

# ***Board of Fire Commissioners***

Greenfield Fire District  
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## **Insurance Meeting – February 12, 2018**

Meeting began at 6:00 PM

**Present were:** Commissioners Chandler, Dussault, King, Miller, Sadousky; District Administrator/Treasurer Petkus.

Also present: Dave Meager and Marcus Maringola, Insurance Agents.

- No longer named Adirondack Trust Insurance; new name is Amsure.
- Insurance summary booklets and vehicle insurance ID cards distributed.
- Insurance is written through Utica Mutual and coverage is customized to meet the needs of the fire service.
- Each year a dividend is calculated based on the group's profitability of that year; this year's dividend goal of 15% was met.
- Utica raised the amounts of buildings/contents and miscellaneous equipment by 2% and trucks by 5%, subject to Board approval.
- Summarized the building and contents coverage; covered by guaranteed replacement cost, including any new building code upgrades. Training building was added to policy.
- Reviewed provision under the coverage extensions regarding physical damage to firefighter personally owned vehicle in the line of duty up to \$1000 deductible; if the member does not have physical damage on personal policy, actual cash value of vehicle applies.
- Review of general liability coverage including premises liability and errors and omissions, limit is \$1 million each occurrence, with an additional \$7 million under the separate umbrella policy; reminder that negligence must be proven.
- There is also a \$5000 medical expense,
- \$1 million on the Employment Practices Liability coverage, with additional \$3 million under the umbrella policy.
- Discussion regarding risk management and they will be happy to assist in the process.
- Certified Acts of Terrorism are covered.
- 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, they are covered at the limits shown in the policy with a \$2000 deductible and full glass coverage, except for the last 4 items listed on page 6 with different deductibles.
- Question arose regarding whether or not to continue coverage on 283 (1992 International), which had been previously declared surplus by the District. It was noted the value could be reduced, the Board could remove physical damage coverage, but recommended leaving the liability coverage on it.
- 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 policy would respond on an excess basis for

both non-owned auto up to \$1M with additional coverage under the umbrella policy and supplemental uninsured motorist claims for volunteers up to \$1M.

- 24 Hour Accidental Death and Dismemberment policy covers the Commissioners and paid employees, on or off duty.
- Workers Compensation and disability coverage briefly reviewed.
- Group Accident Policy: last year the Board added additional benefits. Policy is supplement to Workers Comp, which is very restrictive and only covers in line of duty injuries/accidents. Also reviewed Income Protection benefits and miscellaneous benefits.
- Reminder again that it is important to fill out the Beneficiary forms and keep them on file.
- New this year is the State's Paid Family Leave (PFL) benefit that the district has opted in to, as well as to pay the benefit on behalf of the employees.
- Briefly explained premium summary, which increased less than 2% despite the fact that some coverages were increased 5%.
- Utica added an EAP program which is included in premium, but is less comprehensive than the one the District currently pays for.
- Cyber liability again discussed; Joyce to complete form again and send back for quotes.
- Handed out Public Safety Officers Benefits Program sheet, Utica's website info with free EVOG offered by Utica, federal death benefit information which now includes heart attack in line of duty, new ThinkHR platform information, Target Solutions, and information from VFIS regarding the new Cancer Disability Benefits Act.
- Discussion also regarding the Cancer Disability Benefits Act, becomes effective 1/1/2019 and there are still a lot of questions, and at this time there is not even an application.
- Asked if the Board was planning anything in the coming year. Commissioner Chandler noted that Co #2 will be putting a bid out for a new truck shortly.
- Commissioner Miller questioned when hosting an open house, if a resident wants to take a ride in the fire truck, is this permissible? Mr. Meager noted yes, with the follow up question being, would they recommend it? There is liability on the vehicles, but is it a good idea to do?, and are you taking common sense precautions?
- Commissioner King noted that regarding the new training building, should there be a requirement that any time anyone uses that building whether or not someone from the district is present, should they complete a separate sign in sheet? Mr. Meager noted it is about risk management and recommended a permit that includes a hold harmless agreement, or a hold harmless with a certificate of liability that names the district as an additional insured.

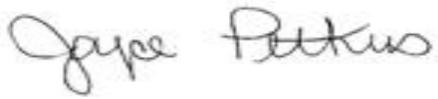
The following needs to be addressed:

- The Board to decide what coverage to leave on 283, the 1992 International;
  - Joyce to complete the Cyber Suite questionnaire and send to Dave/Marcus for quote;
  - Joyce will review ThinkHR;
  - Joyce will send Dave and Marcus information she has on the new cancer bill.
- Dave also questioned the status of the weapons in the firehouse policy; Commissioner Sadousky noted they are still working on it but that have been getting in information.

The Board thanked Dave Meager and Marcus Maringola for their time.

Motion was made by Commissioner Chandler Sadousky with a second from Commissioner King to adjourn the meeting at 7:00 PM. All in favor, meeting adjourned.

Respectfully submitted,

A handwritten signature in cursive script that reads "Joyce Petkus". The ink is dark and the handwriting is fluid.

Joyce Petkus  
District Administrator/Treasurer