

# ***Board of Fire Commissioners***

Greenfield Fire District  
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## **Insurance Meeting – February 3, 2010**

Meeting began at 7:05 PM

**Present were:** Commissioners B. Chouinard, Robarge and Spackmann; Secretary Petkus

**Purpose of Meeting:** Yearly review of insurance coverage with Dave Meagher of Adirondack Insurance. Summary of insurance booklets were handed out by Dave Meagher, who then proceeded with a review and the following highlights:

- Handed out insurance ID cards, voucher for the Treasurer, Workers Compensation posters to be put up in the firehouses, information on EVOC course and from ISO for the Chief. Joyce noted she would put them on the Chief's desk.
- Insurance is written through Utica National 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 pays a dividend at the end of each year based on the group's profitability of that year.
- Increased the amount of the trucks by 6% and the buildings and contents by 2.3%.
- Noted there was guaranteed replacement value of the firehouses regardless of the amounts listed; the outbuildings do have limits on replacement cost.
- General liability coverage is \$1 million, but the District last year increased the umbrella policy to \$6 million, for a total of \$7 million under General Liability claims.
- Discussed Equipment floater and the two components:
  - Blanket coverage (guaranteed replacement cost) for all the equipment added to the trucks after the truck is delivered. \$500 deductible.
  - Pagers have \$100 deductible.
  - Coverage (replacement) for the trucks as they come from the factory and the amounts noted are the limits. Deductible is \$1000.00.
  - Full glass coverage.

Commissioner Spackmann noted the 1989 Duplex Simon aerial should have been taken off back in June. Brief discussion; Joyce to send the paperwork to Michele.

- Automobile coverage: have total of \$7 million coverage for any one auto accident. Also have mutual aid and non-owned auto. If a firefighter, Commissioner or employee uses personal car for district business, their liability comes first but if those liability limits were consumed then the \$7 million comes into play.
- Bonding coverage: protects the District from misappropriation of money or equipment by anyone entrusted with the money or equipment. Everyone covered to \$10,000.00, Treasurer, Deputy Treasurer and Deputy Secretary covered at \$1.3 million each.
- Workers Comp covers the employees only; firefighters are covered under the County.
- Commissioner Accident Policy: Purchasing Agent was added last year. Covers any accidental death, not necessarily in line of duty.

- Group Accident & Illness Policy: designed to cover what workers comp does not cover and also designed to pay in addition to any other insurance we might have. Covers any class of member and covers any authorized activity. This is in line of duty, covers \$100,000, and covered illness means heart attack in line of duty, whereas W/C does not cover heart attack in line of duty. Weekly disability under Workers Comp is \$400 per week; this policy covers up to \$250 (broken into 2 components) per week on top of the \$400. There is also a retraining benefit. A great policy because it is so broad and it picks up areas that W/C doesn't.
- Noted on Page 7 of the summary booklet all the coverage extensions and associated deductibles. The district also has towing coverage.
- Noted on Page 8 the "Items for consideration".
- Touched on the Federal Death Benefit, \$311,810.00 with accidental death in line of duty. Has been expanded to heart attack in line of duty; the Department of Justice sometimes takes a hard line on heart attack cases, but if it does happens he has the name of an attorney who has successfully collected two of those in the area.
- Reminded the Board that any member responding to an alarm and has an accident, even if it is their fault, there is a state law that says that their car insurance cannot be cancelled or premium increased. If it happens to a member, let him know, he has a copy of the law and a directive from the Insurance Department.
- Currently have \$100,000.00 supplemental uninsured motorist. Noted that amount could be increased, but it is expensive.
- Technology/privacy, all private records need to be kept in a secured place. There is insurance for that but it is very pricey as well.
- Page 9 is Utica's web site and information on loans and grants for fire districts.
- Page 10 has info on how to reach the insurance company, including the 24/7 number.
- Commissioner Spackmann asked about the Income Protection section. Mr. Meager noted it tends to be pricey, but he will get quotes for additional \$250/500/750/1000.
- Asked if there are any projects, including the pavilion at Middle Grove, in the coming year that he should be aware of.
- Has a list of claims if the Board is interested in having them.
- Joyce noted the last claim she submitted, the lost radio and survivor light, the insurance called and recorded her answers. She noted this is the first time it has happened.
- Reminded the Board that he reads all our minutes posted online, every now and then he notices something and sends out an email, citing the maintenance man.
- If the Board is considering any kind of roofing job, please call him beforehand; there is a NYS law that will affect them, and he will do what he can to lessen the District's liability.
- Dave noted he enjoys these meetings, it helps to tailor fit the policy to the District's needs, thanked the Commissioners for taking the time tonight to meet with him. Joyce noted it is a pleasure to deal with Michele, she is always very helpful.

Meeting ended at 7:45 PM.

Respectfully submitted,

Joyce A. Petkus  
District Secretary