

**FIRST RESPONDER JOINT INSURANCE FUND  
RESOLUTION TO JOIN**

**WHEREAS**, the First Responder Joint Insurance Fund (“Fund”) is a joint insurance fund formed pursuant to *N.J.S.A. 40A:10-36 et. seq.* and the administrative regulations promulgated pursuant thereto; and

**WHEREAS**, the Fund provides insurance coverage to its participating members consistent with its Bylaws, Risk Management Plan and the statutes and regulations governing local unit insurance funds; and

**WHEREAS**, the statutes governing the creation and operation of a joint insurance fund contain elaborate restrictions and safeguards concerning the safe and efficient administration of the public interest entrusted to such a fund; and

**WHEREAS**, the Fund has submitted its Bylaws and Risk Management Plan for review and approval to the New Jersey Department of Banking and Insurance and the Department of Community Affairs; and

**WHEREAS**, the \_\_\_\_\_, (hereinafter referred to as “Local Unit”) has determined that membership in the Fund is in its best interest; and

**WHEREAS**, the Local Unit agrees to be a member of the Fund for a period of three (3) years, effective January 1, 20\_\_; and

**WHEREAS**, the Local Unit has never defaulted on claims if self-insured and has not been canceled for non-payment of insurance premiums for two (2) years prior to this Resolution.

**NOW THEREFORE, BE IT RESOLVED**, on this \_\_\_ day of \_\_\_\_\_, 20\_\_ that the Local Unit does hereby agree to join the Fund subject only to the right to accept the Local Unit’s initial assessment when the same is received from the Fund following approval from the New Jersey Department of Banking and Insurance and the Department of Community Affairs and the processing of the Local Unit’s application; and

**BE IT FURTHER RESOLVED** that the Local Unit agrees to join the Fund for the purpose of obtaining all types of coverages offered by the Fund:

1. Workers' Compensation and Employers' Liability;
2. Environmental Impairment Liability;
3. Automobile and Equipment Liability;
4. General Liability;
5. Property Damage;
6. Management and Professional Liability;
7. Boiler and Machinery; and
8. Faithful Performance and Fidelity/Crime.

If at the time the Local Unit joins the Fund, the Local Unit cannot join for all types of coverages, it is expressly understood and agreed that the Local Unit will participate in all types of coverages as soon as possible. Failure of the Local Unit to participate in all lines of coverages by the end of the Local Unit's first year of membership in the Fund will result in the termination from the Fund.

**BE IT FURTHER RESOLVED** that the \_\_\_\_\_ of the Local Unit is authorized and directed to execute any and all written agreements necessary for membership in the Fund including, but not limited to, the Indemnity and Trust Agreement, in order to implement membership by the Local Unit in the Fund according to its Bylaws and the statutes and regulation governing joint insurance funds with the express reservation that said documents shall become effective only upon the Local Unit's admission to the Fund following approval of the Fund by the New Jersey Department of Banking and Insurance and the Department of Community Affairs.

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Name of Local Unit

