SCHOOL POOL FOR EXCESS LIABILITY LIMITS JOINT INSURANCE FUND (SPELL JIF)
CERTIFICATE OF COVERAGE

NAMED INSURED:	**SEE SECTION C – Owner Groups & Member Districts Included Under Program**
CERTIFICATE NUMBER:	**S22-(001-100) - SEE SECTION C for Individual Member District Certificate Number**
STATUTORY REFERENCE:	**N.J.S.A. 18A:18B1-10 et. seq.**
EFFECTIVE DATE:	**07/01/2023 12:01 a.m. (Eastern Standard Time)**
EXPIRATION DATE:	**07/01/2024 12:01 a.m. (Eastern Standard Time)**

The SPELL JIF and each of its Owner Group Joint Insurance Funds are organized under the N.J.S.A. 18A:18B1-10 et. seq. or alternatively N.J.S.A. 40A:10-36 et seq., and are subject to all the rules and requirements of these statutes. The following lines of coverage have been bound as described generally herein and are subject to the terms and conditions of the SPELL JIF Coverage Document and all applicable commercial excess, reinsurance, or primary policies.

SECTION A – PARTIALLY SELF INSURED OR RETAINED COVERAGE

Property, Auto Physical Damage, Crime, General Liability, Employee Benefits Liability, Auto Liability, Workers' Compensation/Employer's Liability/Occupational Disease and Educator's Legal Liability

I. LOCAL OWNER GROUP JIF RETENTION:

Property, Auto Physical Damage, Crime, General Liability, Employee Benefits Liability, Auto Liability, Workers' Compensation/Employer's Liability/Occupational Disease and Educator's Legal Liability

Terms:	Property[4]/Auto Physical Damage[4]/Crime:	**$250,000 ***
	General Liability/Auto Liability[1, 1a & 1b]:	**$250,000 ***
	Employee Benefits Liability[2]:	**$250,000 ***
	WC/EL/OD:	**$250,000 ***
	Educator's Legal Liability:	**$250,000 ***
	Member District Maintenance Deductible:	**$500 ****
	Owner Group Loss Funding:	**$23,425,095 *****

* All Local Owner Group JIF retentions apply per line of coverage. Should a loss involve more than one line of coverage, a single retention (the highest involved retention) will apply for all lines of coverage; however, at no time will payment under a particular coverage line exceed its established SIR.

** A Member District maintenance deductible applies to each property, auto physical damage and crime loss per Member District per loss

*** Owner Group JIF Loss Funding is stated on a combined basis for all Owner Group JIFs participating in the SPELL JIF and is inclusive of $7,408,595 combined Owner Group JIF's unfunded loss layer (risk window). In the event the Reinsurance Aggregate Excess Limits (see Section III below) are exhausted, the Owner Group JIF's specific retentions indicated above are reinstated. The Member District maintenance deductibles do not accrue toward erosion of the Excess Aggregate attachment point and remain in force in the event the Loss Fund Aggregate attachment point is reached.

II. SPELL JIF CORRIDOR DEDUCTIBLES:

SPELL JIF has no specific per loss retention in any lines of insurance beyond the Local Owner Group JIF Retentions above. SPELL JIF has the following limited corridor deductibles above specific coverages.

Terms:	General, Auto and Educator's Legal Liability Corridor Deductible:	**$1,000,000 xs $250,000 ***
	WC/EL/OD Corridor Deductible:	**$500,000 xs $250,000 ***

* All Corridor Deductible Limits are annual fixed limits that apply to the accrual of specific claim costs excess of Local Owner Group JIF SIR by line of coverage. As an example, if over the course of a year there are five Workers Compensation claims across the Local Owner JIFs and each is a $500,000 claim. The Local Owner JIF SIR would absorb $250,000 of each claim or a total of $1,250,000 and the other $1,250,000 would cede to the package reinsurer as specific excess above the Local Owner Group SIR. The impact of the SPELL Corridor Deductible is to first absorb up to $1,000,000 over the year of the associated ceded portion before the package reinsurer is responsible for all ceded Workers Compensation claim values for the rest of the year. In this example the ceded portion of $1,250,000 would consume the $1,000,000 corridor deductible and the package reinsurer would absorb $250,000. Every additional claim above the local owner group SIR would be 100% absorbed by the package reinsurer.

III. PRIMARY REINSURANCE COVERAGE LIMITS:

(Property, Auto Physical Damage, Crime, General Liability, Employee Benefits Liability, Auto Liability, Educators Legal Liability and Workers' Compensation/Employer's Liability/Occupational Disease)

Contract Wording: **SPELL JIF Coverage Document**

Primary Reinsurer: **Great American Insurance Company**

Agreement: **Multi Line Reinsurance Contract #3128239 on file with the SPELL JIF Fund Administrator**

Limits:	**Coverage**	**Limit Parameters by Coverage**			
	Crime:	$249,500	xs	$250,500	*
	General Liability/Auto Liability[1, 1a & 1b]:	$14,750,000	xs	$250,000	*
	Employee Benefits Liability[2]:	$14,750,000	xs	$250,000	*
	Workers' Compensation:	Statutory	xs	$250,000	*
	Employer's Liability and Occupational Disease:	$9,750,000	xs	$250,000	*
	Educator's Legal Liability[3]:	$14,750,000	xs	$250,000	**
	Organic Pathogen[:1a]	$750,000	xs	$250,000	***
	Sexual Abuse & Molestation[1b]	$14,750,000	xs	$250,000	
	Reinsurance Excess Aggregate Protection:	$2,000,000	xs	$23,425,095	*****
	Property[4]:	**See Section VI.**			

- All PACKAGE REINSURANCE COVERAGE LIMITS apply per line of coverage and are separable with the exception of Sexual Abuse and Molestation Coverage.

** The EDUCATOR'S LEGAL LIABILITY REINSURANCE COVERAGE LIMIT applies per claim and is subject to an annual aggregate limit of $15,000,000 per Member District. Coverage is written on a claims-made basis.

*** The Organic Pathogen Coverage applies per occurrence / per member limit, subject to an annual SPELL JIF aggregate of $7,500,000.

**** The Reinsurance Excess Aggregate attachment point of $23,253,670 is provisional based upon projected SPELL JIF payroll at the beginning of the policy period and is separate from and does not include the Organic Pathogen aggregate. The Excess Aggregate attachment point will be adjusted up or down based upon actual payroll at the end of the policy period compared to the initial SPELL JIF payroll projection.

IV. SECOND LAYER REINSURANCE COVERAGE LIMITS EXCLUDING PROPERTY REINSURANCE:

(Auto Physical Damage, General Liability, Employee Benefits Liability, Auto Liability, and Educators Legal Liability)

Contract Wording: **SPELL JIF Coverage Document**

Reinsurer: **General Reinsurance Corporation**

Agreement: **Multi Line Reinsurance Contract #C551-23 on file with the SPELL JIF Fund Administrator**

Limits:	General Liability/Auto Liability[1, 1a & 1b]:	$5,000,000	xs	$15,000,000	
	Employee Benefits Liability[1c]:	$5,000,000	xs	$15,000,000	
	Educator's Legal Liability[3]:	$5,000,000	xs	$15,000,000	*

* The EDUCATOR'S LEGAL LIABILITY REINSURANCE COVERAGE LIMIT applies per claim and is subject to an annual aggregate limit of $5,000,000 per Member District, subject to exclusions. Coverage is written on a claims-made basis. There is no coverage for Organic Pathogens.

V. THIRD LAYER OF REINSURANCE COVERAGE LIMITS EXCLUDING PROPERTY REINSURANCE:

(Auto Physical Damage, General Liability, Employee Benefits Liability, Auto Liability, and Educators Legal Liability)

Contract Wording: **SPELL JIF Coverage Document**

Reinsurer: **Markel Insurance Corporation**

Agreement: **Casualty Facultative Reinsurance Certificate #1881244 on file with the SPELL JIF Fund Administrator**

Limits:	General Liability/Auto Liability[1, 1a & 1b]:	$7,000,000	xs	$20,000,000
	Employee Benefits Liability[1c] :	$7,000,000	xs	$20,000,000
	Educator's Legal Liability[3]:	$7,000,000	xs	$20,000,000 *

* The EDUCATOR'S LEGAL LIABILITY REINSURANCE COVERAGE LIMIT applies as a specific limit per occurrence and annual aggregate limit per occurrence for the SPELL JIF, subject to exclusions. Coverage is written on a claims-made basis. There is no coverage for Organic Pathogens.

VI. PROPERTY REINSURANCE COVERAGE LIMITS:

Contract Wording: **SPELL JIF Coverage Document**

Agreement:KAZ **On file with the SPELL JIF Fund Administrator**

Limits: **Property[1]/Auto Physical Damage: $174,749,500 xs $250,500**

CARRIER		LIMIT	POLICY #
Primary Layer 1	Multiple Carrier Array / On file with the SPELL JIF Administrator	$4,749,500 xs $250,500	Multiple Carrier Array / On file with the SPELL JIF Administrator
Primary Layer 2		$20,000,000 xs $5,000,000	
Middle Layer		$25,000,000 xs $25,000,000	
Upper Layer		$100,000,000 xs $50,000,000	
Top Layer		$25,000,000 xs $150,000,000	

Clarifications to SPELL JIF, Primary, Secondary Layer, Third Layer and Property Reinsurance Coverage Limits:

1. The General and Automobile Liability limit is expressed as a per occurrence limit, with no annual aggregate limit other than the sub- limits and aggregates for organic pathogens and sexual abuse and molestation listed earlier in this Certificate.
   a. Organic Pathogen Coverage is limited to the Local Owner Group JIF Retention and Primary Package Reinsurer layers. Limits apply per occurrence and per member subject to annual SPELL JIF aggregate of $7,500,000.
   b. Sexual Abuse and Molestation Coverage is provided within the Local Owner Group JIF Retention and Primary Package Reinsurance Layer of $15,000,000 and Second Reinsurance Layer of $5,000,000 under General Liability and Educators Legal Liability subject to a combined coverage specific and aggregate limit of liability per member of $20,000,000. The limit and aggregate apply per member for claims triggering a general liability and/or educator's legal liability coverage response. Limits are not split between coverages and are not stackable. In addition to these limits, Sexual Abuse and Molestation coverage is included in the Third Reinsurance layer under general liability coverage on a specific limit per occurrence and annual aggregate limit per occurrence for the SPELL JIF. This adds an additional $7,000,000 annual aggregate limit above the $20,000,000 for a total limit of $27,000,000.
   c. The Second and Third Layers of Reinsurance include Employee Benefits Liability as a subpart of the General Liability coverage as a claims made form with an associated specific layer limit per claim that is also the per member annual aggregate and subject to a retro date. Retro dates for Employee Benefits Liability are listed next to each participating Member District listed within this Certificate of Coverage in Section C
2. Employee Benefits Liability, a subpart of the General Liability coverage part, remains a claims made form with a $15,000,000 per member annual aggregate and is subject to a retro date. Retro dates for Employee Benefits Liability are listed next to each participating Member District listed within this Certificate of Coverage in Section C.
3. The Educators Legal Liability Policy is a claims made form with a 7-1-2009 retrospective date.

Clarifications to Local, SPELL JIF, Primary, Secondary Layer, Third Layer and Property Reinsurance Coverage Limits (continued):

4. Property coverage includes Flood & Earth Movement sub-limits with annual aggregates; these sub-limits are inclusive of the per occurrence limit, are not additional limits and are subject to the retention described herein on a per occurrence basis. All Flood Zones described herein are as defined by the National Flood Insurance Program (NFIP). Flood losses inside of NFIP Flood Zones that begin with the prefix “A” have a SPELL JIF per occurrence and annual aggregate limit of $50,000,000. Flood losses outside of NFIP Flood Zones that begin with the prefix “A” have a SPELL JIF per occurrence and annual aggregate limit of $150,000,000. Flood losses within NFIP Flood Zones that begin with the prefix “A” are subject to a per occurrence sublimit of $10,000,000 per location. Flood coverage for locations within NFIP Flood Zones that begin with the prefix “A” applies excess of maximum available NFIP limits of $500,000 each building and $500,000 content values for each building. Flood coverage for locations within NFIP Flood Zones that begin with the prefix “A” applies excess of $100,000 per occurrence per involved Member school district as respects Time Element. No Coverage is provided for NFIP Flood Zones that begin with the prefix “V” – No applicable locations are in Flood Zone V. Earth Movement losses are subject to a SPELL JIF per occurrence sub-limit of coverage of $150,000,000 with a $150,000,000 SPELL JIF annual aggregate limit of liability.

   The per occurrence limit is the total loss, damage, disaster or casualty to covered property by or resulting from one or more covered causes of loss. Any loss caused by a single event that begins within seventy-two (72) hours of the start of the perils of tornado, cyclone, hurricane and windstorm. All earth movement or volcanic eruptions that occur within any one hundred sixty-eight (168) hour period will constitute a single earth movement. All flood events that occurs within any one-hundred sixty-eight (168) hour period will constitute a single flood. In the event of a single event involving two or more owner group members or owner groups, the available per occurrence limit would be $175,000,000 excess of a $500 member school district maintenance deductible for each involved Member school district and a single $250,000 retention for all involved SPELL JIF owner group Joint Insurance Fund members.

   Newly Acquired Property or Property Additions associated with Builders Risk, members are advised to report all such exposures immediately to the Fund Administrator. Any such property not reported during a Fund year or on a renewal exposure discovery questionnaire for the subsequent Fund year will not be covered in the subsequent year or any year thereafter until the property is reported.

   The $175,000,000 per occurrence limit applies to automatic Builder’s Risk for the Member school district’s interest only. Automatic Builders Risk is extended to include third party contractors named as an insured subject to a $25,000,000 per occurrence sublimit. If the Builder’s Risk exposure in excess of $25,000,000 necessitates that another party be named as an insured, the member district must make arrangements either through the SPELL JIF Underwriting Manager or through another party for a separate policy as the Fund’s property program does not extend to these “other interests” above the $25,000,000 sublimit.

VII. Combined TERRORISM (Property – Certified or Non-Certified Event)

Carrier: **Lloyd’s of London** **Policy #: FC0282423**

	Limit per Occurrence	Deductible	Aggregate Sublimit (Subj to Policy Aggregate)	Policy Aggregate
Property Damage and Business Interruption	$75,000,000	$10,000 per associated policy	$75,000,000	$75,000,000
Prevention or Restriction of Access to Premises	$5,000,000		$5,000,000	
Contingent Business Interruption	$5,000,000		$5,000,000	
Utilities	$5,000,000		$5,000,000	
Bodily Injury and Property Damage Liability	$5,000,000		$5,000,000	

SECTION B – GROUP PURCHASED COVERAGE

Group Purchased Insurances are Commercial Insurance Policies naming SPELL JIF as the First Named Insured and endorsing all Local Owner JIFs and their respective member school districts as Additional Named Insureds. The Commercial Pollution and Mold Legal Liability, and Cyber Liability Insurance Policies are claims made forms with varying retrospective insurance dates. Please refer to the policies for more specific information.

I. BOILER & MACHINERY / EQUIPMENT BREAKDOWN:

Carrier: **Travelers Insurance Company** **Policy #: BME1-5J459906-TIL-23**

Limits:	$125,000,000 Per Occurrence (Including Property Damage, Business Income and Extra Expense)		
	Sub-limits Per Occurrence:		
	Off Premises Property Damage:	$5,000,000	
	Service Interruption:	Included in Limit	(subj. 4 hour waiting period)
	Spoilage / Perishable Goods:	$100,000,000	(subj. 4 hour waiting period)
	Data Restoration:	$5,000,000	
	Ordinance or Law:	$10,000,000	
	Expediting Expense:	Included in Limit	
	Hazardous Substances:	$10,000,000	
	Newly Acquired Locations:	Included in Limit	(365 days maximum coverage)
	Deductibles:	$1,000	Direct Coverage
		$1,000	Perishable Goods
		12 hours	Indirect Coverage
	Deductibles to be borne by member districts on a per occurrence basis.		

II. COMMERCIAL POLLUTION AND MOLD LEGAL LIABILITY INSURANCE:*

Carrier: **Beazley / Lloyd's of London** **Policy #: W1BEB8230801**

Limits:	$3,000,000	Each Incident On-Site Clean-Up / Legal Liability
	$6,000,000	Annual Aggregate per Owner Group Joint Insurance Fund,
		On-Site Clean-Up / Legal Liability
	$12,000,000	Annual Aggregate On-Site Clean-Up / Legal Liability
	$100,000	First Party Property Damage Sublimit per Owner Group Joint Insurance Fund
	PFAS Limitation	PFC, PFAS and Related Chemicals or Products for cleanup costs and claims expenses only with no third party liability coverage.
	Deductibles:	$25,000 Each Pollution Incident / $50,000, $100,000 and $250,000 Each Mold Incident* *Mold Deductible s are tiered from $50,000 to $250,000 depending upon age and major renovation and shall be determined at time of loss.

* Two members: Delsea Regional School District in GCSSD JIF and East Windsor Regional Schools in BCIP JIF, place their environmental insurance separately and do not participate in the SPELL JIF Commercial Pollution and Mold Legal Liability Insurance.

III. CYBER LIABILITY

Carrier: **Starr Indemnity & Liability Company** **Policy #: 1000600296221**

COVERAGE SECTION	Sublimit of Liability	Retention	Aggregate Limit	Retroactive Date
Security and Privacy Liability	$2,000,000	Tier 1 Qualified $50,000 / 25% Coinsurance Tier 2 Qualified $100,000 / 50% Coinsurance 8 hr waiting period for BI	$15,000,000	Prior & Pending Date 7/1/2018 / Full Prior Acts
Incident Response Expense	$2,000,000			
Business Interruption	$2,000,000			
Business Interruption Waiting Period	8 hours			
Data Recovery (including Bricking)	$2,000,000			
Regulatory Proceedings	$2,000,000			
Cyber Extortion	$2,000,000			
Media Liability	$2,000,000			

IV. CRISIS PROTECTION & DISASTER MANAGEMENT INSURANCE

Carrier:	**Lloyd's of London**		**Policy #:**	**FC0282723**
Limits:	$1,000,000	Each Occurrence		
	$10,000,000	Annual Aggregate		
Deductible:	$10,000	Each Occurrence		

V. COMMERCIAL UMBRELLA LIABILITY INSURANCE *

Carrier:	**Fireman's Fund Insurance Company**		**Policy #:**	**USL007289232**
Limits:	$50,000,000	Aggregate Shared Program Limit		
Underlying Insurance:	$27,000,000	GL / AL / ELL		

The Umbrella Liability CAP Program coverage applies only to the member districts listed below:

1. Jackson Township Board of Education
2. Ewing Township Board of Education
3. Millstone Board of Education

VI. STUDENT ACCIDENT INSURANCE

Note: Member districts participating in the SPELL JIF Student Accident Insurance Program will receive applicable coverage certification under separate cover from the Hardenbergh Insurance Group.

SECTION C – OWNER GROUPS AND MEMBER DISTRICTS INCLUDED UNDER THIS PROGRAM

Certificate #	Owner Group Joint Insurance Fund or Member District	Employee Benefits retro date
S 23-001	**Atlantic and Cape May Counties Association of School Business Officials Joint Insurance Fund**	No retro date
S 23-002	Avalon Board of Education	7/1/2021
S 23-003	Brigantine Public School District	7/1/1995
S 23-004	Cape May Point Board Of Education (Retro Date of 11/17/2021 – ALL Lines of Coverage)	11/17/2021
S 23-005	Egg Harbor City School District	7/1/1991
S 23-006	Egg Harbor Township School District	7/1/2004
S 23-007	Estell Manor City School District	7/1/1991
S 23-008	Folsom Board of Education	7/1/1991
S 23-009	Galloway Township Public Schools	7/1/2018
S 23-010	Greater Egg Harbor Regional High School District	7/1/1991
S 23-011	Hamilton Township School District	8/1/1993
S 23-012	Hammonton Board of Education	7/1/2018
S 23-013	Linwood Board of Education	7/1/2017
S 23-014	Longport Board of Education	7/1/2018
S 23-015	Lower Cape May Regional School District	7/1/2005
S 23-016	Lower Township Elementary School District	7/1/2007
S-23-017	Mainland Regional High School	7/1/2006
s-23-018	Margate City Board of Education	7/1/2019
S 23-019	Middle Township Board of Education	7/1/1992
S 23-020	Mullica Township Board of Education	7/1/2018
S 23-021	North Wildwood School District	7/1/1991
S 23-022	Northfield Board Of Education	7/1/1991
S 23-023	Pitman Board of Education	7/1/1994
S 23-024	Somers Point Board of Education	7/1/1991
S 23-025	Stone Harbor Board of Education	7/1/2021
S 23-026	Upper Township Board Of Education	7/1/2016
S 23-027	Washington Township School District – Greenbank	7/1/2018
S 23-028	Weymouth Township School District	7/1/1991
S 23-029	Wildwood Crest Board of Education	7/1/2021
S 23-030	**Burlington County Insurance Pool Joint Insurance Fund**	No retro date
S 23-031	Audubon Public Schools	7/1/2020
S 23-032	Avon-by-the Sea Board of Education	7/1/2023
S 23-033	Bordentown Regional School District	7/1/2017
S 23-034	Burlington City Board of Education	7/1/1993
S 23-035	Chesterfield Township Board of Education	7/1/2018
S 23-036	Clementon Board of Education	7/1/2004
S 23-037	Collingswood Public Schools	7/1/2012
S 23-038	Delanco Township Board of Education	7/1/2011
S 23-039	East Windsor Regional School District	7/1/2021
S 23-040	Eastampton Township Board of Education	7/1/2002
S 23-041	Eastern Camden County Regional School District	7/1/1995
S 23-042	Evesham Township School District	7/1/1995
S 23-043	Ewing Township Board of Education	7/1/2015
S 23-044	Gloucester City Board of Education	7/1/2021
S-23-045	Haddon Heights Board of Education	7/1/2009
S-23-046	Haddon Township Board of Education	7/1/2009
S-23-047	Haddonfield Board of Education	7/1/1995
s-23-048	Jackson Township Board of Education (7/1/2008 ACCASBO and transferred to BCIP 7/1/2023)	7/1/2008
S-23-049	Lenape Regional High School District	7/1/1993
S-23-050	Lindenwold Board of Education(7/1/2006 ACCASBO and transferred to BCIP 7/1/2012)	7/1/2006

Certificate #	Owner Group Joint Insurance Fund or Member District	Employee Benefits retro date
S-23-051	Lumberton Township Board of Education	7/1/1995
S 23-052	Magnolia Public School	7/1/2012
S 23-053	Medford Lakes School District	7/1/1995
S 23-054	Medford Township Public Schools	7/1/1993
S 23-055	Mercer County Area Vocational Technical Schools	7/1/2010
S 23-056	Mercer County Special Services School District	7/1/1995
S 23-057	Merchantville Board of Education	7/1/2011
S 23-058	Millstone Board of Education	7/1/2017
S 23-059	Moorestown Township Public School District	7/1/1993
S 23-060	Mount Ephraim Board of Education	7/1/2001
S 23-061	Mount Laurel Township Board of Education	7/1/1993
S 23-062	New Hanover Township Board of Education	7/1/2021
S 23-063	North Hanover Township School District	7/1/2015
S 23-064	Northern Burlington County Regional School District	7/1/2000
S 23-065	Oaklyn Board of Education	7/1/2015
S 23-066	Riverside Township Board of Education	7/1/1993
S 23-067	Shamong Township School District	7/1/1999
S 23-068	Southampton Township Board of Education	7/1/1999
S 23-069	Springfield Township Board of Education	7/1/1995
S 23-070	Sterling High School District	7/1/2023
S 23-071	Tabernacle Township School District	7/1/1993
S 23-072	Voorhees Township Board of Education	7/1/2006
S 23-073	Westampton Township Public Schools	7/1/2002
S 23-074	Woodland Township Board of Education	7/1/2021
S 23-075	Woodlynne School District	7/1/2011
S 23-076	**Gloucester, Cumberland, Salem School Districts Joint Insurance Fund**	No retro date
S 23-077	Delsea Regional High School District	7/1/2021
S 23-078	Deptford Township Public School District	7/1/1998
S 23-079	East Greenwich Township School District	7/1/1998
S 23-080	Elk Township School District	7/1/2005
S 23-081	Fairfield Township School District	7/1/1998
S 23-082	Gateway Regional School District	7/1/1998
S 23-083	Greenwich Township Board of Education - Cumberland	7/1/2021
S 23-084	Greenwich Township School District	7/1/2018
S 23-085	Monroe Township Public Schools	7/1/2016
S 23-086	National Park Boro School District	7/1/1998
S 23-087	Oldmans Township Board of Education	7/1/2010
S 23-088	Penns Grove - Carneys Point Regional Board of Education	7/1/1998
S 23-089	Pennsauken Public Schools	7/1/2015
S 23-090	Pennsville Public School District	7/1/1998
S 23-091	Salem County Special Services School District	7/1/2018
S 23-092	Salem County Vocational Technical School District	7/1/1998
S 23-093	South Harrison Township School District	7/1/1998
S 23-094	Stow Creek Township Board of Education	7/1/2021
S 23-095	Upper Deerfield Township School District	7/1/1998
S 23-096	Wenonah Board of Education	7/1/1998
S 23-097	Westville Boro Public School District (7/1/1995 BCIP and transferred to GCSSD 7/1/2005)	7/1/1995
S 23-098	Woodbury Heights Board of Education	7/1/1998
S 23-099	Woodstown – Pilesgrove Regional School District	7/1/2018

SECTION D – RESERVATIONS, DISCLAIMERS AND FOOTNOTES

The final determination of coverage rests with the Board of Trustees of SPELL JIF and is subject to the terms and conditions of the Coverage Document issued by SPELL JIF and any excess insurance, reinsurance or primary group purchased policies obtained by SPELL JIF. Copies of excess insurance, reinsurance and primary group purchased policies are available for review in the office of the SPELL JIF Fund Administrator.

All coverage questions or inquiries concerning coverage should be addressed in writing to the SPELL JIF Fund Administrator, c/o Bradford W. Hoffman, Executive Director, Arthur J. Gallagher Risk Mngt. Services, Inc., PO Box 449, Marlton, NJ 08053.

The information contained within this Certificate of Coverage is for illustrative purposes only and it does not alter, amend, or extend coverage. For actual description (terms/conditions, etc.,) reference should be made to the SPELL JIF Coverage Document and any excess insurance or reinsurance policies purchased by the SPELL JIF.

This Certificate of Coverage is only valid if signed by the SPELL JIF Executive Director or a Deputy Executive Director. Bradford W. Hoffman, Executive Director; Scott C. Tennant and Craig H. Wilkie, Deputy Executive Directors.

Signed: ______________________________

Print Name and Title: **Bradford W. Hoffman, Executive Director**

Issue and Signature Date: **July 1, 2023**

Effective Date of Coverage is 07/01/2023 unless modified as shown directly below.

______________________ ________

Signed **Date**