



# News @ NJSIG

June 4, 2014



## Environmental/Mold Reminder

We understand you may have received an email from Middlesex Regional Educational Services Commission (MRESC) regarding an Environmental/Mold program. This program is **not affiliated with NJSIG**. We wanted to remind you of the newsletter sent out last month listing our Coverage Changes & Enhancements for the 2014/2015 year (shown below).

If you are interested in participating in the program MRESC suggested, please contact your broker.

In addition, below you will find the contact information for ACE, Zurich and American Safety Insurance where you can find more information on prior loss runs.

### Member Services

[Lisa White](#)

Member Services  
Manager

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Sr. Member Services  
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For More  
Information:

[Visit us at](#)

[www.njsig.org](http://www.njsig.org)

**Program Years: 2009-2010 and 2010-2011:**

American Safety Insurance: 800-388-3647  
Policy Numbers: EIL 019539-09-02 and EIL 019539-10-03

**Program Years: 2011-2012 and 2012-2013:**

ACE USA: 215-640-1000  
Policy Numbers: PPE G24542191 001 and PPE G24542191 002.

**Program Year: 2013-2014;** Zurich Specialties  
Group - Environmental: 215-861-6800  
Policy Number: ZRE 5817233

If you have any questions, please contact your  
Member Services Rep.

## NJSIG 2014-2015 Coverage Changes & Enhancements

At the March 26<sup>th</sup> 2014 Board of Trustees meeting, the board approved the rates and coverage's for the 2014-2015 year. They include:

**Environmental Program:**

Pollution Liability program through Zurich is still offered to members with property coverage. There is NO additional mold coverage under this program due to excess losses. NJSIG still provides mold coverage as a result of fire or explosion. We will also still offer our mold coverage of \$25,000.

**Primary General Liability:**

- Defense Costs apply to the \$1,000 deductible under employee benefits
- Fire Legal Liability limited to \$1,000,000 for Charter Schools

**School Leaders Errors and Omissions**

Rate increases and deductible changes have been forwarded to direct clients and or brokers. This program

continues to be problematic with high loss ratios.

### **Property and EDP**

Extra Expense for Charter Schools is now limited to 25% of their contents values if there is no building insured and valuable papers is limited to \$25,000.

Flood Zone A limits are increased from \$10 million to \$15 million. All other flood zones are increased from \$50 million to \$75 million.

**Cyber Liability Policy** through Beasley has been added  
Limits:

- Policy Limit of Liability Per Incident/Event: \$10,000,000 Full Limit
- Regulatory Defense and Penalties Aggregate Sublimit: \$1,000,000 Full Limit

Deductibles, coverage wording and claims reporting procedures will be forwarded.

**Overall the pricing came in at our announced budget numbers. We look forward to another successful year with our members.**

[Click Here](#) for NJSIG's Valued Added Services & Savings!

Sincerely,

**The Member Services Team**

**NJ Schools Insurance Group**

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