

# **Board of Fire Commissioners**

Greenfield Fire District  
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## **Special/Insurance Meeting – February 1, 2012**

Meeting began at 7:05 PM

**Present were:** Commissioners Atwell, Chandler, Waite; Secretary Petkus.  
Chairman Spackmann and Commissioner Barss excused.

Also present: Dave Meager, Marcus Maringola, intern and George Habig, resident.

Insurance summary booklets were handed out by Dave Meager, as well as Workers Compensation flyers for posting and insurance ID cards for District apparatus/vehicles, then proceeded with a review and the following highlights:

- Policy effective March 1<sup>st</sup>;
- Last year the Board made quite a few changes to the policy;
- 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 calculates a dividend at the end of each year based on the group's profitability of that year. Last year the dividend was 16.2%.
- Guaranteed replacement cost on firehouses and contents with \$500 deductible; including building code upgrades. Anything noted "not included in blanket" means it is actual replacement cost, like the pole barn.
- Subject to the Board's approval, they increased the buildings by 4%, the contents by 6% and the trucks by 6%. Last year the Board increased the trucks by 5%.
- \$1 million in earthquake coverage.
- General liability coverage is \$1 million dollars, with an umbrella policy that is \$7 million dollars, for a total of \$8 million dollars for any one general liability claim. Volunteers, EMTs who may render treatment and bystanders are covered as additional insured.
- Miscellaneous equipment and trucks:
  - **Miscellaneous equipment:** the equipment that is added to the trucks after the truck comes from the factory. Covered as guaranteed replacement cost. Covers things such as turnout gear, jaws, chain saws, whatever you need to do your job. No list necessary, it is called blanket.
  - **Apparatus:** last year deductible was raised from \$1000 to \$2000 resulting in a good savings, defraying the costs of other changes the Board had made to the policy. Covered for replacement cost, which means new for old, but there are limits on the trucks, as listed. This year they were increased 6%. Full glass coverage is included.
  - Quad, Cat, Triton and Rhino listed separately as there is a \$250 deductible on them.

Mr. Habig questioned if we were current on the vehicles on the policy; it was noted we were.

- Automobile coverage: \$1 million dollars with \$7 million dollar umbrella, for a total of \$8 million in coverage for any one automobile accident. Also \$1 million in mutual aid, and non-owned auto, which means not owned by the District. This means that all present this

evening, and volunteers responding to an alarm, their liability comes first, but if they do not have enough liability insurance, there is an extra \$8 million on the District policy. 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 or cancel the policy. If there is no personal collision coverage, the policy pays up to \$1000.

- Certified acts of terrorism are covered at no extra charge, normally you have to purchase this extra coverage.
- 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.
- Umbrella policy is \$7 million.
- 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, previously called the Commissioner Accident Policy: expanded to cover whether in line of duty or not and covers all persons who are certified and on the roster of the policyholder, now including volunteers and auxiliary.
- Group Accident Policy: Supplements what Workers Comp pays and will cover areas where Workers Comp does not pay. Covers any class of member, any authorized activity (except organized league athletics). Mr. Meager then briefly explained the benefits overview of the Policy Schedule Page. Last year the Board increased the Maximum Total Weekly Disability Benefit to \$750. Also reminded the Board that it is important that everyone fill out the Beneficiary forms.

Mr. Habig questioned the increase in the Cost of Living Adjustment; Mr. Meager explained this is due to the increase in the Total Disability Benefit.

- Disability Policy: only covers paid employees.
- Premium summary total is \$61,643.14; expiring premium is \$59,007.00, which reflects about a 3% increase.
- Coverage extensions also briefly reviewed, as well as the federal death benefit, employee benefits liability, beneficiary forms, spousal exclusion, uninsured motorist coverage that was also raised by the Board last year, umbrella policy, technology and privacy liability.
- Information for loans/grants noted, Utica's new website, agency contact information, noting that there is a 24/7 phone number to contact someone in case of emergency.
- Gave to the Secretary a Schedule of Client Losses.

Mr. Meager questioned the Board regarding solar panels, it was noted that this project was put on the back burner. Mr. Meager offered his help should the Board move forward with the project as it obviously involves work on the roof.

Mr. Habig posed a hypothetical question regarding the tourist train going through Greenfield, and if there was ever an accident in a remote section and fire department response time was longer than usual, could they come back at the fire department for lack of response. Mr. Meager noted they could try, noting the deep pocket theory, but they would defend the district.

Joyce questioned the new premium, there is nothing noted that it is guaranteed for three years as has been done previously. Mr. Meager noted he would check into and get back to her about this. Session with Dave Meager and Marcus Maringola concluded at 7:45 PM.

## RESOLUTION #48 TO APPOINT JILL CHOUINARD DIRECTOR OF

## PURCHASING.

MOTION: Waite

SECOND: Atwell

RESOLVED to appoint Jill Chouinard Director of Purchasing.

VOTE: All in favor, motion carried.

Captain Bullard gave a presentation regarding the changes they would like to make to the new ER292 due to some reconfiguring of equipment. Handed out copies of list of changes. Brief discussion continued. Tentatively scheduled for final inspection on February 24<sup>th</sup>.

## RESOLUTION #49 TO APPROVE \$4200.00 IN COMPARTMENT MODIFICATIONS TO THE NEW ER 292.

MOTION: Atwell

SECOND: Chandler

RESOLVED to approve \$4200.00 in compartment modifications to the new ER 292.

VOTE: All in favor, motion carried.

Captain Bullard also noted that the thermal imaging chargers are in, if someone from Co #1 could take them down with them when they go to look at their truck. Commissioner Atwell suggested Captain Bullard give them to D/C Kenyon.

Commissioner Chandler briefly gave an update regarding the ambulance issue, noting he has a tentative meeting again with the Town Board tomorrow evening. Has decided to step up the EMS program as the Town is dragging their feet. May be facing some emergency purchases of defibrillators to stock more pick ups like A/C vehicles, making them more of a first response vehicle. Commissioner Atwell questioned the amount of defibrillators currently owned; Commissioner Chandler noted he thinks there are 4 at Co #4, 3 at Co #1, 2 or 3 at Co #3 and 1 at Co #2. Commissioner Atwell noted he would rather move them around; we are not becoming an ambulance corp. Tim Kemp to provide report on Wednesday. Brief discussion continued.

Motion made by Commissioner Atwell with a second from Commissioner Chandler to dispense with the reading of the minutes. All in favor.

Motion was made by Commissioner Chandler with a second from Commissioner Waite to adjourn the meeting at 8:10 PM. All in favor, meeting adjourned.

Respectfully submitted,

Joyce A. Petkus  
District Secretary