Contractors** (Includes contractors that are doing new construction or major alterations):

Requirements same as above with exception of limits which are to be \$1 million Combined Single Limit for both General and Automobile Liability.

**Note:** No work shall be allowed to begin without proper Insurance Certificates on file with the member municipality and approved by the risk management consultant. Also, refer to the underwriting section of the MEL’s Policies & Procedures Manual for insurance requirements for pyrotechnic contractors.

***Recreational Bus Usage***

Use of recreational and municipally owned buses are limited to within a two hundred 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:

<b><u>Minimum Requirements:</u></b>	
Workers Compensation:	Statutory
General Liability	\$1,000,000
Automobile Liability	\$1,000,000
Umbrella Liability	\$1,000,000
 <b><u>Preferred</u></b>	
Umbrella Liability	\$5,000,000

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.

## ***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 local JIF currently excludes coverage for skateboard facilities except those that have already been approved.

#### **Eight (8) Step Requirement for Approval of Coverage**

The Executive Committee of the local JIF must approve the application for coverage prior to the MELJIF extending coverage. The member must submit to the Executive Committee of their local JIF for review documents outlined in items (1) through (7). The MELJIF wants to ensure that Title 59 immunities will be triggered where at all possible in the event of a claim.

- 1) A qualified architect or engineer must design the facility. The member entity must obtain certificates of insurance from this individual/firm prior to the start up of the project. The member entity should consult with their RMC (where applicable) on the limits and extent of coverage required. Evidence of insurance is required for workers compensation, general liability, professional liability and automobile liability. **THE MEMBER ENTITY MUST BE NAMED AS ADDITIONAL INSURED ON THE GENERAL LIABILITY.**
- 2) The facility must be constructed by a qualified outside contractor. The Member entity must obtain certificates of insurance from the contractor prior to the start up of the project. Again, the member entity should consult with their RMC (where applicable) on limits and extent of coverage required. Evidence of insurance is required for workers compensation, general liability and automobile liability. **THE MEMBER ENTITY MUST BE NAMED AS ADDITIONAL INSURED ON THE GENERAL LIABILITY.**
- 3) The member entity must provide a copy of the design specifications to the local JIF for review by the local JIF and its Safety Director. The facility must receive a satisfactory pre construction inspection in writing by the local JIF Safety Director.

Attached is a basic description of the type of facility the local JIF and MELJIF would consider insuring.

- 4) The governing body of the member entity must adopt a resolution/ordinance approving the design and construction of the skateboard facility.

- 5) The governing body of the member entity must adopt a resolution/ordinance requiring the posting of signs at the skateboard facility requiring the wearing of safety equipment, including helmets, elbow and knee pads.
- 6) The governing body of the member entity must adopt a resolution/ordinance on whether or not supervision is required.
- 7) The facility must receive a satisfactory post-construction inspection in writing by the local JIF Safety Director.
- 8) The local JIF Executive Committee, upon receipt and review of the Safety Director's satisfactory reports for pre-construction inspection including compliance with any pre-construction recommendations (Item #3) and for post-construction inspection (Item #7), as well as Items 4, 5 and 6 described above, approve the facility for coverage.

### ***Coverage and Pricing***

The coverage afforded for an "approved" facility is currently at a sub-limit of \$5,000,000. The local JIF will provide the first \$250,000. The MELJIF will provide \$3,700,000 excess of \$300,000. Skateboard facilities are not eligible for the optional excess liability coverage offered by the MELJIF. Therefore, the \$5,000,000 is the maximum limit.

There will not be a MELJIF additional assessment. However, there may be a local JIF assessment.

### ***Basic Description of an Insurable Type Facility***

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 allowing 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 skaters can move continuously throughout and around the track.

The design of the facility should be a reasonable compromise between fun and safety. 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.

### ***Outside Employment of Police Officers***

The Morris County JIF amended the policy from a "requirement" to a "guideline" in 2005. The JIF cautions the membership not to sign agreements that hold the Municipality responsible for

the insurance or holds harmless the contractor. The JIF will rely upon the case law to pursue recover in event of a loss.

By and Between:

(NAME OF MEMBER TOWN)

a municipal corporation, with offices located at:

(hereinafter referred to as the "Municipality")

and

(NAME AND ADDRESS OF EMPLOYER)

(hereinafter referred to as "Employer"),

WHEREAS, the Employer herein named desires to hire and retain police officers during their off duty hours, which officers are regularly employed by the Municipality; and

WHEREAS, the Municipality agrees to permit the utilization of these police officers during their off duty hours.

NOW, THEREFORE, it is mutually agreed by and between the parties hereto for One Dollar (\$1.00) and other good and valuable consideration as follows:

*(The municipality must complete this paragraph by outlining the compensation and type of service.)*

The Chief of Police shall approve all services provided in writing prior to services being rendered.

The Employer agrees that it will defend, indemnify and save harmless the Municipality it's officers, officials, agents and employees from any and all liability, claims, losses, suits, actions, demands, all damages, costs and attorney fees that may arise as the result of activities or actions of the police officers hired by the Employer, which arise from the police officer's employment.

The Employer shall provide the Municipality, prior to utilization of the Municipality's police officer, with a Certificate of Insurance from an Insurance Company acceptable to the Municipality evidencing:

Workers' Compensation and Employers Liability coverage in accordance with the laws of the State of New Jersey. (This requirement does not apply to the resident/homeowner.)

Commercial General Liability insurance with limits of \$1,000,000 per occurrence and \$2,000,000 general aggregate; combined single limit for bodily injury and property damage; including premises/operations, broad form contractual

liability and personal and advertising injury. (These limits do not apply to a resident/homeowner. The minimum required limit for the resident/homeowner is \$500,000 CSL per occurrence.)

Signed and sealed this \_\_\_\_\_ day of \_\_\_\_\_ by the corporate officers of the Municipality and the Employer.

ATTEST:

\_\_\_\_\_

BY: \_\_\_\_\_

***Police Department Ride-Along Programs***

***Definition***

The Department’s Ride-along program is established to provide citizens with an opportunity to view law enforcement operations from the perspective of an officer. The program is not only designed to foster positive relationships between the department and the community, but to enhance citizen participation and involvement within the department. The program accommodates all persons 18 years of age or older. Every person desiring the ride is afforded the opportunity to do so unless it is demonstrated that allowing certain persons to do so would constitute a hazard to the individual, the officer, the department or the community. Members who volunteer for, and take part in the ride-along program are expected to conduct themselves in the highest professional manner.

**RESOLUTION**

MAYOR AND COUNCIL OF THE  
BOROUGH/TOWNSHIP OF \_\_\_\_\_

TITLE: Police Department Ride-along Program  
RESOLUTION #: \_\_\_\_\_

WHEREAS, the Police Department has proposed a Ride-along Program as part of the Community Policing Program, and

WHEREAS, said program has been reviewed by the Borough/Township Attorney

NOW, THEREFORE, BE IT RESOLVED by the Mayor and Council of the Borough/Township of \_\_\_\_\_ that the Police Department Ride-along Program be approved subject to the conditions set forth in the Ride-Along Policy and Procedures (annexed hereto).

**Borough/Township of \_\_\_\_\_ Police Department  
Ride-Along Policy & Procedure**

**1. Purpose**

The Department's Ride-along program is established to provide citizens with an opportunity to view law enforcement operations from the perspective of an officer. The program is not only designed to foster positive relationships between the department and the community, but to enhance citizen participation and involvement within the department. The program accommodates all persons 18 years of age or older. Every person desiring the ride is afforded the opportunity to do so unless it is demonstrated that allowing certain persons to do so would constitute a hazard to the individual, the officer, the department or the community. Members who volunteer for, and take part in the ride-along program are expected to conduct themselves in the highest professional manner.

**2. Basic Provisions**

**A. Applications**

1. Individuals 18 years of age or older may request a ride-along application in person from the Department.
2. Individuals 16 years of age but less than 18 year of age may take part in the program provided a parent or adult legal guardian accompanies the juvenile.
3. Applicants are subject to a criminal history check prior to being granted permission to take part in the ride-along program, to avoid potential conflicts and safety issues for the Department, its personnel and on-going investigations.
4. All applicable forms and waivers are required to be completed and signed prior to the application being approved.
5. Completed applications shall be forwarded to the designated Program Supervisor for clearance purposes, the appropriate tour commander for approval and signature and the Officer assigned. The Ride-Along program supervisor shall notify the applicant of the time and date of the granted ride-along.

**B. Ride-Along Regulations Concerning the Applicant**

1. Refer to the "Rules-Regulations Ride-Along program" Form.

**C. Officer Information**

1. The assigned Officer is responsible and in control of the ride-along and exercises his or her discretion to provide the highest level of safety and protection to the ride-along.

2. Only those Officers who have volunteered to take part in, and have been granted approval to take part in the ride-along program are required to participate in the program.
3. In cases of injury or illness to a ride-along, the respective tour commander is to be notified immediately (who in turn shall notify the appropriate command staff if necessary). Whenever the injured rider is a juvenile, immediate notification is also made to the parent or legal guardian taking part in the program and/or the alternate emergency contact listed on the Medical Consent Form.
4. Officers are expected to conduct themselves in the highest professional manner at all times.
5. Officers are required to obey all Departmental Rules and Regulations and Prosecutor's Directive and guidelines at all times. This includes, but is not limited to pursuit guidelines which strictly prohibit the undertaking of any type of high-speed pursuit while a civilian is in a Police Patrol vehicle.
6. As the officer responds to a dangerous and/or sensitive call (domestic disturbances, child abuse, sexual assault, etc.) the officer will use his or her discretion as to the rider(s) being permitted to closely observe the development of the call. If there is uncertainty as to the situation, the rider(s) shall remain in the patrol vehicle or other place of safety until the uncertainty is resolved. The discretion of the Officer shall be the deciding factor.
7. If any Officer experiences a problem with a participant, he or she will notify the Tour Commander, and he or she may terminate the ride-along immediately.
8. Participants may be given a tour of the Police Department.
9. Ride-alongs will not be longer than 8 hours and will terminate at 11:00 p.m.
10. Tour Commanders may refuse to allow the rider to take part in the program if he or she deems it necessary. In this case, the ride-along will be rescheduled for a more suitable time.

#### **D. Type of Ride-Alongs**

1. Adult Civilian Ride-Alongs – Individuals 18 years of age or older shall follow the standard application process as outlined under the Basic Provisions section of this policy.
2. Juveniles 16 years of age or older – Individuals at least 16 years of age but less than 18 years of age may participate in the Ride-Along program, provided that a parent or legal guardian accompanies the juvenile at all times during the program.

All Rules and Regulations applicable to an adult rider also apply to a juvenile. All waivers require Parental signature in person.

3. Visiting Law Enforcement Officers – Sworn Police Officers from outside jurisdictions and agencies desiring a ride-along may request one at any time. All applicable waivers are required, the Officer is required to follow the directions of the \_\_\_\_\_ Police Officer assigned. The \_\_\_\_\_ Police Department assumes no responsibility for violations of the visiting Officer’s Agency Policies. The visiting Officer is responsible for such violations solely in the event that emergent circumstances require the Officer to act in an Official capacity. Provided the required waivers are signed, no application to ride is required for a sworn Law Enforcement Officer from another agency. Waivers and the permission of the Tour Commander are all that is needed.
4. Family Members – Department personnel will be permitted to initiate Ride-Alongs for relatives with the permission of the Tour Commander. The Liability Release is required for all riders.

#### **E. Scheduling Criteria**

1. A maximum of two (2) Ride-Alongs are permitted during any one shift.
2. Ride-along applicants may request either a 4 hour ride-along or an 8 hour ride-along.

#### **F. Special Provisions**

1. Any Ride-Along may have his or her privilege to ride denied or revoked by either the on-duty Tour Commander or Assigned Officer, whenever there is justification to do so.

**Borough/Township of \_\_\_\_\_ Police Department**

**Medical Consent Form**

**Emergency Contact Information**

I authorize the Borough/Township of \_\_\_\_\_ to procure medical treatment for me (and/or my child if applicable) in the case of emergency, at my own cost and expense. I understand the Borough/Township will make a reasonable attempt to notify the emergency contact/s I have designated below, in the event of an emergency.

Emergency Contact Information:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Phone: \_\_\_\_\_

Alternate:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Phone: \_\_\_\_\_

Signature: \_\_\_\_\_

Witness: \_\_\_\_\_

**Borough/Township of \_\_\_\_\_ Police Department**

**Agreement Assuming Risk of Injury and Damage  
Waiver and Release of Claims and Indemnity Agreement**

I, \_\_\_\_\_ request the \_\_\_\_\_ Police Department allow me to accompany a member or members of the Police Department during the performance of their official duties.

I do hereby agree:

1. That I am aware that the work of the \_\_\_\_\_ Police Department is inherently dangerous and that I may be subjected to the risk of death, personal injury, or damage to my property, by accompanying a member or members of the department during the course of their official duties:
2. That I voluntarily and knowingly assume the risk of death, personal injury, or property damage, arising from or in any way connected with the use of vehicles, weapons, unlawful acts, or forcible resistance by law violators, or suspected law violators, fire, explosion, gas, electrocution, or injury in any other way, while accompanying a member or members of the department during the performance of their official duties;
3. That the Borough/Township of \_\_\_\_\_, its officers, agents and employees shall not be responsible or liable for any injury, damage, loss, or expense, either to me or my property, incurred while accompanying any member or members of the Police Department during the performance of their official duties, whether resulting from any negligent act or omission on the part of any member of the Police Department or any member of the public;
4. That the Police Department is not assuming a special duty to me;
5. That I agree to a criminal history check for the purpose of ensuring that I am not a risk or potential conflict to any member of the Police Department, or its ongoing investigations, and;

6. For myself, my heirs, executors, administrators and assigns, to defend and indemnify the Borough/Township of \_\_\_\_\_, its Officers, agents and employees, against any and all manner of actions, causes, suits, debts, claims, demands or damages, or liability, or expenses of every kind and nature, incurred or arising by reason of any actual or claimed negligent or wrongful act or omission of mine, while accompanying any member or members of the Police Department during the performance of their official duties.

I hereby represent that I have carefully read and understand the contents of this document and sign the same of my own free will.

**CAUTION: YOU ARE WAIVING YOUR LEGAL RIGHTS BY SIGNING THIS DOCUMENT. READ THIS DOCUMENT IN FULL BEFORE SIGNING.**

Signature \_\_\_\_\_ Date: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Parent signature: \_\_\_\_\_

Witness: \_\_\_\_\_

**Borough/Township of \_\_\_\_\_ Police Department**  
**Rules-Regulations Ride-along Program**

1. All observers shall execute a signed waiver of liability. Persons under 18 years of age shall sign the waiver themselves, along with one parent or guardian (who shall be riding with the juvenile). This form and the waiver form must be signed and submitted in person prior to being scheduled for a ride-along.
2. Observers are expected at the police building (\_\_\_\_\_) at their scheduled time and will be returned to the station at the conclusion of the shift. Exceptions will be made if the observer desired to be returned to the station prior to the end of the shift. If you are unable to meet your scheduled time, call \_\_\_\_\_ and notify the Dispatcher or Desk Officer.
3. Male observers are requested to wear a dress shirt or sport shirt with slacks or nice jeans. Female observers are requested to wear comparable clothing and may not wear dresses or skirts. Remember, whatever clothing you wear, it should be suited for the weather conditions. Tape recorders or cameras will not be permitted. No weapons or handcuffs are permitted.
4. It is desirable to ask questions regarding procedures and activities, however, this must be done at an appropriate time. Observers shall not interfere with the officer's activities at any time.
5. Observers shall not converse with prisoners, suspects, witnesses, or other parties contacted on Police business.
6. Observers shall not participate in any police activity unless specifically directed by officers.
7. Observers shall not leave the patrol car at any time without first obtaining the permission of the officer.
8. You are riding in the capacity of an observer only and are under the complete control of the officer at all times.
9. You will be asked to complete a form at the conclusion of your ride critiquing the experience.
10. You are required to submit to a criminal history check prior to being approved as a ride-along candidate to ensure that potential conflicts and/or dangers will not occur to the Officer(s) and/or ongoing investigations.

11. Anytime an observer violates a provision of the rules and regulations pertaining to the ride-along program, the Officer, at his or her discretion, can terminate the ride.

Observer signature : \_\_\_\_\_

Parent signature: \_\_\_\_\_  
(required if under 18)

Address: \_\_\_\_\_  
\_\_\_\_\_

Phone: \_\_\_\_\_

**Borough/Township of \_\_\_\_\_ Police Department**

**Ride-Along Critique**

**Name of Officer:** \_\_\_\_\_

**Date of Ride:** \_\_\_\_\_

**How did the Officer impress you?**

**Did you learn anything about procedures and duties contrary to your prior belief?**

**What would you suggest to improve this program?**

**Do you feel the experience was worthwhile?**

**On what do you base this opinion?**

**Critique completed by:** \_\_\_\_\_

### ***Professional Liability***

The Fund's comprehensive general liability policy excludes coverage for the activities of professionals that result in claims for bodily injury or property damage. Therefore, contracted 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.

The Fund's public officials liability policy provides coverage for full time engineers employed by the municipality, but only for errors and omissions resulting in monetary damage. Municipally employed code officials who act in their capacity of enforcing the code are covered by the Fund regardless if they are professional engineers. Similarly, if a municipally employed professional engineer acts in a situation not requiring a professional designation, and within the scope of his job duties, this act would fall outside the professional liability exclusion.

At the February 10, 1993 meeting, the Fund Commissioners voted to insure the first \$100,000 of each professional liability claim for full time engineers, who are not insured elsewhere on an interim basis. Conner Strong & Buckelew, the Fund's Underwriting Manager, may be able to provide quotations to member municipalities for the purchase of individual coverage. After three (3) months from the offer date, coverage offered by the Fund will cease since each member will have had an opportunity to either purchase coverage, or self insure the risk.

### ***Non-Compliance with Hold Harmless & Insurance Requirements***

Non-Compliance defined in two areas:

- a.) Member that deliberately makes no attempt to execute document described in this section.
- b.) Member inadvertently permits outside organization to use facilities without document.

**POLICY:** Fund cannot cover those claims which arise out of a conscious failure of its members to adhere to the rules of coverage established by the Fund. A conscious failure is to be distinguished from an inadvertent failure. A conscious failure is one in which a member

fails to obtain the required indemnification, hold harmless agreement, and third party insurance coverages, AND permits the third party to carry on the activity with knowledge that these requirements have not been met.

***Participating Member Certification of Coverage (Certificate of Insurance)***

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 on the certificate request form - see MEL Policy & Procedures for sample.

***Community Service Workers***

Individuals ordered to perform services in a community service program are not covered under any of the Fund's insurance programs.

**VII. 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.

**VIII. CASH MANAGEMENT and INVESTMENT POLICY. The Fund's Cash Management & Investment Policy is adopted annually and is posted to the Morris JIF webpage.**

## **IX. DEDUCTIBLES/CO-INSURANCE**

Effective January 1, 2011, the Morris 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 Morris County Municipal Joint Insurance Fund adopted a program to offer member authorities the ability to select an option for the Morris County 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. EXECUTIVE DECISIONS**

*January 1987 - December 2010*

The Fund Commissioners' decisions/discussions have been alphabetized and cross referenced for your convenience from Fund inception through December 31, 2010.

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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## **Decisions (January 1987-December 2007)**

- A1.** Appointment of agent for the Fund for processing of service as John H. Dorsey, Esq. (1/87)  
Amended to PERMA (1/93)
- A2.** Procedure established for displayed artwork, antiques and other collectibles over \$1,000. Please refer to policy and procedures manual. (5/27)
- A3.** Approval of individual art works, antiques, collectibles. (5/87); (7/87)
- A4.** Executive Director/Administrator instructed to solicit proposals for building appraisals. Cost per municipality estimated to be \$3,800. Fund Commissioners voted to include monies in 1988 budget (9/87). At the following meeting, previous motion to hire appraiser was withdrawn since cost would represent 20% of property premium and appraisal procedure would simply be a check and balance system. (10/87)
- A5.** Nisivoccia and Gilbert appointed as auditor since prior firm unable to fulfill contract. (11/87)
- A6.** New form for adding or deleting exposure approved. See policy and procedures manual. (9/88)
- A7.** Fund becomes member in Arbitration Forum Inc., an organization designed to arbitrate disputes between insurers. Membership effective 11/6/89. (2/90)
- A8.** Public hearing held to amend Article III "Organization", Section A-1,b. to include alternatives. (5/90)  
Defeated (12/90).
- A9.** Fund amended additional assessment policy to three criteria. See policy and procedures manual. (9/90)
- A10.** 1991 Assessments to be calculated in accordance with 5% cap law. (10/90)
- A11.** All future assessments to be calculated based on revised policy. See policy and procedures manual. (11/91)  
Policy subsequently revised. See Policy & Procedures Manual. (12/92)
- A12.** Andover Township applied for membership into the Fund, as well as, provide replacement cost coverage for police department and recreation building. (3/91)
- A13.** Second assessment installment due date changed from 5/15/92 to 9/1/92. (3/92) Subsequently changed to August 1. (4/92)
- A14.** Department of Community Affairs issued ruling that insurance funds must pass resolution confirming to Local Finance Boards that members of Executive Committee have read Section of Annual Audit entitled "General Comments & Recommendations". Since Morris Fund operates as a body of the whole, all Commissioners must sign affidavit. Commissioners pass Resolution #24-93 certifying Annual Audit for 1992 year. (8/93)
- A15.** 1994 Assessment certified calculated with 3% cap over combined JIF and MEL amendments. (11/93)  
1996 Assessments 50% rating, 50% equalized, no increase more than 2% (11/94).
- A16.** United Jersey Bank appointed as Asset Manager 6/1/94 - 12/31/94 (4/94) (1/95) Asset Manager bank name changed to Fleet Bank. (7/01)

- A17.** Fund Attorney John Dorsey's contract amended to provide separate fee schedule for administrative and litigation management services (10/94) Fund approves increase of \$8,920.75 in 1996 litigation management fee. (1/97) Russell Huntington, Esq., MEL Deputy Fund Attorney, appointed to single case for \$150 per hour. (11/97) Resolution adopted approving litigation management fees, (1/01)
- A18.** Fund approves a 10<sup>th</sup> anniversary celebration (4/97) Fund approves a 20<sup>th</sup> anniversary celebration (7/06)
- A19.** Fund authorizes amusement rides insurance requirements to mirror Fireworks limits. See MEL policy and procedures. (10/97)
- A20.** Fund approves extending auto physical damage coverage to emergency services volunteers in an amount not to exceed \$2500. (12/99)
- A21.** Fund approves waiving late fees of members who did not pay 2000 first installment on time. (3/00)
- A22.** Actuarial Advantage appointed as Fund Actuary. (6/01)
- A23.** Executive Committee makes Motion to adopt Resolution 36-02 appointing Commerce Bank as the Fund's Asset Manager, effective October 1, 2002. (8/02)
- A24.** Fund approves Builder's Risk coverage for the Township of Andover's police station at the annual assessment of \$2,090.39. (6/03)
- A25.** Fund accepts assessments for Caldwell, Kinnelon, Mount Arlington, and Totowa subject to management review, and Morristown having a further review and meeting the new member qualification. (12/10)
- B1.** 1988 assessments to include phase out option with range set at 83%-105%. Also, MEL assessments equalized and capped at 25% maximum. (11/87)
- B2.** 1989 JIF assessments would be capped at 20% and MEL assessments at 30% with 1990 year to be last year of present program. (11/88)
- B3.** Fund adopted policy discouraging municipality from using municipally owned bus for trips outside of state and 50 mile radius. See policy and procedures manual. (1/89) Fund extends recreational bus usage from 50 to 250 miles. (7/98)
- B4.** Fund opposed Assembly Bill #3774 which would give employees injured on the job the right to control their medical treatment. (6/89)
- B5.** Fund opposed Senate Bill 99/Assembly Bill #3924 which would authorize the formation of an intergovernmental excess fund. (7/89)
- B6.** Butler Fire Company and Ladies Auxiliary added to Borough's Fund coverage. (7/92).
- B7.** Senate Bill #3437 allows for monetary compensation for Executive Committee. Fund elected not to exercise this option. (3/90)
- B8.** Public hearing held to amend Article V, Meetings and Rules of Order, Section C-3, to require 75% of the participating municipalities approve by-law amendment. Motion to accept amendment carried. (5/90) Passed (10/90)
- B9.** The following municipalities were asked to participate in proflex back support program: Mt. Olive, Caldwell, Hanover, Lincoln Park, Morris Plains. (10/90)
- B10.** PERMA charged with working with St. Clare's Hospital to develop Bloodborne Pathogens Compliance Program. (2/93) Each municipality's Bloodborne Pathogens Compliance Regulations published in July 6,

- 1993 Register. Regulations published in July 6, 1993 Register. Omni-Med also offering Compliance Program. (7/93)
- B11.** Commissioners agree to increase 1994 Contingency Account by \$50,000 to handle cost of run-in claims. (11/93)
- B12.** Boonton Town library added effective 11/1/94 (11/94) (12/94) Fund approves builders risk coverage at 124 North Main Street. (8/96)
- B13.** Boonton Township membership effective. (1/1/96)
- B14.** Fund approves budget amendment. (3/97) Fund approves budget amendment adding Parsippany Troy –Hills Twp. (3/09)
- B15.** Fund approves Business/Special Improvement District criteria set forth by the MEL. (10/98)
- B16.** Fund introduces amended bylaws and sets public hearing. (3/99) Fund approved bylaw amendment (4/99)
- B17.** Fund offers coverage to Bloomingdale Borough effective 1/1/05 subject to finalization of required paperwork and safety inspection. (10/04)
- B18.** Fund approves builders risk coverage for the Borough of Bloomingdale’s Public Safety building. (3/07)
- C1.** The Chairman, Secretary, Custodian of the Funds, as well as, Administrator are authorized to sign checks on behalf of the Fund. Two signatures required at all times. (1/87) Checks over \$100,000 require three (3) signatures. (1/89)
- C2.** Fund approved Caldwell application. (8/87)
- C3.** Fund approved 1987 coverage manual with disclaimer on cover to avoid misconstruing manual as legal document. (9/87) Disclaimer wording revised. (2/89)
- C4.** Cedar Grove’s application approved for membership into the Fund. (12/87)
- C5.** Claims manual approved. Refer to Members’ Manual. (2/88) Due to segregation in duties, administrator no longer signatory. (1/93)
- C6.** Fund establishes contract review committee. (5/88) Committee charged with reviewing services on all professionals. (8/89)
- C7.** Fund agreed to extend coverage to police officers on matters involving criminal charges subject to municipality using attorney from approved list. (7/87) Subsequently expanded to include any municipal employee acting within the scope of his/her employment subject to municipality using attorney from approved list with hourly rate not to exceed \$115 per hour and 15 hours. (10/88)
- C8.** Coverage policy document and personal injury protection (PIP) benefits at minimum level approved by the Fund. (1/90)
- C9.** Borough of Chatham’s application approved for membership into the Fund. (11/90) Fund approves coverage for Chatham Borough statue titled “Attic Trophy” (3/09)
- C10.** Replacement cost coverage extended to municipal building and public works garage in Chatham. (1/91)
- C11.** Fund Commissioners turned down additional expenditure for claims management exception reports. (5/91)

- C12.** Fund adopted communicable disease policy. (5/91)
- C13.** Fund approved certificate of insurance checklist. See policy and procedures manual. (11/91)
- C14.** Cash Management Plan approved. See policy and procedures manual. (2/91) Fund amended 2007 Cash Management Plan to remove the Fund Treasurer as a signatory on checks (4/07)
- C15.** Michael Soccio and Henry Underhill to sit on committee to formulate joint RFP for claims service with Bergen and South Bergen Funds. (1/93) PERMA instructed to draft RFP for claims service administration. (5/93) Commissioners McDougall, Soccio, Brennan, Kaplan and Goble to serve on Claims Service Review Committee (10/93)
- C16.** Additional assessment of \$8,832.10 for Borough of Chatham for addition of library effective 1/26/93. (1/93)
- C17.** 1993 Risk Management Plan approved. Revised to reflect sublimit of \$750,000 for hazardous substance and \$25,000 for asbestos clean up in property coverage. (2/93) Risk Management Plans approved annually at Reorganization (January). Risk Management Plan amendment approved reflecting 12/31/02 property program changes. (12/01) Risk Management Plan update to reflect change from liability claims payment authority of \$5,000 to \$10,000. (1/07)
- C18.** United Jersey Bank submitted proposal as investment portfolio advisor. Financial Committee charged with reviewing proposal. (3/13) Commissioners pass Resolution #22-93 adopting Cash and Investment Policy as well as award professional services agreement to United Jersey Bank as Investment Advisor. (4/93)
- C19.** Coverage Committee recommend Morris policies follow form of MEL. (3/93)
- C20.** Caldwell assessed \$21,300 for addition of \$20 million wastewater treatment plant effective 4/22/93. (5/93) Assessment approved at May 1993 meeting incorrect assessment amended to \$14,093. (8/93)
- C21.** Possible defect with Chevy Caprices. Each member to address subject as member of Morris County Cooperative Purchasing Council (5/93) Claims Service Company distributed information on Chevy Caprices (9/94)
- C22.** Fund's policy is to review closed session minutes but defer release until such time all legal matters are resolved. (8/93)
- C23.** Non-owned auto coverage for auto liability extended only to Title 34 volunteers on an excess basis. Coverage Committee charged with reviewing policy. (9/93)
- C24.** Sedgwick James appointed as Claims Administrator for 1994. (11/93) (1/95) Commissioners approve a request for proposals for claims administration services for the year 2000. (5/99) Commissioners approve bifurcating the claims administration services and appointing Dorsey & Fisher as liability and property claims administrator; and Scibal Associates as workers compensation claims administrators for the period of 7/1/99 to 12/31/99. (5/99) Fund approves modification to claims payment signatories (6/99) Fund approves Dorsey & Fisher as liability and property claims administrator. (10/99)
- C25.** Commissioner authorizes Executive Director to seek waiver on requirement to handle claims to conclusion (7/94)
- C26.** Executive Director advises Commissioners of Sedgwick's inability to produce claim data in acceptable format. Commissioners pass motion to withhold 100% of Sedgwick's monthly fee (9/94) (10/94) Fund approves Sedgwick to use automated check signing machine. (7/97)
- C27.** Fund approves performance incentive award to Claims Service (2/95) (6/96) (5/97) (6/98)
- C28.** Fund adopts resolution urging legislation to allow Funds to provide crime insurance. (11/95)

- C29.** Fund approves Coaches Certification Program. (4/96) (12/96) Board approved reimbursement for town to attend “Train the Trainer” program not to exceed 3 courses per year per member. (2/01)
- C30.** Fund approves internal audit of CDL vendor by Safety Director. (3/97) Fund approves increase in fee amount of by \$1,682 for CDL program. (4/97)
- C31.** Executive Committee adopts motion to approve crime coverage for approved quasi-municipal entities subject to a \$100,000 sub-limit (8/02)
- C32.** Executive Committee approves Risk Management Plan amendment including cyber secure coverage with \$100,000 based on the MEL approval. (4/05)
- C33.** In accordance with 2007 Risk Management Plan amendment, Fund authorizes liability claims adjuster to adjust future claims at the approved authority of \$10,000. (7/07)
- C34.** Fund elected Jon Rheinhardt as Fund Chairman. (5/10)
- D1.** Establishment of a 10% penalty for delinquent assessment payments. (1/87) Fund approves waive of 1996 second installment delinquent penalty. (8/96) Fund approves waive of 1998 second installment delinquent penalty. (3/98) Fund approves waive of 1999 first installment delinquent penalty. (2/99)
- D2.** Approval of defense panel for workers’ compensation and liability claims. (4/87) John Delaney, Jr. added to Defense Panel. (2/93) O’Toole and Couche applied. (8/93) Commissioners reconfirm procedure of assignment of defense council by Fund Attorney. (9/93) Thomas Schiavo, Esq. applied. (9/93). Bernardo Rispoli added (3/94) Steven H. Shaw added (10/95) Brian M. Laddey, Esq. added (3/96) Lane J. Biviano, Esq. added (4/96) Rand, Algier, Tosti & Woodruff added (9/96) Hellring, Lindeman, Goldstein & Siegal added (11/96) Donald M. Garson, Esq. Added. (2/97) Tafaro & Flynn added (12/98) Kelly & Wars added (2/99) Thomas G. Hanrahan and John J. Robertelli added (1/07)
- D3.** Defensive driving program established for Fund year 1989 with contract going to Pryme Business Services. (2/89) Program discontinued in 1990. (10/89)
- D4.** Refurbished 1967 American LaFrance fire truck owned by Dover granted replacement cost coverage. (8/91)
- D5.** Replacement cost coverage granted for 1976 Hahn Pumper owned by Denville. (8/92)
- D6.** Coverage for Dam exposure excess of \$1 million is only for premises exposure. Additional coverage will not be considered by reinsurer unless reinsurer receives satisfactory inspection report, and excess carrier agrees to cover Dam. (9/92)
- D7.** Fund voted to release \$600,000 dividend - \$200,000 from Fund year 1987, \$200,000 from Fund year 1988, and \$200,000 from Fund year 1989.
- D8.** Fund adopts dividend policy requiring: (1) Maintaining minimum surplus of \$2 million. (2) Distribution of either operating earnings or interest income, whichever is higher, for 12-month period ending June 30 or current year. Calculations would not include earnings or surplus from most current year. Commissioners authorize \$682,500 be released. (11/93).
- D9.** Fund permits Dover to return dividend check and receive surplus in the form of a credit (3/94)
- D10.** Commissioners approve \$700,000 dividend release. (10/94) (12/94) Commissioners approve \$530,000 dividend. (10/95) Commissioners approve \$313,683 dividend release. (10/96) Commissioners approve \$422,000 dividend release. (10/97) Commissioners approve \$456,769 dividend release. (10/98) Commissioner approve \$754,624 dividend release (9/99) Commissioners approve dividend in the amount of \$1,733,230.90 from the JIF and \$508,230 from the MEL. (12/01) Commissioners approve dividend in the amount of

\$700,000 from the JIF (9/07) Commissioners approve dividend in the amount of \$700,000 from the JIF (10/08)

- D11.** Fund approves Builders Risk coverage for Dover's Municipal Building . (11/95)
- D12.** Fund approves \$13,300 to pay for defense of police employee. (6/97) Fund enters into confidential joint defense agreement and appoint John C. Gillespie, Esq. as lead counsel for MEL public intoxication ordinance case (2/09)
- D13.** Fund approved increase for senior defense council to be increased from \$125/hr to \$135/hr. (3/99) Budget amount increased from \$1,750 to \$2,500. (5/05)
- D14.** Fund approved property coverage for Town of Dover' "Indians Attacking a Wagon Train", appraised at \$2,500,000 (1/10)
- D15.** Fund authorized expenditure of \$6,000 to support the County of Morris' software upgrade on Defensive Driving Simulator. (10/08).
- E1.** Approval of Essex Fells for membership into the Fund. (5/87)
- E2.** Fund granted waiver of errors and omissions coverage requirement for administrator for last 6 months on Fund year 1987. (6/88) Waiver granted for entire 1988 year. (9/88) Waiver granted for Fund year 1989. (4/89)
- E3.** MEL agreed to cover exposure for certain professionals under public officials policy. (12/90)
- E4.** Essex Fells well house covered for replacement cost coverage. (7/88)
- E5.** National Union submitted proposal for Errors and Omissions coverage for Executive Director/Administrator with \$2,000,000 limit and \$10,000 deductible for \$31,000 premium to be shared proportionately amongst all Funds administrated by Vozza Administrative Services. Fund agreed to purchase coverage. (6/89) (9/90)
- E6.** Coverage committee recommended not extending Fund's coverage to include Errors and Omissions coverage for municipal engineers. (3/90) (5/90)
- E7.** Risk management consultants permitted to attend executive session for discussion involving coverage issues on claims for municipalities which they represent. (6/91) Risk management consultants permitted to attend executive sessions contingent upon completion of non-disclosure statement. (8/96)
- E8.** Replacement cost coverage given to Cooks House in East Hanover. (3/92)
- E9.** Commissioners pass conditional resolution to join the Environmental Impairment Liability Joint Insurance. (10/92) S1560 enabling legislation introduced. (3/93)
- E10.** MEL received quote for additional coverage but cost prohibitive. Coverage Committee recommends Morris Fund provide \$100,000 Errors/Omissions coverage for engineers not insured elsewhere on interim basis. Underwriting Manager to provide individual quotes to each municipality. After three months from date of offer of conventional coverage, coverage offered by Fund will cease. (2/93) Underwriting Manager has market for Engineering Errors & Omissions through Schinnerer and Co. Survey indicates half of Morris members have exposure. (5/93) Fund approved endorsement to provide general liability and bodily injury coverage for full time engineers. (3/99)
- E11.** John Corica elected to Executive Committee to fill vacancy of Frank Bastone. (6/93)

- E12.** Start-up costs for E-JIF estimated to be \$100,000. Commissioners vote to return prorata share of \$275,000 for 1993 budget less \$26,000 for start-up study. (7/93) Commissioner memorialized previous action with Resolution 23-93 (8/93)
- E13.** Paul McDougall to be Fund Representative to New Jersey Municipal Environmental Risk Management Fund (E-JIF) (1/94) (1/95) (11/96) (11/97) (11/98) (11/99) (3/00) (10/01) (10/02) (10/03) (10/04) (12/05) Frank Wilpert to be Fund Representative to New Jersey Municipal Environmental Risk Management Fund. (12/10, 12/11,12/12, 12/13,12/14)
- E14.** American Legion Building and PIA Building over 50 years old. East Hanover must board up buildings before Fund will consider covering on actual cash value basis (1/94)
- E15.** Fund approves award of professional services agreements to perform start up projects for E-JIF as follows: Leon Sokol \$2,898, Jay Frontino \$2,898, Anistics \$7,535 (4/94)
- E16.** Commissioners adopt resolution to join New Jersey Municipal Environmental Risk Management Fund (E-JIF) (3/94) (5/98) Membership renewed for period of 2/2/02-1/01/04. (2/01) Membership renewed for period of 1/1/04-1/01/07. (12/03)
- E17.** Township of East Hanover rescue squad added effective 7/1/94 (6/94)
- E18.** Fund Approves E-JIF bylaw amendment. (5/96) (2/97)
- E19.** Fund approves Employee Count Criteria. See policy and procedures (7/97)
- E20.** Fund approves Reso 20-00 regarding E-Jif assessment transfer to reflect the leaving of Caldwell and the addition of Mendham not previously calculated in the 1999 and 2000 budgets. (3/00)
- E21.** Fund authorizes RFP for outside resources re: EPL training seminars specific to the Morris County Municipal Joint Insurance Fund. (6/03)
- F1.** Regarding fireworks, outside vendor must provide liability coverage and provide municipality with a certificate of insurance naming municipality as additional insured. Refer to policy and procedures manual for additional information. (3/87) (6/89)
- F2.** Town of Boonton extended replacement cost coverage for 1965 Seagrave Ladder Truck. (7/87)
- F3.** Fund agreed to extend coverage to non-resident fire fighters serving in a member municipality fire department. (7/87)
- F4.** Coverage is extended to ancillary organization of fire department but not to outside catering situation when fire department premises are used for functions of non-members. (9/88)
- F5.** Township of Fairfield approved for membership into the Fund.
- F6.** Replacement cost coverage approved for garage at 91 West Clinton Avenue, Fairfield Township. (10/90)  
Replacement cost coverage approved for Vanness House on Little Falls Road. (9/96)
- F7.** Faithful performance bond coverage increased from \$25,000 to an additional \$225,000 excess over fund's \$25,000 self-insured retention. (10/90)
- F8.** Fire districts can make application into Fund contingent upon meeting certain criteria. See policy and procedures manual. (5/91)
- F9.** Fund approved Gallagher Bassett's proposal on functional capacity exams. (3/91)

- F10.** Fund goes on record opposing the assignment of personal driving insurance penalty points under Fair Act. (8/92) (9/92)
- F11.** Fairfield granted replacement cost coverage on three refurbished fire trucks. (9/92)
- F12.** Fund approves expansion of fidelity policy to include Third Party Claims Administrators. (11/96)
- F13.** Fund approves additional compensation to FMCO in the amount of \$5,700 for three new members who were effective 1/1/03, per the recommendation of the Rules and Contracts Committee. (9/03)
- F14.** Fund approves builder's risk for the Borough of Florham Park's library at the annual assessment of \$3,761.82. (9/03)
- F15.** Fund approves Resolution 33-04 authorizing additional assessment of \$32,955 for Township of Fairfield's request to join the Sub-Essex JIF effective 1/1/05 (12/04)
- F16.** Fund approves builders risk assessment for the Township of Fairfield. (9/05)
- G1.** Executive Committee adopts resolution no. 24-02 establishing a grace period for receipt of assessments. (4/02)
- H1.** Fund adopted policy relative to conscious failure to comply with rules and requirement of the Fund's policy and procedures manual. See policy and procedures manual for policy. (2/88)
- H2.** Injured employee to go to closest hospital in an emergency situation, in all other instances must use hospital on medical panel list. (3/88)
- H3.** Hold Harmless Agreement for use on municipally owned premises amended. See policy and procedures manual. (10/30)
- H4.** Borough of Hawthorne approved for membership into Fund. (5/91)
- H5.** C&B Consulting authorized prepare RFP, interview qualified broker and agents, analyze and review proposals and prepare feasibility report for alternate health benefits program at a fee not to exceed \$15,000. (5/91)
- H6.** Hawthorne Fire Company #3 added for property and general liability coverage effective 7/8/92. (7/92)
- H7.** Hanover Township granted replacement cost coverage for building located at 41 Mountain Avenue, subject to completion of safety recommendations. (7/92)
- H8.** Replacement cost coverage granted to 17 structures over 50 years old in Hawthorne (2/94) Fund approves replacement cost coverage for Hawthorne waterworks, DPW garage, and Library effective 9/11/95. (9/95)
- H9.** library added effective 3/1/94 to Hanover Township's coverage program (2/94)
- H10.** ACV coverage granted for vacant buildings at 33 Jefferson Place in Hawthorne (7/94)
- H11.** Hawthorne's Patrick B. Mahwinney first aid squad approved for coverage (11/94)
- H12.** Fund approves coverage for Hanover vacant Building, 1040 Route 10 effective 4/12/95. (4/95)
- H13.** Borough of Hopatcong added as a member of the Fund. (1/97)
- H14.** Fund approves the addition of the Lake Hopatcong Regional Planning Board to Hopatcong's coverage as an additional insured (4/98)

- H15.** Fund approves hold on Safety Director's contract until restitution has been made to the Borough of Hopatcong for the faulty CDL test.
- H16.** Hanover's Builder's Risk approved. (5/01)
- H17.** Fund approves coverage the Harding Township Civic Association quasi (4/09)
- I1.** McGordy Associates appointed as Fund's internal auditor to audit vehicles and payroll. (5/88) McGordy reappointed to do audits of Workers' Compensation, vehicles and inland marine. (2/93) Fund approves addendum to contract with internal auditor (9/99)
- I2.** 1989 assessment reapportioned based on results of internal auditor's vehicle and payroll audits. (5/90)
- I3.** Fund approves resolution appointing an Internal Audit Committee (12/07)
- L1.** Fund denied Livingston's application to the Fund pending development of a safety-loss control program. (8/87) Reapplication denied. (6/88)
- L2.** Fund Commissioner required to submit two (2) copies of financial disclosure form to Executive Director/Administrator. (8/91) Department of Community Affairs submitted opinion letter that Fund Commissioners are "local government officers" and must annual file disclosure forms. (2/93)
- L3.** Fund adopts limited duty policy. Members strongly recommended to participate. (5/93) Please refer to the Claims Section of the Policies & Procedures Manual.
- L4.** Long Hill Township approved use of Township's bus for out of state trip. (8/92)
- L5.** Loss control survey reports prepared by the Fund's safety director modified to three categories, priority 1, 2 and 3. (10/92)
- L6.** Long Hill Township's Community Center added to its coverages effective 8/1/93. (7/93)
- L7.** Commissioners approve motion denying Lincoln Park's request for personal counsel for police officers. (8/93) Fund Attorney authorized to contact Lincoln Park to resolve issue over assignment of Defense Counsel. (9/93)
- L8.** Coverage extended to Passaic Township Housing Development Corporation. (10/93)
- L9.** Lincoln Park assessed for builders risk at PAL/Community Center (4/94) Fund approves builders risk assessment for new first aid /fire building (4/06)
- L10.** Board opposed A2073/S1558 concerning civil rights and fee shifting. Board opposed A193/S520. Bill would create the presumption that any firefighter that develops cancer is presumed to have contracted that cancer as a result of exposure as firefighter (6/04).
- L11** The claims review committee unanimously agreed to recommend acceptance of a tort-feasor's policy limits if they are within 10% of recovery amount and recommended proceeding with litigation for amounts greater than 10%. Fund approved recommendation at November board meeting. (11/14)
- M1.** Fixing public meeting dates for second Wednesday of each month at 4:00 p.m., Hanover Township Municipal Building. (1/87) Meeting time subsequently changed to 3:00 p.m. (1/88) Later changed to 1:00 p.m. (6/88) Meeting time changed to 12:00 p.m. (noon) with lunch provided (12/95) January meeting time changed to 1:30 due to conflict with MEL 1997 reorganization meeting. (12/96) Location changed to East Hanover Municipal Building while Hanover undergoes rehabilitation. (12/01)

- M2.** Fund approved sample agreement to be executed by outside employer hiring police officer. Please refer to policy and procedures manual. (9/87)
- M3.** Doremus House in Montville covered for replacement cost coverage. (7/88) Actual Cash Value Coverage extended to the Doremus House in Montville effective 11/10/93 (11/93)
- M4.** Fund attorney submitted opinion from James Carroll, Director of Research from Senate Minority that police officers during course of outside employment would only be eligible for 40% disability. (10/88) Carroll also confirmed same guidelines would apply whether insured police officer belongs to PERS or PFRS. (11/88)
- M5.** Resolution approved allowing MEL to bill its 1989 assessments care of the Morris Fund. Procedure applied only to the 1989 year assessments. (11/88)
- M6.** Fund Commissioners approved Executive Director/Administrator's subscription to Gallagher Bassett's Micro-Facs Software program. (11/88)
- M7.** Mt. Arlington requested coverage for three (3) residential buildings in poor condition. Property coverage extended only for 30-day period. (6/89)
- M8.** Replacement cost coverage extended to Mt. Olive Municipal Building. (11/89) Fund approves builders risk assessment for new DPW building (5/06)
- M9.** Township of Millburn approved for membership into the Fund. (10/90)
- M10.** Fund agreed to extend coverage to Madison/Chatham Joint Sewer with Madison to pay assessment and the joint operation to be added as an additional insured on Madison's policy. (2/91) Borough of Madison inadvertently under reported payrolls for Joint Meeting, \$5,522.46 additional assessment applied effective 1/1/93. (2/93) Fund approves coverage for the Madison Volunteer Ambulance Corps. for an additional assessment of \$4,800. (2/04)
- M11.** Joseph Giorgio to serve as Morris representative to MEL. (9/92) (10/93) (10/94) (10/95) (10/96) (10/97) (10/98) (11/99) Robert DiTommaso to serve as Morris representative to MEL. (1/00) ) Frank Bastone to serve as Morris representative to MEL. (11/00) (11/01) (11/02) (11/03) (11/04) (12/05) Jon Rheinhardt to serve as Morris representative to MEL. (12/10, 12/11, 12/12, 12/13,12/14)
- M12.** Montville assessed \$2,246.12 for Builders Risk (Municipal Buildings) effective 1/1/93. (2/93)
- M13.** Minehill made membership inquiry but does not meet requirements. (3/93)
- M14.** Resolution honoring outgoing Mountain Lakes Administrator, William O'Brien, adopted. (4/93)
- M15.** Medical Panel amended to include Suburban Chiropractic Center and Stahl, Crutchlow and Cohen. (6/93)
- M16.** Fund extends coverage to Millburn Youth Advisory Group, Fourth of July Committee, and the Beautification League effective 11/10/93. (11/93)
- M17.** Fund approves additional assessment for coverage of Montville First Aid Squad. (1/95)
- M18.** Fund approves Madison Builders Risk coverage for water filtration system. (6/95) Fund approves builder risk assessment for new Fire and police building. (3/06)
- M19.** Fund approves resolution memorializing Nick Lella a fund commissioner for eight years. (3/96)
- M20.** Fund approves letter to Morris County Sheriff stating fund will participate in the Underwater Dive Team Task Force, contingent upon a 50/50 split of workers compensation liability and general liability coverage. Fund

- directs Chairman to inform Morris County that Fund members will not participate in Underwater Dive Team Task Force because the County will not 50 split of workers compensation. (11/97)
- M21.** Fund approves participation in a joint request for proposal for a managed care organization. (10/97) Fund approves a managed care organization contract (5/98) Fund awards Managed Care contract to MasterCare effective 7/1/01. (7/01)
- M22.** Fund approves Mendham Township for membership. (12/97)
- M23.** Fund adopts resolution to join Municipal Excess Liability Fund (MEL) for three-year period. (5/98) 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).
- M24.** Fund approves offer of membership to Morristown Town (12/98)
- M25.** Fund approves extending liability and professional liability coverage to Borough of Madison's former engineer, Stanley Schreik, re design work for borough's civic center rehabilitation project. (12/00)
- M26.** Fund adopts Resolution 42-00 approving amendment to MEL's Bylaws. (12/00)
- M27.** Membership term requirement of 3 years confirmed. (12/01) Fund offers membership to the Township of Jefferson for an effective date of 1/1/08, subject to completion of timeframe as recommended by the Membership Committee. (12/07)
- M28.** Executive committee adopts motion to authorize the participation of the Morris Jif in the MEL safety institute. (1/02)
- M29.** Motion to adopt resolution 29-02 appointing Mastercomp as the fund's managed care organization for the period of July 1, 2002 through July 1, 2003 at a fee of \$157,248. (6/02)
- M30.** Motion to adopt resolution 40-02 appointing first managed care option (FMCO) as the fund's managed care provider, effective October 9, 2002 for new claims and November 1, 2002 for transfer of existing claims at a fee of \$170,000 plus additional costs for as needed field nursing, the administration of a prescription program and the cost to set up independent medical exams (when necessary) (10/02)
- M31.** Fund approves builders risk coverage for Mt. Arlington DPW building at an additional assessment of \$820. (9/04)
- M32.** Fund approves the cost for mailbox claims coverage for one member for 2006. (1/06)
- M33.** Fund approves builders risk assessment for the Borough of Madison police and fire building. (3/06)
- N1.** The Morris Daily Record as the official newspaper of the Fund. (1/87)
- N2.** All official notices to member municipalities be sent to commissioners who will be responsible for bringing notices to attention of governing body for appropriate action. (2/87) (7/90)
- N3.** Membership criteria for new members in policy and procedures manual expanded to allow municipalities outside Morris County to make application to the Fund. (5/87) Criteria subsequently changed. See policy and procedures manual. (6/88) (7/88) (9/88) (8/91)
- N4.** Fund approved North Caldwell's application. (8/87) Fund approves to allow Borough of North Caldwell terminate coverage from the Fund effective January 12, 2007 subject to them meeting their full financial obligation to the Fund. (10/06)

- N5.** Moratorium set on new membership applications including returning fee to Village of South Orange. (6/88) Lifted (7/88)
- N6.** Public hearing on amending Article II, C.2 and C.3 to allow applications for membership into the Fund to be approved by a majority vote of full authorized membership of the Fund. (8/88) Amendment defeated. (2/89)
- N7.** Public hearing held proposing amendment to Article II, "Membership" Section C.2 of bylaws allowing all actions of the Fund, including new memberships, to be taken by majority vote of full Fund Commissioners. (11/89) Amendment effective. (4/90)
- N8.** Fund Commissioners review Chester Township request to waive new member requirements. Commissioners agree not to waive any of the requirements. (12/92) Fund authorizes waiver to Chester Township to apply to another Joint Insurance Fund. (11/95)
- N9.** The following quasi municipal entities for the Borough of North Caldwell were extended coverage effective 10/1/87: West Essex Junior Soccer League, North Caldwell Baseball Association, North Caldwell Viking Baseball Association, North Caldwell Men's Softball League. (8/93)
- N10.** Fund amends new member guidelines see policy and procedures manual (10/95) (11/95)
- N11.** Fund approves funding and publishing a Morris JIF Newsletter. (1/00)
- N12.** Fund approves to offer membership to five new prospects: Washington Twp. Netcong Borough, Chatham Twp., Harding Twp, and Mendham Borough. (11/05)
- O1.** Fund approves use of off-site record storage facility, and consolidated billing for storage, phone and postage `services. (8/92)
- O2.** Executive committee voted to participate in the OPRA Class Action Settlement with provision that member towns be allowed to "opt out. (6/04). Fund adopts revised OPRA form (12/09)
- O3.** Fund approves amendments to the off-duty police officer coverage policy as recommended by the Coverage Committee. (3/05)
- P1.** Fund agreed to joint purchase of property insurance with MEL as lead agency. (1/88)
- P2.** Fund denied membership to Prospect Park. (4/88) At subsequent meeting, approved membership subject to Borough meeting certain criteria. (5/88)
- P3.** Phillipsburg denied application to Fund. (6/88)
- P4.** Replacement cost coverage given to 50 year old building located Long Hill Township. (8/88)
- P5.** Municipalities not required to provide municipal employees with a defense in punitive damages counts. Fund Commissioners vote to "not change this policy". (4/92) This subsequently tabled. (5/92) Policy revised to provide legal counsel for punitive damages counts with the proviso that legal representation will be from Fund appointed panel list. (7/92)
- P6.** Fund approves a 5% discount on auto liability and general liability on all members who have an accredited police department. (11/97) Approved for Sparta, Denville, Madison, Lincoln Park, Mendham, Randolph, Rockaway Twp. (2/1/99) Approved for Long Hill. (6/01)
- P7.** Fund authorizes PRIMA travel expense (3/99) (3/00) (3/01) (3/02) (3/03)(3/04) (3/05) (3/06) (3/07) (3/08) (2/09) Fund changes date of June 2006 meeting date due to conflict with PRIMA. (5/06)

- P8.** Fund approves “Fair and Open” process for Fund Year 2006 (12/05) Approved “Alternate to the Fair & Open Process” for Fund Year 2007 (9/06) Approved “Alternate to the Fair & Open Process” for Fund Year 2008 (12/07)
- P9.** Fund approves Resolution 1-07 including clause of PERMA ownership by Commerce Ban Corporation (1/07)
- P10.** Fund denies coverage from all paintball facility requests. (3/07)
- P11.** Fund approves offer of membership to Parsippany Troy-Hills Township (12/08) Fund approves additional assessment for Parsippany Troy –Hills Township workers compensation coverage. (12/09)
- P12.** Fund authorized Competitive Contract RFQ for Property Appraiser as recommended by the Contract Review Committee. (3/10) Fund awarded Property Appraiser contract to Asset Works, Inc. (6/10)
- P13.** Fund authorized purchase of Public Officials/Employment Practices Liability Coverage. (11/10)
- P14.** 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)
- Q1.** Quasi-municipal activities historically covered by a municipality will be extended coverage by the Fund subject to meeting certain criteria. Please refer to policy and procedures manual. (4/87) (5/87) (6/87) MEL developing criteria for quasi. Morris Commissioners expressed concern over continuation of coverage (6/93) MEL adopts policy. See 1994 Policy & Procedures Manual for specifics. Fund approves quasi criteria developed by Coverage Committee (3/07)
- Q2.** Millburn 4<sup>th</sup> July, Millburn Beautification effective 1/1/94 (4/94) Millburn’s Short Hills Little League, Inc. (7/96) Millburn 5<sup>th</sup>-6<sup>th</sup> grade travel teams, and Millburn Lacrosse clinic (2/97). Millburn Friends of the Library (12/97)
- Q3.** Rockaway Township Day Committee, Creative Playgrounds, Senior Citizens, Gazebo, Track Team, Basketball, Soccer, Softball, Little League, Cheerleaders, Hockey Programs approved as quasi entity, coverage provided effective 1/1/94 (4/94)
- Q4.** Commissioners approve coverage for Passaic Township Senior Housing effective 1/1/94. (4/94) Passaic Township Youth Center Association approved as Class IV Quasi effective 6/8/94 (6/94)
- Q5.** Following Mount Olive Quasi’s approved effective 5/1/94: Senior Citizens, Jr. Maranders Football, Jr. Wrestling, Junior Athletic Club, Basketball, Soccer, Cheerleaders, Baseball, Softball, Youth Hockey (10/94)
- Q6.** Denville PAL Wrestling, Morris County Adaptive Program (5/94)
- Q7.** North Caldwell Mens Softball, Baseball, Soccer and Basketball Associations effective 1/1/94 (4/94) Camp Wyanokie Association approved as a Class III Quasi effective 1/1/97 (12/96)
- Q8.** Chatham Great Reunion, Inc. (5/97)
- Q9.** Commissioners approve coverage for Wharton quasus subject to confirmation of their organizational structure. (3/98) Fund approves coverage for the Wharton Pride Committee (11/03)
- Q10.** Executive Committee confirmed Dover’s Volunteer Girls Basketball Camp as Class IV quasi. (9/00)
- Q11.** Executive Committee adopts motion to approve Hopatcong class III quasi-municipal entity, subject to review by the coverage committee. (5/02)

- Q12.** Executive Committee approves quasi coverage for the Mt. Olive volleyball association. (1/05)
- Q13.** Fund approves list of quasi for Rockaway Borough (3/06)
- Q14.** Fund approves quasi coverage for Chatham Cougar Lacrosse Club (4/11).
- R1.** Amendment of Article II D (2.b) to give municipalities the option of hiring risk management consultant and if not, 6% fee to be returned to the municipality. (12/86)
- R2.** Any member submitting a renewal application after 7/15/88 will be subject to a 10% penalty of renewal assessment. (7/88)
- R3.** Replacement cost coverage granted to 50 year old building in Randolph, (8/88)
- R4.** Movies appropriated in 1989 for Right to Know training. (12/88) Contract awarded to Pryme. (1/89)
- R5.** Reserve for future services accounting methodology to be phased out effective 1/1/90. (4/89)
- R6.** Right to Know training program extended to volunteer fire fighters and ambulance workers. (4/90) Hourly rate increases approved. (2/01)
- R7.** Secretary designated as Custodian of Records to be kept and maintained at Fund Office as required by bylaws. (1/93) Fund approves records destruction request from Dorsey & Semrau from the period 7/1/99 – 6/30/00. (3/07)
- R8.** In order to pay Risk Management Consultant fees, voucher must be submitted to the Fund either by Consultant or Member Municipality, (2/93)
- R9.** Commissioner authorizes additional six-month contract (6/1/94 - 12/31/94) to Joseph J. Reinhart and Associates for Right to Know Services (4/94)
- R10.** Fund adopts resolution to join Residual Claims Fund (6/95) (10/95) Fund adopts Resolution 23-00 to renew membership (1/1/98-1/1/01) and authorizes execution of Indemnity & Trust Agreement Membership reviewed for period of 1/1/01-1/01/04. (2/01) Fund adopts Resolution 30-03 to renew membership (1/1/04-1/1/07) and authorizes execution of Indemnity & Trust Agreement Membership reviewed for period of 1/1/04-1/01/07. (12/03) Fund adopts Resolution 18-06 to renew membership (1/1/07-1/1/10) and authorizes execution of Indemnity & Trust Agreement Membership reviewed for period of 1/1/07-1/01/10. (9/06)
- R11.** Commissioner Giorgio to be Fund Representative to Residual Claims Fund. (6/95) (12/96) (12/97) (12/98) (12/99) Commissioner Ellen Sandman to be Fund Representative to Residual Claims Fund. (1/00) Commissioner Richard Paduch to be Fund Representative to RCF. (2/00) (11/00) (11/01) (11/02) Commissioner Frank Bastone to be Fund Representative to RCF. (11/03) (10/04) (12/05) Commissioner William Close to be Fund Representative to RCF . (12/10, 12/11,12/12, 12/13, 12/14).
- R12.** Roxbury Township added as a member of the Fund. (1/97)
- R13.** Fund approves transfer of 1994 liabilities to Residual Claims Fund (6/98) Fund Year 1997 transferred to RCF. (6/01) Fund Year 1999 transferred to RCF (4/03) 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)
- R14.** Fund approves Residual Claims Fund Bylaws. (7/98)
- R15.** Fund approves coverage for a claim against the Mayor of Rockaway Township. (11/98)

- R16.** Fund authorized Membership and Safety Committees to review the offer of membership to the Borough of Rockaway (12/99) Rockaway Borough approved for membership and added as a member of the Fund 1/1/01. (12/00)
- R17.** Fund approves Rockaway Watershed Cabinet as additional insured under Borough of East Hanover for all coverages excluding environment and workers comp. (9/00).
- R18.** Motion to approve Scibal associate's request to dispose of all files with the exception of minor cases covering a period from 1987 to December 31, 1994 and file same with the state. (7/02) Motion to approve Dorsey, Fisher, and King's request to dispose of all files with the exception of minor cases covering a period from July 1, 1993 to June 30, 1997 and file same with the state. (9/03) Motion to approve Dorsey and Semrau's request to dispose of all files with the exception of minor cases covering a period from July 1, 1997 to June 30, 1999 and file same with the state. (11/05)
- R19.** Fund approves the Township of Randolph's skateboard facility. (9/03)
- R20.** Additional named insured approved for Randolph Twp. (3/05)
- R21.** Additional assessment for Roxbury Builders Risk approved (11/09)
- R22** Fund adopts Police Ride-Along policy and procedures (4/13)
- S1.** Township of Sparta's application approved for membership into the Fund. (12/87) Sparta skateboard facility approved. (4/04)
- S2.** Fund changed safety directors from Alexsis to Pryme Business Services. (1/88)
- S3.** As a result of collapse of water tank in Sparta, Fund agreed to no longer cover three (3) remaining water tanks for property and collapse exposures. (4/88) Based on repairs to tanks, Fund again extended full coverage to tanks. (5/88)
- S4.** Fund established policy as to replacement cost or actual cash value for structures to 20 years old and over. Refer to policy and procedures manual. (5/88)
- S5.** Village of South Orange denied membership into the Fund. (1/89)
- S6.** Safety manual adopted. (1/89) (11/90)
- S7.** Safety Incentive Program approved with each member to be assessed an additional 3% of it's 1990 assessment. (4/89) Revised (11/90)
- S8.** Contract awarded to Joseph J. Reinhart and Associates for the position of Safety Director, replacing Pryme Business Services effective 7/1/90. (6/90)
- S9.** Borough of Stanhope approved for membership into the Fund. (10/90)
- S10.** \$69,830.62 to be returned to municipalities in the form of 1990 safety incentive awards. (11/90)
- S11.** Corroon & Black of New Jersey advised Fund that Scottsdale Insurance Company is willing to provide special events coverage on an individual basis to municipalities. (7/91)
- S12.** Commissioners authorized refund of \$200,000 from 1987 Fund year. (10/91)
- S13.** Safety incentive awards for 1991 presented. (3/92)

- S14.** Safety director authorized to solicit Fund membership for defensive driving courses. (9/92) Safety director authorized to solicit Fund membership for outside safety services. (1/95)
- S15.** Due to even number of members, Denville to appoint Special Commissioner. (1/93) Dover Special Commissioner (1/94) East Hanover to appoint Special Commissioner. (1/95) Essex Fells passed on appointing Special Commissioner, Farifield to appoint the Special Commissioner. (2/96) Hanover to appoint the Special Commissioner. (1/97)
- S16.** Commissioners authorize \$4,000 transfer from 1992 Contingency to 1992 Safety Incentive Program Line Item to help defray cost of program. (2/93) 1992 award winners announced. (3/93)
- S17.** Safety Incentive Awards for 1993, TV/VCR 100 points, 95-99 \$350 gift certificate, 90-94 \$250, \$100 most improved (2/94)
- S18.** Most municipalities indicated they have adopted ordinances requiring homeowners to shovel snow (6/94)
- S19.** Fund adopts resolution authorizing MEL to act as lead agency and pay cost of state examination (12/94) (6/00)
- S20.** Fund approves Roxbury skateboard facility for \$100,000 limit. (2/97) Fund approves skateboard facility guidelines. See policy and procedures (3/97) Fund approves Hopatcong skateboard facility (9/05)
- S21.** Commissioner approves adding to the Safety Incentive Program the requirement to obtain motor vehicle abstract on all employees who drive municipal vehicles (2/99)
- S22.** Fund Commissioners approved Work Plan for Safety Director's contract. (4/01) Fund approves 2006 Safety Award Incentive Criteria wording (3/07)
- S23.** Safety Committee recommended establishment of budget line item for Simulated OSHA Compliance Audits. (9/01)
- S24.** Fund elected Gregory Poff as Fund Secretary. (5/10)
- S25.** Fund included indemnification and hold harmless clause in Scibal contract. (7/10)
- T1.** Commissioners support A-1712, which extends immunity to public employees in certain instances. (11/92) Commissioners support Senate Bill #488, which extends immunity to public employees in certain instances. (5/96)
- T2.** Commissioners adopt Standard Notice of Tort Claim Form to provide uniformity and additional data for use in legal defenses. Member communities must adopt via resolution. (2/93) Resolution #21-93 ratifying adoption of Uniform Notice of Tort Claim Form passed. (4/93)
- T3.** Morris Commissioners agree to participate in Tail Fund study at a cost not to exceed \$5,000. Study being done by Deloitte & Touche at MEL level. (5/93)
- T4.** In order to prevent shortfall in 1994 claims administration line item, Fund approves \$15,000 transfer from prior years (2/94)
- T5.** \$3,200 transferred from 1993 Contingency Account to Safety Incentive line item (4/94) (5/94)
- T6.** Mike Zambito appointed as interim Fund Treasurer (6/94) Grace Brennan appointed \$3,000 (prorated fee) 9/1/94 - 12/31/94 (8/94) Grace Brennan appointed Fund Treasurer (1/95)
- T7.** Auditor authorized to prepare formal filing with IRS for tax exempt status (7/94)

- T8.** Motion approved authorizing transfer of \$275,500 from 1993 Environmental line item to 1996 Environmental line item. (11/94)
- T9.** Fund authorizes money to purchase computer equipment for the Treasurer (6/97)
- T10.** Fund contracts with the Birchwood Manor for its 20<sup>th</sup> Anniversary Celebration (6/07)
- U1.** Coverage extended to Randolph Township Utility Authority subject to determination of State Department of Insurance and State Attorney General. (4/89)
- U2.** Corroon & Black appointed as Underwriting Manager, replacing Arthur J. Gallagher. (1/88) Fund approves amendment to the scope of services to Willis Corroon's contract (7/98) Commerce National Insurance Services appointed as Underwriting Manager (Reso 37-00) and they are not to act as RMC within the Fund.
- U3.** Fund agrees to provide uninsured/underinsured motorists coverage for minimum amounts of \$15,000/\$30,000/\$5,000. (8/88) Recent Appellate Court decision ruled self-insurers must provide coverage on prorate share basis. Monmouth JIF preparing appeal. (7/93)
- U4.** Municipal utility authorities not eligible for membership into Fund. (5/90)
- W1.** Wharton Borough membership effective (1/1/96)
- W2.** Fund approves West Essex First Aid Squad to be added to Caldwell's coverage as of 12/1/97. (10/97) Fund approves West Essex First Aid Squad to be added to North Caldwell's coverage as of 1/1/99 (12/98)
- W3.** Fund approves extending full coverage to Whippany River Watershed Action Committee upon review of application.(6/00)
- W4.** Fund approves motion offering membership to the Township of West Milford effective 1/1/08. (10/07)
- W5.** Fund approves coverage of Township of West Milford skateboard facility. (3/09)