

Board of Fire Commissioners

Greenfield Fire District
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Insurance Meeting – February 5, 2014

Meeting began at 7:01 PM

Present were: Commissioners Atwell, Chandler, Kugler, Spackmann; Secretary Petkus.
Also present: Dave Meager, Insurance Agent. Please see sign in sheet for others present.

- Insurance summary booklets and apparatus ID cards handed out by Dave Meager.
- Congratulations on the new office building; can't think of anything that was overlooked.
- Insurance is written through Utica Mutual Insurance and is designed just for the fire service, and the District is part of a group that covers over 600 fire districts. The company customizes the coverage to meet the needs of the fire service. Each year a dividend is calculated based on the group's profitability of that year; last year was the first year it went below 10%, but this year they are back up to 14.5%.
- Utica has decided not raise the premiums this year, but still raised the building values by 3%, miscellaneous equipment by 2%, and trucks by 5%. Discussion continued, including current earthquake coverage.
- Noted that he reads the monthly minutes, and if he reads something that may have insurance ramifications, he contacts the district, like the new sign at Maple Avenue. It is covered for \$46,000 total; \$10,000 is automatically in the coverage, with additional \$36,000.00 added by Board.
- General liability is \$1 million, with an additional \$7 million umbrella policy.
- This year included in the policy is a provision entitled "Employment Practices".
- Gave overview of equipment coverage, including apparatus and miscellaneous firefighting equipment. Noted there is no limit on the buildings, contents and firefighting equipment; they fall under guaranteed replacement cost. With respect to the apparatus, the limits are the limits, with a \$2000 deductible and full glass coverage. Discussion continued regarding updating the limits on the apparatus. Dave to get a quote on insuring the 2004 Ford F550 for \$100,000.00, as well as the cost of modifying the limits per \$10,000.00. Commissioner Atwell noted the District no longer owns the Cat and the Rhino.
- Automobile coverage: \$1 million dollars with \$7 million dollar umbrella, for a total of \$8 million in coverage for any one automobile accident. Also have non-owned auto liability, which means not owned by the District. This means for example, if a volunteer responds to an alarm and gets into an accident, their liability comes first, but if they do not have enough liability insurance, there is an extra \$8 million on the District policy.
- Explained that last year the State passed a law last April that says whatever is the uninsured motorist's limit, what the district carries is going to automatically extend to the volunteers. The District currently covers uninsured/underinsured motorist for \$500,000.00; may want to think about raising it to \$1 million.
- Mr. Meager also noted the State law that says if a firefighter has an accident responding to an alarm, even if it is his/her fault, their insurance carrier cannot raise the rates. If there is no personal collision coverage, the policy pays up to \$1000.

- Crime coverage: everyone has \$50,000 for misappropriation of equipment or money, the Board increased this last year; the Treasurer, Deputy Treasurer and Deputy Secretary have \$1.3 million. Deputy Secretary to be changed to Director of Purchasing.
- Workers Compensation: covers Fire Commissioners and clerical employees. Does not cover the firefighters; they are covered under VFBL under the County.
- 24 Hour Accidental Death and Dismemberment policy covers the Commissioners and paid employees, on or off duty.
- Disability benefits cover the employees of the District for salary reimbursement up to 2 times the statutory limit to a max of \$340 per week for off the job injury. Workers Comp applies for on the job injury.
- Group Accident Policy: Supplements Workers Comp, which is very restrictive and only covers in line of duty injuries/accidents, and does not cover heart attack, but this additional policy does cover heart attack and will cover any class of member, any authorized activity (except organized league athletics). Gave brief overview of group accident coverage. Also noted that the premium amount to increase the coverage from \$100,000 to \$125,000 is about \$1200 per year.
- Reminder also that it is important to fill out the Beneficiary forms.
- Briefly explained premium summary.
- Coverage extensions briefly reviewed, with associated deductibles.
- Also briefly reviewed the employee benefits liability, federal death benefit, spousal exclusion possibly \$300 per year, technology and privacy liability.
- Information for loans/grants noted, Utica's website, including the new free training through CentreLearn, contact information, 24/7 phone number in case of emergency.
- Reminder also that Utica does provide free EVOC. Brief discussion.
- Handed out course materials from NYAFC, Public Safety Officers Benefits Program sheet, Cyber Insurance info sheet, sample social media policy.
- Commissioner Atwell questioned if firefighters under the age of 21 would be covered if they drove district apparatus. Discussion continued; Mr. Meager noted Utica would probably say 21 is what they would like to see, and recommended the District set guidelines as well.
- Asked if the Board was planning anything in the coming year. Great job on the building; had spent a lot of time working with Shows to make sure the certificates of Insurance protected the district, as well as getting correct Hold Harmless Agreements.

Mr. Meager to research out the following:

- Costs to increase earthquake coverage from current \$1 million to \$2 and \$3 million.
- Remove the Arctic Cat and the Yamaha Rhino from the policy.
- Quote on insuring the 2004 Ford F550 for \$100,000.00, as well as the cost of modifying the limits per \$10,000.00.
- Quote on the premium to increase the uninsured/underinsured motorist from \$500,000.00 to \$1 million.
- Crime coverage: Remove Deputy Secretary and add Director of Purchasing.

Mr. Meager thanked the Board for their time.

RESOLUTION #40 GIVING PERMISSION FOR CAR 26 AND CAR 280 TO GO OUT OF DISTRICT TO ATTEND THE PROVIDENCE AND EDINBURG FIRE DEPARTMENT BANQUETS ON FEBRUARY 8, 2014 AND FEBRUARY 15, 2014.

MOTION: Kugler

SECOND: Spackmann

RESOLVED to give permission for Car 26 and Car 280 to go out of district to attend the Providence and Edinburg Fire Department banquets on February 8, 2014 and February 15, 2014.

VOTE: All in favor, motion carried.

Motion was made by Commissioner Atwell with a second from Commissioner Chandler to adjourn the meeting at 8:15 PM. All in favor, meeting adjourned.

Respectfully submitted,

Joyce A. Petkus

Joyce A. Petkus
District Secretary