

# **Board of Fire Commissioners**

Greenfield Fire District  
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## **Insurance Meeting – February 4, 2015**

Meeting began at 7:08 PM

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

- Insurance summary booklets handed out.
- Insurance is written through Utica Mutual 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; this year's dividend is 12.73%.
- Utica raised the building and contents values by 2%, 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 despite the coverage amounts listed, subject to a \$500 deductible. Also noted earthquake coverage.
- Marcus explained the various coverage extensions, including discussion regarding sign coverage, the Maple Avenue firehouse sign that may be over insured, personal effects of firefighters, volunteers and employees are included as named insured, towing is covered at actual costs.
- Marcus also noted that there is a 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.
- Dave gave an explanation of the general liability coverage, which is \$1 million, with an additional \$7 million under the separate umbrella policy.
- Explained the Employment Practices Liability coverage, noting that currently there is a \$5,000 deductible, but there is an option to eliminate the deductible for an additional premium of \$562.
- Commissioner Mann questioned if the district has any insurance coverage because the district is making fiduciary decision regarding the LOSAP. Dave noted he did not believe they have fiduciary liability, but there are policies available that he could get quotes on.
- Reviewed the Crime portion of the policy, discussion regarding the indemnification limit of \$1.3 million. Brief discussion; Joyce to research, and 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 functional replacement cost 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.

- 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 recent 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. You can also flip the scenario, and this policy would also respond up to \$1M.
- 24 Hour Accidental Death and Dismemberment policy covers the Commissioners and paid employees, on or off duty. Brief discussion regarding coverage description. The Board noted they will be hiring a Maintenance person sometime this year; Dave requested that once that person is hired to add their title to the policy.
- 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.
- Dave 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 rates or cancel the policy.
- Also briefly explained how Utica developed Cyber insurance. Joyce to fill out questionnaire to get quote on premium coverage.
- Handed out Public Safety Officers Benefits Program sheet, information for loans/grants noted, Utica's website, reminded everyone about the free training through CentreLearn,
- Asked if the Board was planning anything in the coming year. The Board noted that this year there were no major changes but they are currently specing out a new truck that won't be delivered until sometime after March 2015.

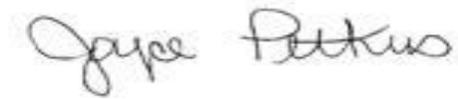
Mr. Meager and Mr. Maringola to research out the following:

- Commissioners would like to decrease sign coverage on the sign at the Maple Avenue firehouse to \$20,000.
- Asked for a quote if the building deductibles are increased from \$500 to \$1000.
- Asked for some quotes regarding fiduciary liability.
- Eliminate the \$5000 deductible for the Employment Practices Policy for an additional premium of \$562.
- Asked for quotes regarding increasing the Excess Indemnification coverage from \$1.3 million to \$2 million or \$3 million.
- Under the 24 hour AD&D, coverage description to include Secretary, Treasurer, Deputy Treasurer and Director of Purchasing.
- Asked for quote on cyber insurance after Joyce completes questionnaire.

Mr. Meager thanked the Board for their time.

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

Respectfully submitted,

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

Joyce Petkus  
District Administrator/Treasurer