

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

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Telephone (201) 881-7632

BULLETIN MEL 16-12

Date: February 8, 2016

To: Fund Commissioners of Member Joint Insurance Funds

From: Underwriting Manager
Conner Strong & Buckelew

Re: Procedure for Requesting Certificates of Insurance, Automobile ID Cards
and Workers Compensation Posting Notices

This will serve as an annual reminder of the proper procedure for requesting certificates of insurance, automobile ID cards and workers compensation posting notices. Adherence to this procedure will expedite the issuance of certificates of insurance and ensure accuracy. Enclosed is the following information:

- (1) The **Standardized procedure for requesting certificates**. This includes the "Certificate Request Form" to be utilized for all requests.

We prefer that all certificates of insurance be requested of us and distributed by us electronically. We understand that there will be a need for exceptions to electronic distribution for those RMC's and member entity's where applicable, that do not have the ability to request and/or receive certificates of insurance electronically. In these situations we will continue to accept them by fax and distribute them by fax.

- (2) The **MEL Underwriting Manager's Organization Chart** showing the support staff for processing certificates of insurance and automobile identification cards.

If you have any questions concerning this bulletin, please contact your Risk Management Consultant, JIF Executive Director or [Tim Friel at Conner Strong & Buckelew \(MEL Underwriting Manager Unit\) at \(267-702-1474\)](#)

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Risk Management Consultants
Fund Professionals
Fund Executive Directors

**JOINT INSURANCE FUND
PROCEDURE FOR REQUESTING CERTIFICATES**

1. Conner Strong & Buckelew (MEL Underwriting Manager Unit) is responsible for issuing all certificates of insurance. The member entity should direct the certificate request to their Risk Management Consultant or Insurance Producer herein called "RMC", who will forward the request to Conner Strong & Bucklew (MEL Underwriting Manager Unit) for processing. Please note that there are exceptions to this for certain MEL member Joint Insurance Funds. (**See Exhibit "A"**)
2. The RMC (where applicable) will request the certificate from Conner Strong & Buckelew (MEL Underwriting Manager Unit) using the "Certificate Request Form." If the request is a renewal of an expiring certificate the RMC (where applicable) can attach a copy of the expiring certificate. This can be sent in lieu of the Certificate Request Form if there are no changes.

If the request is required to comply with a contract arrangement or agreement, the RMC (where applicable) should interpret the insurance requirements and translate it to the Certificate Request Form. The contract or agreement should be attached if Conner Strong & Buckelew (MEL Underwriting Manager Unit) is to interpret it for a second opinion only or in absence of a RMC (where applicable).

3. The RMC (where applicable) should request the certificate by e-mail to the **MEL Underwriting Service Center** at the following centralized e-mail address:

MELUnderwritingSvcCntr@connerstrong.com

4. For those member entities who are not represented by an RMC, the request can be made directly to Conner Strong & Buckelew Companies, Inc. (MEL Underwriting Manager Unit) by an authorized person of the member entity.

If there is no access to e-mail or a request can only be made by fax, requests for certificates of insurance should be requested via fax at **[732-726-5274](tel:732-726-5274)**. We also prefer advance notice of three (3) to seven (7) days for requesting certificates. The same day emergency requests are sometimes necessary, but we ask that they be kept to a minimum.

Kathlene Atkins Fordham, Rachel Chwastek and Cathy Dodd are the Customer Service Representatives for the MEL Underwriting Manager Service Center. They are responsible for the issuance of certificates of insurance, automobile ID cards and workers compensation posting notices. They will respond to all requests made to the aforementioned mailbox. Their complete contact information, if needed, is as follows:

- Kathlene Atkins Fordham Telephone: (856) 552-6874 Fax: (732) 736-5274
- [Rachel Chwastek](#) Telephone: (856) 552-6834 Fax: (732) 736-5274
- [Cathy Dodd](#) Telephone: (973) 659-6410 Fax: (973) 267-1757
- E-Mail Address: MELUnderwritingSvcCntr@connerstrong.com

Please note that the same procedure, where applicable, applies to **automobile identification cards**.

5. The MEL Underwriting Manager Customer Service Representative will process the certificate of insurance. The certificate will be reviewed by the MEL Underwriting Manager for accuracy.

**JOINT INSURANCE FUND
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(continued)**

6. The MEL Underwriting Manager Customer Service Representative will distribute the certificates via e-mail or where necessary by fax to the party that requested the certificate of insurance. The parties that we will accept a request from are: the member entity RMC; the Executive Director or Underwriting Manager of the local JIF the member entity belongs to and an authorized employee of the member entity. The RMC or JIF Executive Director or local JIF Underwriting Manager where applicable will be responsible for distributing the certificates to the member entity and the certificate holder. This is not the responsibility of the MEL Underwriting Manager. Where the member entity is the requesting party, the member entity will be responsible for distributing the certificate of insurance to the certificate holder.

A request from the Certificate Holder is not acceptable. The certificate holder will be advised to go through the member entity or corresponding RMC. This requirement is to protect the interest of the member entities. The certificates will be **e-mailed, or faxed** within three (3) business days of receipt of the request unless it is absolutely required to be issued the same or next day. We would like to stress again that this be kept to a minimum in order to allow all members to receive certificates in a timely fashion. ***If certificates are not being issued in a timely manner, Tim Friel of Conner Strong & Buckelew should be notified immediately.***

7. The MEL Underwriting Manager Customer Service Representative will continue to prepare a monthly summary of certificates issued during the previous month to be included in the Executive Committee Meeting Agenda for each member JIF.
8. To help expedite the issuance process, when requesting certificates please note the following:
- o Provide the **full address** of the certificate holder and the member entity, and the name of the JIF the member belongs to.
 - o All **coverage desired** should be checked off on the form.
 - o Indicate if higher than **\$5,000,000** in liability limits are required. We can only show up to the member's limit. The JIF only shows the standard liability limit of **\$5,000,000** unless it is absolutely necessary to show higher limits. And then only upon request.
 - o Be sure to include the **name, number and e-mail address** of the person requesting the certificate.
 - o The "**description**" should clearly state the purpose of the certificate. See **Exhibit "B"** attached for more detail.
 - o Any "**additional insured's**" must be shown in the "description" section. The interest of this entity must be stated i.e. as respects leased property, equipment, etc.

Providing this information will reduce the need to issue a certificate more than once.

*** Certificates are not automatically renewed on an annual basis unless arranged in advance with the MEL Underwriting Manager via your RMC.**

****Please note that the same procedure, where applicable, applies to automobile identification cards and workers compensation posting notices.**

**CERTIFICATE REQUEST FORM
JOINT INSURANCE FUND**

Certificate Holder: _____

Date of Request: _____

Risk Management Consultant: _____

Telephone #: _____

Facsimile #: _____

E-mail: _____

Entity Name: _____

Entity Address: _____

JIF Name: _____

COVERAGES AND LIMITS REQUESTED:

COVERAGES: (X)

- _____ General Liability
- _____ Auto Liability
- _____ Auto Physical Damage
- _____ Excess Liability
- _____ Property
- _____ Workers Compensation
- _____ Public Officials Liability
- _____ Crime/Fidelity Bond

LIMITS:

DESCRIPTION: *(include purpose of certificate, additional insureds, loss payees, etc.)*

ANY ADDITIONAL INFORMATION NECESSARY TO ISSUE THIS CERTIFICATE SHOULD BE ATTACHED TO THIS FORM

*****NOTE: PLEASE ALLOW THREE (3) BUSINESS DAYS FOR PROCESSING. *****

E-Mail to:
MEUnderwritingSvcCntr@connerstrong.com
or
Fax to:
732-736-5274

Attn: MEL Underwriting Unit
Conner Strong & Buckelew

MEL Underwriting Unit Conner Strong & Buckelew

Support Staff Team Chart

Tim Friel
MEL Underwriting Contact
(267) 702-1474 Fax (856) 830-1531

Tfriel@connerstrong.com
Two Liberty Place
50 S. 16th Street, Suite 3600
Philadelphia, PA 19102

Coverage Questions
Servicing Issues

Kathlene Atkins Fordham
Customer Service Representative
(856) 552-6874 Fax (732) 736-5274
MELUnderwritingSvcCntr@connerstrong.com
40 Lake Center Executive Park
401 Route 73 North P.O. Box 989
Marlton, NJ 08053

Certificates and Auto ID cards
Fireworks/Amusement Rides
Vacant, Newly Acquired
Builders Risk, Rehab
Statutory Bond Submissions

Rachel Chwastek
Customer Service Representative
(856) 552-6834 Fax (732) 736-5274
MELUnderwritingSvcCntr@connerstrong.com
40 Lake Center Executive Park
401 Route 73 North P.O. Box 989
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Certificates and Auto ID cards

Cathy Dodd
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CDodd@connerstrong.com
9 Campus Drive, Suite 216
Parsippany, NJ 07054

Certificates of Insurance

**JOINT INSURANCE FUND
PROCEDURE FOR REQUESTING CERTIFICATES
(continued)**

Exhibit “A”

The following are the **exceptions** to the “**PROCEDURE FOR REQUESTING CERTIFICATES**” **Item 1** on **page 2** of this Bulletin:

NJUA JIF

Conner Strong & Buckelew (MEL Underwriting Manager Unit) is only responsible for issuing certificates of insurance for evidence of:

- ❑ Public Officials Liability up to \$2 million and
- ❑ Workers Compensation.

The member entity should direct the certificate request to their RMC. All other certificates of insurance for the NJUA JIF are the responsibility of **Coverage Capacity Company of New Jersey, One International Boulevard, Mahwah, NJ 07495. Telephone #: 201-661-2460**. Any questions should be directed to your RMC or Capacity Group.

NJPHA JIF

Conner Strong & Buckelew (MEL Underwriting Manager Unit) is responsible for issuing certificates of insurance for evidence of:

- ❑ Workers Compensation for all NJPHA JIF members and
- ❑ General Liability, Automobile Liability, Excess Liability, Public Officials Liability, Property and Auto Physical Damage for NJPHA JIF “**all lines**” members who purchase these coverages from the JIF.

Mid Jersey JIF, NJSI JIF, PAIC JIF and FIRST JIF

Conner Strong & Buckelew (MEL Underwriting Manager Unit) is responsible for issuing certificates of insurance. The member entity should direct all certificate requests to **Risk and Loss Managers, Inc., 51 Everett Drive, Suite B-40 West Windsor, NJ 08550-5374**, who will forward the request to Conner Strong Companies, Inc (MEL Underwriting Manager Unit) for processing.

Suburban Municipal JIF

All certificate requests should be directed to the Suburban Municipal JIF Underwriting Manager, **Arthur J. Gallagher (Bollinger Insurance)**. **Their office is located at 830 Morris Turnpike, Short Hills, New Jersey, 07078-5000**.

Bollinger is authorized to issue certificates of insurance up to the following limits:

- **\$50,000** for Property/Auto Physical Damage and Crime
- **\$1,000,000** for Excess Workers Compensation (JIF **\$300,000**/MEL **\$700,000**)
- **\$1,000,000** for General Liability and Automobile Liability (JIF **\$300,000**/MEL **\$700,000**)

Conner Strong & Buckelew (MEL Underwriting Manager Unit) is responsible for issuing all certificate requests, where the limits requested are in excess of the limits stated above. Conner Strong & Buckelew (MEL Underwriting Manager Unit) is also responsible for issuing all Public Officials Liability certificates. **Arthur J. Gallagher (Bollinger Insurance)** will direct these requests to Conner Strong & Buckelew (MEL Underwriting Manager Unit).

**JOINT INSURANCE FUND
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(continued)**

Exhibit “B”

Due to stringent requirements from the MEL re-insurer, the description section of your certificate request must provide specific detail on the purpose of the request, especially when naming the certificate holder or another a third party as an additional insured. The JIF insurance policies are set up in such a manner that when issuing a certificate extending additional insured status the certificate becomes an actual endorsement to the policy. Therefore, it is critical that the description of the certificate request clearly states the purpose of the request and narrows the scope of coverage to the additional insured’s interest. Extending additional insured status to a third party will be underwritten on an individual basis by the MEL Underwriting Unit.

The following are some common **examples** of typical certificate requests where specific information is required to clearly state the purpose of the request and narrow the scope of coverage to the interest of the additional insured:

1. When requesting a certificate extending additional insured status for **use of premises**, please include the type of activity, the location address and where applicable the date and times the member will be using the facilities. If the same premise is to be used throughout the calendar year, one blanket certificate is acceptable; but the location address and specific time frame must be included with the request.
2. When requesting a certificate to comply with a **contractual agreement**, please state the purpose of the agreement, the member’s interest and the certificate holder’s interest. Making reference to a contract or agreement will not be sufficient. Including a copy of the contract as a reference for the MEL Underwriting Unit is beneficial; however, we are looking for the RMC to interpret the requirements of the contract and transform it into the applicable certificate request. The MEL Underwriting Manager is available for consultation on all contracts.
3. When requesting a certificate to comply with **equipment or an automobile lease**, please include the type, year, make, model, serial #, value of the equipment and if applicable reference the lease #. Please state whether the holder needs to be named as additional insured and/or loss payee.
4. When requesting a certificate extending **additional insured** status to the certificate holder or a third party other than the certificate holder, please be sure that the request is clear as to the third party entity’s interest in the activity.
5. When requesting a certificate as evidence of coverage for a **quasi entity**, please be sure the quasi entity has been approved for coverage by the respective member via resolution by the Governing Body. This applies to member JIFs who extend coverage via their members for approved quasi entities. They include the Bergen, South Bergen, Central, Morris, Suburban Essex, Suburban Municipal, [PAIC](#), [NJSI](#), [Mid Jersey](#), and Camden JIFs.
6. Please be sure the **certificate description** has a clear purpose. We sometimes find that the descriptions of certain requests are too general or vague and in some instances unclear, which prompts the MEL Underwriting Unit to request clarification.

We understand that this creates some additional work, but this is a requirement of the re-insurer and will benefit the JIF and ultimately the member entity in the long run. Please note that providing the proper detail with the initial request will speed up the time it will take to issue all requests. Any descriptions that require follow up by the MEL Underwriting Unit for more information can result in a slow down of the response time for all members requesting certificates. Even though a certificate was done a certain way previously, we may still require additional information or clarification for the current request.