

Board of Fire Commissioners

Greenfield Fire District
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(518) 893-0723
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Insurance Meeting – February 3, 2016

Meeting began at 7:04 PM

Present were: Commissioners Atwell, Chandler, Dussault, Kugler, District Administrator Petkus.
Also present: Dave Meager and Marcus Maringola, Insurance Agents.

- Insurance summary booklets handed out.
- Insurance is written through Utica Mutual, designed for the fire service, covers over 600 fire districts. 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 is 11.2%.
- Utica raised the miscellaneous equipment by 5% and trucks by 5%.
- Noted the phone number listed is answered by someone 24 hours a day.
- Summarized the building and contents coverage, noting this is covered under guaranteed replacement cost, including building code updates, despite the coverage amounts listed, subject to either a \$500 or \$1000 deductible.
- Explained the various coverage extensions, reviewed coverage changes in Maple Avenue firehouse sign. It was noted that the sign was not listed in the summary booklet; Dave noted he is sure it is covered but would double check and email Joyce verification that it is in fact covered.
- Reviewed new provision under the coverage extensions regarding physical damage to firefighter personally owned vehicle in the line of duty; if the member does not have physical damage on personal policy, actual cash value of vehicle applies.
- General liability coverage is \$1 million, with an additional \$7 million under the separate umbrella policy.
- Reminder that last year Board eliminated the \$5000 deductible on the Employment Practices Liability coverage.
- Reviewed the Crime portion of the policy, discussion regarding the indemnification limit of \$1.3 million. Brief discussion; Joyce to research last year's discussion; Board to potentially raise the limit accordingly.
- 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, 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. Suggested the Board may want to review the coverage values on the apparatus to make sure they are comfortable with the current values since the limits shown are the actual limits.
- 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. Using the example of a firefighter being struck by an oncoming automobile, if the other driver is deemed responsible and the member decides to sue and is awarded a judgment, if the individual that hit the firefighter does not

have insurance, he will first collect from his personal policy before the district's policy comes into play. Reversing the scenario, this policy would also respond up to \$1M, with additional coverage under the umbrella policy.

- 24 Hour Accidental Death and Dismemberment policy covers the Commissioners and paid employees, on or off duty. Brief discussion regarding coverage description. Dave to update titles as follows: Commissioners, District Administrator/Treasurer, Director of Purchasing, Operations Secretary, Deputy Treasurer, Station Keeper.
- Workers Compensation and disability coverage briefly reviewed.
- 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, including death benefits, impairment benefits, income protection, medical expense benefit and family assistance.
- Briefly explained premium summary, which increased less than 2% despite the fact that some coverages were increased 5%.
- Also briefly reviewed the employee benefits liability, federal death benefit, spousal exclusion, technology and privacy liability.
- Reminder also that it is important to fill out the Beneficiary forms and keep them on file.
- Also noted that 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 rates or cancel the policy.
- Handed out Public Safety Officers Benefits Program sheet, information for loans/grants noted, Utica's website, noted he saw that the District is beginning to use the free training through CentreLearn,
- Asked if the Board was planning anything in the coming year. The Board noted that this year they expect no major changes, but ordered a new truck should be delivered sometime in the fall.

Mr. Meager and Mr. Maringola to research out the following:

- Confirm that the sign at Maple Avenue is covered;
- Update the coverage descriptions under the 24 hr. AD&D
- Update apparatus limits once Board reviews and Joyce submits any changes

Meeting with Dave Meager and Marcus Maringola ended at 8:13 pm.

RESOLUTION #44 GIVING CO #4 PERMISSION TO MOVE FORWARD WITH OUT OF DISTRICT RESIDENT WILLIAM PERRONE.

MOTION: Kugler

SECOND: Dussault

RESOLVED to give Co #4 permission to move forward with out of district resident William Perrone.

VOTE: All in favor, motion carried.

Commissioner Chandler announced that Andrea Mann has resigned as Commissioner effective immediately.

RESOLUTION #45 ACCEPTING WITH REGRET THE RESIGNATION OF COMMISSIONER ANDREA MANN, EFFECTIVELY IMMEDIATELY.

MOTION: Kugler

SECOND: Chandler

RESOLVED to accept with regret the resignation of Commissioner Andrea Mann, effectively immediately.

VOTE: All in favor, motion carried.

It was noted the Board has no plans to look for a replacement at this time.

RESOLUTION #46 GIVING THE TREASURER PERMISSION TO APPROPRIATE FUNDS AS FOLLOWS: \$400 TO PAGERS LINE ITEM AND \$730.57 TO PPE LINE ITEM.

MOTION: Kugler

SECOND: Chandler

RESOLVED to give the Treasurer permission to appropriate funds as follows: \$400 to Paggers line item and \$730.57 to PPE line item.

VOTE: All in favor, motion carried.

RESOLUTION #47 GIVING THE DIRECTOR OF PURCHASING PERMISSION TO PURCHASE PELICAN LIGHTS AS REQUESTED.

MOTION: Kugler

SECOND: Dussault

RESOLVED to give the Director of Purchasing permission to purchase Pelican lights as requested.

VOTE: All in favor, motion carried.

RESOLUTION #48 TO GO INTO EXECUTIVE SESSION AT 8:45 PM IN REFERENCE TO THE SUSPENSION OF A PARTICULAR FIREFIGHTER.

MOTION: Chandler

SECOND: Atwell

RESOLVED to go into executive session at 8:45 pm in reference to the suspension of a particular firefighter.

VOTE: All in favor, motion carried.

RESOLUTION #49 TO RECONVENE FROM EXECUTIVE SESSION AT 9:10 PM.

MOTION: Chandler

SECOND: Kugler

RESOLVED to reconvene from executive session at 9:10 PM.

VOTE: All in favor, motion carried.

RESOLUTION #50 TO CONTINUE THE SUSPENSION OF FIREFIGHTER/EMT JERRID MARSHALL AS A FIREFIGHTER UNTIL 5 PM SATURDAY, FEBRUARY 6, 2016 AND SUSPEND AS AN EMT UNTIL 5 PM SATURDAY FEBRUARY 20, 2016.

MOTION: Atwell

SECOND: Chandler

RESOLVED to continue the suspension of Firefighter/EMT Jerrid Marshall as a firefighter until 5 pm Saturday, February 6, 2016 and suspend as an EMT until 5 pm Saturday February 20, 2016.
VOTE: All in favor, motion carried.

RESOLUTION #51 TO GO INTO EXECUTIVE SESSION AT 9:15 PM IN REFERENCE TO THE STATION KEEPER POSITION.

MOTION: Chandler

SECOND: Atwell

RESOLVED to go into executive session at 8:45 pm in reference to the Station Keeper position.

VOTE: All in favor, motion carried.

RESOLUTION #52 TO RECONVENE FROM EXECUTIVE SESSION AT 9:27 PM.

MOTION: Chandler

SECOND: Kugler

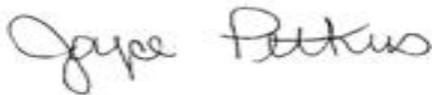
RESOLVED to reconvene from executive session at 9:27 PM.

VOTE: All in favor, motion carried.

Joyce to schedule special meeting on Tuesday, February 9, 2016 at 7 pm at the District Office.

Motion was made by Commissioner Chandler with a second from Commissioner Kugler to adjourn the meeting at 9:30 PM. All in favor, meeting adjourned.

Respectfully submitted,



Joyce Petkus
District Administrator/Treasurer