

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

**2026 SAFETY
INCENTIVE PROGRAM**



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INTRODUCTION

The 2026 Safety Incentive Program provides members of the BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND with a blueprint for success with their safety programs. Your safety consultants provide best practices and suggestions, which are included in this document. As we continue to "*Change the Way We Think about Safety*," we acknowledge that health and wellness initiatives play a crucial role in promoting safe work practices, enhancing employee morale, and effective claims management.

To change behaviors and promote workplace Safety and Wellness, we need both a "Top-down" and "Grassroots-Led" Program. We remind all members that the key to an effective safety program starts with management and the Safety Committee. Our Program is based on the six essential elements required for an effective program: Management Commitment, Controlling Hazards, Continuing Education, Communication, Coaching, and Claims Management.

Our goal is to help every member succeed with their safety program and qualify for the Safety Incentive Awards. We encourage members to utilize all JIF and MEL services, including instructor-led and online training through the MEL Safety Institute, Safety Bulletins, Toolbox Topics, Regional Training Topics, and Law Enforcement Resources, among others. Please reach out to your Safety Consultants if you have any questions:

<p style="text-align: center;">Keith Hummel Vice President, Law Enforcement Risk Control khummel@jamontgomery.com Office: 856-552-6862</p>	<p style="text-align: center;">Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101</p>	<p style="text-align: center;">Robert Garish Assistant Director Public Sector rgarish@jamontgomery.com Office: 856-552-4650</p>
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HOW THE PROGRAM WORKS

- JIF Safety Consultants are required to review program records. Safety Coordinators are encouraged to maintain these program records in a centrally located file. The file should contain the members' Safety Committee Minutes, Hazards Inspections, Training Records, Job Safety Observations, Facility Checklist, Toolbox Talks, and any other documentation that would assist with an objective evaluation of the members' program efforts. Maintenance of this file will help ensure that the member receives full credit for their efforts.
- Members will qualify or not qualify (Pass or Fail). The Program runs on a calendar-year basis.
- Wellness suggestions have been incorporated into the Program.
- Members will have the opportunity to participate in the "Voluntary Safety Incentive Program" for the potential receipt of additional award monies.

2026 SAFETY INCENTIVE PROGRAM SIZE CATEGORIES

Bass River	S
Beverly	M
Bordentown City	M
Bordentown Twp.	L
Chesterfield	S
Delanco	S
Delran	L
Edgewater Park	M
Fieldsboro	S
Florence	L
Hainesport	S
Lumberton	L
Mansfield	M
Medford	XL

Mount Laurel	XL
New Hanover	S
North Hanover	M
Palmyra	M
Pemberton Borough	S
Pemberton Twp.	XL
Riverside	M
Shamong	S
Southampton	M
Springfield	S
Tabernacle	S
Westampton	M
Woodland	S
Wrightstown	S

S-Small (12) M- Medium (9) L-Large (4) XL-Extra Large (3)

28 Total Member Towns

REQUIRED ELEMENTS TO QUALIFY

1. Sign and return the 2026 Safety Contract (Pg. 7/8) by February 20, 2026
2. Submit your Safety Committee schedule (Pg. 9) by February 20, 2026
3. Send a delegate to the Safety Kickoff Breakfast (TBD)
4. Send a delegate to the Safety/Claims/Wellness Coordinators Roundtable (TBD)
5. Send a delegate to at least one half-day JIF Annual Planning Retreat (TBD) session
6. Members are required to hold Safety Committee meetings at least quarterly, with representation from all departments. In addition, Health and Wellness shall be included as a standing topic on every Safety Committee meeting agenda.
7. Show significant participation and commitment in all best practices listed on pages 10/11
8. Complete a minimum of (1) quarterly Job Safety Observation (JSO) in each applicable department within a calendar year.
 - Police Department
 - Fire/EMS Department
 - Public Works Department

Administration will complete a minimum of (1) JSO within a calendar year
9. Complete a minimum of (12) Toolbox/Safety Talks throughout the year.
10. Complete a minimum of (6) Safety/Facility Checklists within a calendar year in each applicable Department/Amenities.
 - Administrative/Police Department
 - Fire/EMS Departments
 - Public Works Department
 - Parks/Playgrounds/Skate Park/Lifeguards/Unique Exposures

SAFETY INCENTIVE AWARDS

Level	Small	Medium	Large	X-Large
NON-QUALIFIER	0	0	0	0
MAXIMUM AWARD	\$2,100.00	\$2,400.00	\$2,700.00	\$3,000.00

VOLUNTARY SAFETY INCENTIVE AWARDS

- To qualify for the **Voluntary Safety Incentive Program** and awards, members must first meet the mandatory elements of the Safety Incentive Program, as listed on page 5. The following elements are required to qualify for the Voluntary Safety Incentive Program:
 1. Fund Commissioner Meeting attendance - attend 75% combined of all meetings, with 50% by the Fund Commissioner.
 2. Member of a Sub-Committee with active meeting attendance and involvement of at least 50%.
 3. Attend all Regional Training that applies to the member town.
 4. Attend the entire Annual Planning Retreat.
- Members will either qualify or not (Pass or Fail) for each category. The Program runs on a calendar-year basis, and we will make every effort to review member activity during consultations.
- The maximum amount a member can qualify for under the Voluntary Safety Incentive Awards is \$ 1,000.00. Each of the four categories will be incentivized at \$250.00.
- Risk Management Consultants (RMC) will not be permitted to represent their member town for Voluntary Safety Incentive Awards; however, they are still encouraged to attend.
- To receive credit for attendance under the first two categories below, referencing the "Fund Commissioner" and "Member of Sub Committee," attendance must be by the actual Fund Commissioner or the Alternate Fund Commissioner. However, to receive credit under the last two categories (attendance at all Regional Training sessions and attendance at the entire Annual Retreat), attendance will be counted if it is attended by a representative from a member town, and not necessarily by the Fund Commissioner or Alternate Fund Commissioner.
- If a Fund Commissioner volunteers for a sub-committee and the sub-committee does not meet, they will be eligible for this award category. However, if a Fund Commissioner did not volunteer for the sub-committee and the Committee did not meet, they would not qualify for this award category.

VOLUNTARY SAFETY INCENTIVE AWARDS

Level	Small	Medium	Large	X-Large
<i>Fund Commissioner Participation 75% combined attendance of all meetings, with 50% by FC</i>	\$ 250.00	\$250.00	\$ 250.00	\$ 250.00
<i>Member of a Sub Committee with minimum 50% attendance</i>	\$ 250.00	\$250.00	\$ 250.00	\$ 250.00
<i>Attend all Regional Training</i>	\$ 250.00	\$250.00	\$ 250.00	\$ 250.00
<i>Attend the entire Annual Retreat</i>	\$ 250.00	\$250.00	\$ 250.00	\$ 250.00

**2026 SAFETY CONTRACT
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

We, the governing body of _____, recognize the critical role that an effective safety program plays in lowering employee injury rates, reducing lost-time accidents, and cutting insurance costs, all of which contribute to greater employee safety and lower tax rates. Health and Safety must never be compromised. Employee safety, along with the Safety of the public, is our number one priority. We applaud the JIF's initiative to provide many of the safety resources needed to enhance our local safety efforts, and we hereby declare our support of the JIF's safety programs. We strive to achieve an accident-free environment through a health and safety culture built on:

- **TRUST:** We respect each other's opinions and decisions and will follow through on all health and safety concerns.
- **CARE:** We approach each day with the determination to care for ourselves, our coworkers, and the community we serve.
- **KNOWLEDGE:** We seek education and skills to fulfill our responsibilities effectively.
- **COMMUNICATION:** We communicate with each other in a transparent, open, and honest manner.

Because mutual respect is so important, we cannot tolerate harassment or other forms of discrimination.

We place "Safety and Wellness" on the Council Agenda at least once a year.

We understand the Safety Best Practices and will continue to promote all elements.

We have established a Safety Committee that meets at least quarterly.

We encourage supervisors to make "daily safety contact" with employees.

We manage our claims by reporting all claims promptly, offering transitional duty, and investigating incidents and near misses.

We establish a motor vehicle fleet safety program.

We keep our regulatory training and written programs up to date.

We conduct periodic Hazard Inspection Surveys and Job Safety Observations.

We actively promote and support Health and Wellness activities.

Accepted by:

(Mayor)

Date

2026 Safety Incentive Program

(Administrator/Clerk/Manager)

Date

Municipality: _____

The following applicable departments participate in the Safety Incentive Program:

Department	Department Head Signature	Date
Public Works		
Building & Facilities Maintenance		
Police		
Fire		
EMS		
Volunteer-Fire-EMS		
Utility / Water & Sewer		
Parks & Recreation		
Administrative		
OEM		

Please sign and return the completed Safety Contract (Pg. 7/8) to the Safety Director by February 20, 2026, to:

J. A. Montgomery Consulting, Attn: Melissa Meccariello
P.O. Box 99106
Camden, New Jersey 08101
E-mail: mmeccariello@jamontgomery.com

2026 Safety Committee Meetings Dates:

1. Members will hold, at a minimum, quarterly Safety Committee meetings.
2. Please include the meeting location, date, and time.
3. Complete and return by 2/20/26.

#1 Date: Location Time:	#2 Date: Location: Time:	#3 Date: Location: Time:	#4 Date: Location: Time:
#5 Date: Location Time:	#6 Date: Location: Time:	#7 Date: Location: Time:	#8 Date: Location: Time:
#9 Date: Location Time:	#10 Date: Location: Time:	#11 Date: Location: Time:	#12 Date: Location: Time:

Please sign and return the completed Safety Committee Meeting dates to the Safety Director by February 20, 2026, to:

J. A. Montgomery Consulting, Attn: Melissa Meccariello
 P.O. Box 99106
 Camden, New Jersey 08101
 E-mail: mmeccariello@jamontgomery.com

SAFETY BEST PRACTICES

1. COMMITMENT AND ACCOUNTABILITY

Understand the BURLCO JIF Loss Control Policy.
Understand the Roles and Responsibilities of the Safety Coordinator.
Place "Safety and Wellness" on the governing body agenda at least once a year.
Management sets the tone - and supports safety and wellness efforts.

*Remember to utilize the [BURLCO JIF website](#) and [MEL website](#) for all resources

2. CONTROLLING HAZARDS

Inspect all municipal facilities, playgrounds, walkways, and public areas for safety concerns and promptly take corrective action. Maintain written records.

Maintain the 'Roadway, Sign, and Walkway' (RSW) Program, which includes inspections, record-keeping, and the prompt correction of hazards. A log of inspection items, complaints, and corrective actions is maintained, and referrals are made to the proper authorities.

Conduct Job Safety Observations to identify at-risk behaviors and conditions by observing employees at work and giving immediate feedback.

Complete all outstanding Suggestions for Improvement promptly. Member towns should not have any "Important" SFIs over two years old and no outstanding "Urgent" SFIs that have not been addressed.

Maintain a written fleet safety program. Conduct annual MVR checks for drivers and abide by DOT and CDL requirements.

Maintain and update written regulatory programs, including:

- Hazard Communication/RTK/Central File
- Bloodborne Pathogen Exposure Control Plan
- Lock Out/Tag Out
- PPE Hazard Assessments
- Emergency Action/Fire Protection
- Indoor Air Quality
- Hearing Conservation Program
- Confined Space Entry
- Respiratory Protection Plan
- OSHA Logs (300/300A)

Utilize Departmental Summary Reports.

3. CONTINUING EDUCATION AND TRAINING

Assign a Training Administrator for the MEL Safety Institute.

Make sure safety training is up to date.

Provide new employees with safety orientation during their first month of work.

Attend applicable Regional Training workshops.

Utilize the safety and wellness content from the JIF and MEL websites.

Utilize the MEL Safety Institute, MSI LIVE, JIF Website, MEL Mobile App, S:ERVE, Distracted Driving resources, and First Responder Resources.

4. COMMUNICATIONS

Promote daily safety contact. Start **every job/workday** with a pre-shift briefing.
Use Toolbox meetings and safety videos.
Hold regular Safety Committee meetings (at least four per year, quarterly) and encourage full participation from all members. Keep written agendas and minutes.
Place "Health & Wellness" on the Safety Committee agenda.
Maintain safety and wellness communication and keep it up to date.
Post and review Safety Director Bulletins/Messages
Utilize the MEL Mobile App.
Promote the concept of "Zero Harm" in everyday activity.

5. COACHING

Conduct Job Safety Observations to identify at-risk behaviors and conditions by observing employees and giving immediate feedback. Include ergonomics and proper body mechanics in the observations.
Remind one another to work safely.
Complete or update Job Hazard Assessments and review them with crew members.
Encourage Supervisors to attend MSI classes with their employees.

6. CLAIMS MANAGEMENT

Report all claims promptly (within three (3) days of the incident).
Implement a Transitional Duty Program.
Investigate incidents and "near misses" to uncover responsible conditions. Complete and submit the "Supervisors Incident Report" form on All Claims.
Review incident reports at Safety Meetings. Fact-finding vs. Fault-Finding. Assign follow-up actions, including what needs to be done, who is responsible, and when it should be completed.
Share claims summary/performance with the governing body at least annually.
Maintain logs, inspection records, audits, and equipment inventories for all playgrounds, including roadways, signs, and walkways.

7. HEALTH & WELLNESS

Develop and adopt a formal Wellness Policy.
Integrate health and wellness as an ongoing, year-round initiative.
Consider renaming the Safety Committee to the Safety & Wellness Committee Meeting.
Promote and encourage wellness activities across all departments.
Conduct quarterly engagement with the JIF Wellness Director to review programs and progress through:

- Email correspondence
- Phone discussions
- Virtual or in-person meetings

Recommended Health & Wellness initiatives per quarter based on member size:

- **Small Members:** 1 initiative
- **Medium Members:** 2-3 initiatives
- **Large/X-Large Members:** 3-4 initiatives

The Wellness Director can provide numerous ideas regarding Health & Wellness initiatives