

**TOWNSHIP OF FRANKLIN**  
**R-227-16**

**RESOLUTION AUTHORIZING THE GLOUCESTER, SALEM,  
CUMBERLAND COUNTIES MUNICIPAL JOINT INSURANCE  
FUND TO EXTEND WORKERS COMPENSATION COVERAGE  
TO THE EMERGENCY RESPONSE VOLUNTEERS OF FRANKLIN  
TOWNSHIP FIRE DISTRICTS 1, 2, 3, 4, & 5 EFFECTIVE  
JANUARY 1, 2017 FOR A PERIOD OF ONE (1) YEAR**

**WHEREAS**, Franklin Township (hereinafter referred to as "Township") joined that Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (hereinafter referred to as "TRICO JIF") effective January 1, 2004; and

**WHEREAS**, upon entering the TRICO JIF it was determined that the Franklin Township Fire Districts 1, 2, 3, 4, & 5 (hereinafter referred to as "Districts") would secure their own insurance coverage from sources other than the TRICO JIF; and

**WHEREAS**, the Districts are currently insured through various sources including the NJ Assigned Risk Pool for Workers' Compensation coverage and VFIS for Property and Liability coverage; and

**WHEREAS**, the TRICO JIF has established a process wherein fire districts located within the municipal borders of member municipalities can make application to the TRICO JIF to be an additional insured of a member municipality; and

**WHEREAS**, it is the preference of the TRICO JIF that the fire districts that are insured through their member municipalities secure all of their coverages through the TRICO JIF to lessen the possibility of coverage disputes, gaps in coverage, and to protect the TRICO JIF and its members against adverse selection; and

**WHEREAS**, the application process includes among other provisions, an application fee, a completed underwriting application, loss runs, and the execution of binding resolutions by the member municipality and fire district that they will adhere to the TRICO JIF safety guidelines; and

**WHEREAS**, representatives of the Township have recently contacted the TRICO JIF to inquire whether there would be a cost savings available to the Township should they insure the Districts' rostered emergency response volunteers for Workers' Compensation through the TRICO JIF; and

**WHEREAS**, the preliminary indications from the TRICO JIF Actuary and excess insurer indicate that the Township should realize a substantial financial savings if Workers' Compensation coverage for the Districts' emergency response volunteers is provided through the TRICO JIF effective January 1, 2017; and

**WHEREAS**, the remaining property and liability policies for the Districts renew at different dates during 2017; and

**WHEREAS**, the TRICO JIF is willing to provide Workers' Compensation coverage only to the Districts' emergency response volunteers effective January 1, 2017 for a period of one (1) year with the understanding and knowledge that within six (6) months of the adoption of this Resolution, the Districts and representatives from the Township will complete the following processes:

- Submit completed underwriting applications for the Districts; and
- Submit an underwriting application fee to defer the costs of reviewing the application by the Fund Actuary and Loss Control Representatives; and
- Execute all required documents and adhere to the application guidelines as outlined in the TRICO JIF Fire District application process.

**WHEREAS**, should any of the aforementioned processes not be completed by the Districts and the Township within six (6) months of the date of adoption of this Resolution by the Township Committee, the Township understands that the TRICO JIF will terminate the Workers' Compensation coverage to the Districts effective January 1, 2018 and the Workers' Compensation coverage for the Districts will not be renewed for 2018.

**NOW, THEREFORE, BE IT RESOLVED** that the Township Committee of the Township of Franklin does hereby authorize the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund to extend Workers' Compensation coverage to rostered emergency response volunteers in Franklin Township Fire Districts 1, 2, 3, 4, & 5 effective January 1, 2017 for a period of one (1) year.

**BE IT FURTHER RESOLVED** that the Township Committee of the Township of Franklin does hereby understand and agree that within six (6) months of the adoption of this Resolution by the Township Committee, the Districts and representatives from the Township will complete the following processes:

- Submit completed underwriting applications for the Districts; and
- Submit an underwriting application fee to defer the costs of reviewing the application by the Fund Actuary and Loss Control Representatives; and
- Execute all required documents and adhere to the application guidelines as outlined in the TRICO JIF Fire District application process.

**BE IT FURTHER RESOLVED** that the Township Committee of the Township of Franklin does hereby understand and agree that should any of the aforementioned processes not be completed by the Districts and the Township within six (6) months of the date of adoption of this Resolution by the Township Committee, the Township understands that the TRICO JIF will terminate the Workers' Compensation coverage to the Districts effective January 1, 2018 and the Workers' Compensation coverage for the Districts will not be renewed for 2018.

**ADOPTED** at a meeting of the Township Committee of the Township of Franklin held on December 7, 2016.

ATTEST:

TOWNSHIP OF FRANKLIN

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**Barbara Freijomil, Municipal Clerk**

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**Sheryl Neely, Mayor**

CERTIFICATION

I, Barbara Freijomil, Clerk of the Township of Franklin, in the County of Gloucester, do hereby certify that the foregoing Resolution was presented and duly adopted by the Township Committee at a meeting of the Franklin Township Committee held on December 7, 2016.

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Barbara Freijomil, Municipal Clerk