

New Jersey State Policemen's Benevolent Association, Inc.

Organized 1896



Membership Over 30,000

President
FRANK J. GINESI

Office of the President
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*******PLEASE POST*****PLEASE POST*****PLEASE POST*****PLEASE POST*******

May 10, 1993

Dear Presidents, Delegates, and PBA Members:

As a member of the New Jersey State Policemen's Benevolent Association's Legal Protection Committee, I am proud to announce that the Legal Protection Plan presented by Chairman Bruce Polkowitz at the mini-convention in Atlantic City has been finalized and provides tremendous coverage to all members of the NJSPBA. I can't emphasize enough how important this plan is to all Law Enforcement Officers.

Our Legal Protection Plan provides the broadest coverage for all Law Enforcement Officers in the State of New Jersey. Members in the Legal Protection Plan will be covered for incidents on and off duty as long as it is performed within your duties as a law enforcement officer. The plan will cover disciplinary and administrative hearings up to \$10,000 and alleged criminal actions or civil actions up to \$25,000. The total coverage is a maximum of \$35,000 for the year. There will be no duplication of coverage or services.

The cost of this Legal Protection Plan is one hundred and twenty dollars (\$120.00) for a full year, which is ten dollars (\$10.00) per month, or thirty three (\$.33) cents a day. Isn't this a small price to pay to protect your job, your home and your family? All officers wanting to participate in this plan should submit their applications and their checks (made payable to your Local) as soon as possible. The Local PBA's will then write one check for all their participants. Locals are reminded checks must be in by the fifteenth of current month for coverage to begin by the first of following month. Do not delay in forwarding new members applications.

We find it strange that members from several Locals have never heard about this plan. We find it alarming that a number of locals have failed to enroll at least one member in this plan. Chairman Bruce Polkowitz and his committee have presented this plan to all Presidents and Delegates throughout the state during the last six months. As leaders of our respective organizations it is our obligation to ensure that all PBA members have the opportunity to join this plan.

Over the course of my career as a Law Enforcement Officer, I have heard officers state time and time again, "That won't happen to me!" Nine times out of ten, those officers have been the ones that have ended up needing legal assistance.

LEGAL PROTECTION PLAN

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I, Bruce, and the other members on the Legal Protection Committee urge all officers to participate in this plan. Do it now, before it is too late! It is important that all officers realize that at any given time they may be a subject of an investigation, administrative/disciplinary action, civil or criminal action or even termination. The very nature of a Law Enforcement

Officer's day to day duties puts us at tremendous risk and personal liability. I advise all Law Enforcement Officers to protect themselves with this Legal Protection Plan which has been made available to you through the NJSPBA.

All Local PBA's have been sent copies of our Legal Protection applications, insurance policy, a list of participating attorneys and guidelines. Thank you for your time and consideration in this matter.

Fraternally,

Michael Sica PBA #179

Michael Sica

Committee Member & CO-Chair

P.S Please post a copy of this on your bulletin boards.

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NJ State PBA Legal Protection Committee

CO-CHAIRMAN
Ronald Cohen
Highland Park
PBA #64

September 13, 1996

CO-CHAIRMAN
Michael Sica
Union County Corrections
PBA #199

Dear Brother and Sister Delegates:

As I have traveled and crisscrossed the state, I have been asked numerous questions about the Legal Protection Plan. The main question is "Since we have more members enrolling each month, when will the premium go down?"

ADVISOR
Bruce Polkowitz
Edison Township
PBA #75

On August 5, 1996, the Legal Protection Committee met at the state office. This question was raised and discussed. We decided to ask for an audit so that we could effectively evaluate the premium charged. We also discussed the possibility of enhancing the plan.

As I stated at the mini-convention, I think that it is more important to concentrate on enhancing the plan and leaving the premium as it is, than lowering the premium and not getting any additional coverage or benefits. Bruce Polkowitz and Ronnie Cohen are currently in the process of gathering the information from Bret Van Leeuwen, Apex's representative.

We will keep you posted of current developments as they arise. I urge all delegates to encourage their members to participate in the plan.

Benevolently,

Michael Sica,
Co-Chairman of the Legal Protection Committee

cc: Legal Protection Committee