



New Jersey Schools Insurance Group
Monmouth Ocean County Shared Services Insurance Fund
Package Policy Declarations

Policy Number: [REDACTED]

Premium: \$148,749.71

Named Insured:

Pinelands Regional School District
520 Nugentown Road
Little Egg Harbor, NJ 08087-0248

Agent:

Insurance Agency Management, Inc. dba T.C. Irons Agency
230 High Street
Burlington, NJ 08016

Policy Term: 07/01/2021 to 07/01/2022 12:01 AM Eastern Standard Time

Article I - Property

Real and Personal Property	\$500,000,000 per occurrence NJSIG Limit
Extra Expense	\$50,000,000 per occurrence NJSIG Limit
Valuable Papers and Records	\$10,000,000 per occurrence NJSIG Limit
Demolition and Increased Cost of Construction	\$25,000,000 per occurrence NJSIG Limit
Loss of Rents	Not Covered per occurrence
Loss of Business Income/Tuition	\$1,000,000 per occurrence
Limited Builders Risk	\$10,000,000 per occurrence NJSIG Limit
Fire Department Service Charge	\$10,000 per occurrence
Arson Reward	\$10,000 per occurrence
Pollutant Cleanup and Removal	\$250,000 per occurrence/ NJSIG annual aggregate
Fine Arts	Not Covered
Sublimits: Special Flood Hazard Area Flood Zones	\$25,000,000 per occurrence/ NJSIG annual aggregate
Accounts Receivable	\$250,000 per occurrence/annual aggregate
All Flood Zones	\$75,000,000 per occurrence /NJSIG annual aggregate
Earthquake	\$50,000,000 per occurrence /NJSIG annual aggregate
Terrorism	\$1,000,000 per occurrence /NJSIG annual aggregate
Deductibles:	
Real & Personal	\$5,000 per occurrence
Extra Expense	\$5,000 per occurrence
Valuable Papers	\$5,000 per occurrence
Special Flood Hazard Area Flood Deductibles:	
	\$500,000 per building
	\$500,000 per building contents
All Other Flood Zones Flood Deductible:	\$10,000 per member/per occurrence



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Article II - Electronic Data Processing

Data Processing Equipment Including Data and Media, Extra Expense, Business Income, Duplicates, Transit and Debris Removal \$500,000,000 per occurrence NJSIG Limit

Terrorism Included in Property

Computer Virus \$250,000 (\$10,000,000 NJSIG Annual Aggregate)

Deductible: \$1,000 per occurrence

Special Flood Hazard Area Flood Deductible: \$500,000 per building contents

All Other Flood Zones Flood Deductible: \$10,000 per member/per occurrence

Article III - Equipment Breakdown

Combined Single Limit per Accident for Property Damage and Business Income \$100,000,000

Sublimits:	Property Damage	Included
	Off Premises Property Damage	\$1,000,000
	Business Income	Included
	Extra Expense	\$10,000,000
	Service Interruption	\$10,000,000
	Perishable Goods	\$1,000,000
	Data Restoration	\$1,000,000
	Contingent Business Income	\$1,000,000
	Demolition	\$1,000,000
	Ordinance or Law	\$1,000,000
	Expediting Expenses	\$1,000,000
	Hazardous Substances	\$1,000,000
	Newly Acquired Locations (120 days' notice)	\$1,000,000
	Terrorism	Included

Deductibles: \$25,000 per Accident for Property Damage
12 Hours for Indirect Coverages
Service Interruption Waiting Period 24 Hours



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Article IV - Crime

Insuring Agreements	Limits	Deductibles
Insuring Agreement 1 -Public Employee Dishonesty with Faithful Performance	\$100,000	\$1,000
Insuring Agreement 2 -Forgery or Alteration	\$100,000	\$1,000
Insuring Agreement 3 -Theft, Disappearance and Destruction - Loss of Money & Securities On or Off Premises	\$25,000	\$1,000
Insuring Agreement 4 -Money Orders & Counterfeit Paper Currency	\$25,000	\$1,000
Insuring Agreement 5 -Computer Fraud	\$100,000	\$1,000



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Article V - Comprehensive General Liability

Bodily Injury and Property Damage	\$16,000,000 per occurrence
Products and Completed Operations	\$16,000,000 annual aggregate
Sexual Abuse	\$15,000,000 per occurrence \$15,000,000 per member annual aggregate \$27,000,000 annual NJSIG aggregate
Communicable Disease Outbreak	\$1,000,000 per occurrence/ \$9,000,000 annual NJSIG aggregate* (*annual NJSIG aggregate limit for communicable disease outbreak shared among GL,AL and SBLL/E&O coverages)
Personal Injury and Advertising Injury	\$16,000,000 per occurrence/annual aggregate
Employee Benefits Liability	\$16,000,000 per occurrence/annual aggregate
Employee Benefits Liability Deductible	\$1,000 each claim
Premises Medical Payments	\$10,000 per accident \$5,000 limit per person
Terrorism	\$1,000,000 per occurrence/annual NJSIG aggregate
Deductible	\$0



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Article VI - Automobile

Liability

Symbol 1 Any Auto \$16,000,000 per accident

Bodily Injury and Property Damage

Symbol 6 Uninsured/Underinsured Motorists - Private Passenger Autos \$1,000,000 per accident

Symbol 6 Uninsured/Underinsured Motorists - All Other Vehicles
\$15,000 Bodily Injury Per Person
\$30,000 Bodily Injury Per Accident
\$5,000 Property Damage Per Accident

Symbol 5 Personal Injury Protection (including pedestrians) \$250,000
Medical Payments
\$10,000 private passenger vehicles
\$5,000 all other vehicles

Terrorism \$1,000,000 per occurrence/annual
NJSIG aggregate

Communicable Disease \$1,000,000 per occurrence/
\$9,000,000 annual NJSIG aggregate* (*annual
NJSIG aggregate limit for
communicable disease outbreak
shared among GL,AL and
SBLL/E&O coverages)

Deductible \$0

Physical Damage (Scheduled vehicles only)

Symbol 7 Comprehensive \$1,000 deductible
Collision \$1,000 deductible
Hired Car Physical Damage \$110,000 Limit \$1,000 deductible
Replacement Cost Not Covered

Garage Keepers Included



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Applicable Policy Forms

[REDACTED]
NJSIG-BI (7/13); NJSIG-PGYM (07/08); NJSIG EDE (7/14)

NJSIG-EDP (7/18)

NJSIG-B1 (7/15); NJSIG-B2 (7/00)

NJSIG-CR1000 (7/15); NJSIG-CR-DP (7/15); NJSIG-CR-SS (7/15); NJSIG-CR-DBE (7/15); NJSIG-CR-NI (7/15);
NJSIG-CR-AL (7/15); NJSIG-CR-FP (7/15); NJSIG-CR-BE (7/15); NJSIG-CR-VW (7/15); NJSIG-CR-SPE (7/15);
NJSIG-CR-MOC (7/15); NJSIG-CR-LS (7/15); NJSIG-CR-MEE (7/15); NJSIG-CR-ES (7/15); NJSIG-CR-IWC (7/15);
NJSIG-CBND1 (7/15)

NJSIG-G0 (7/21); NJSIG-G1 (7/21); NJSIG-G2 (7/17); NJSIG-G3 (7/17); NJSIG-GMP1 (7/17)

NJSIG-A1 (7/21); NJSIG-A2 (7/10); NJSIG-A3 (7/17); NJSIG-A4 (7/11); NJSIG-A5 (7/00); NJSIG-AGK1 (7/00);
NJSIG-A6 (7/11); NJSIG-A7 (7/17); NJSIG-A8 (7/07)

NJSIG-D-PKG (7/21)

NJSIG-CPKG (7/15)

In witness whereof, the New Jersey Schools Insurance Group has
caused this agreement to be signed by its Executive Director.



NJSIG Executive Director