



Post Office Box 8000 • 8000 Sagamore Drive, Suite 8101 • Marlton, New Jersey 08053
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To: Pemberton Township – Michele Brown

From: Public Entity Department – Jennifer Olson

Date: 11/21/25

Re: 2026 Fund Year Optional Excess Liability Limits

Unfortunately, we live in a very litigious society and there is no definitive answer on “how much insurance is enough insurance”.

Therefore, we wanted to advise you that your entity has the option of increasing its liability limits through the Burlington County Municipal Joint Insurance Fund per below.

Please complete this form whether accepting or declining and return to me via e-mail swilson@hig.net, so we can amend the 2026 policy as needed.

If you have any questions or want to discuss further, please contact me at (856) 552-1246.

AUTO / GENERAL LIABILITY

Currently, Pemberton does not purchase excess primary liability (auto / general) limits. Below is the cost to purchase increased limits in excess of the \$5,000,000 primary limit afforded by the JIF.

<u>Optional Increased Limit</u>	<u>Additional Annual Assessment</u>	<u>Circle One</u>
\$2,000,000	\$7,379.00	Accept / Decline
\$5,000,000	\$14,875.00	Accept / Decline
\$10,000,000	\$22,254.00	Accept / Decline
\$15,000,000	\$26,334.00	Accept / Decline

PUBLIC OFFICIALS/EMPLOYMENT PRACTICES LIABILITY

Currently, Pemberton does not purchase current excess public officials / employment practices liability limits. Below is the cost to purchase increased limits in excess of the \$2,000,000 primary limits afforded by the JIF.

<u>Optional Increased Limit</u>	<u>Additional Annual Assessment</u>	<u>Circle One</u>
\$1,000,000	\$4,683.00	Accept / Decline
\$2,000,000	\$7,754.00	Accept / Decline
\$3,000,000	\$9,975.00	Accept / Decline
\$4,000,000	\$11,772.00	Accept / Decline
\$8,000,000	\$22,551.00	Accept / Decline

Authorized Signature

Date

Insuring Bright Future and Building Lasting Relationships since 1954

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