

Board of Fire Commissioners

Greenfield Fire District
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Insurance Meeting – February 1, 2017

Meeting began at 7:01 PM

Present were: Commissioners Chandler, Dussault, King, Sadousky; District Administrator Petkus. **Excused:** Commissioner Kugler. **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/departments. 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 was only 8% due to a misappropriation of funds of another fire district; their goal for this year is 15%.
- Utica raised the amounts of buildings/contents by 2% and equipment and trucks by 5%, subject to Board approval. Covered by guaranteed replacement cost, and includes any new building code upgrades.
- Summarized the building and contents coverage; deductible noted to be different for Middle Grove; they will look into the discrepancy.
- Porter Corners personal property looks low. Brief discussion; Board would like that amount increase to \$47,304.
- Maple Avenue firehouse electronic sign has additional coverage over the \$10,000 already included in basic policy.
- Reviewed 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.
- Review of general liability coverage including errors and omissions, limit is \$1 million each occurrence, with an additional \$7 million under the separate umbrella policy.
- Question arose regarding primary/general elections through the County Board of Elections; recommendation to get COI from County naming the GFD as additional insured, as well as requiring certificates of insurance from others who request to use the firehouses. Dave offered to send sample permit applications including assumption of risk clause. For those who do not have a COI, the Board could require the first page of their homeowners insurance showing liability limits.
- \$1 million on the Employment Practices Liability coverage, but NOT covered by the additional \$7 million umbrella policy.
- Reviewed the Crime portion of the policy; could get a separate policy if the board wanted to increase the indemnification limits. 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. Last year the Board reviewed/updated coverage values on certain apparatus.

- 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, firefighter will first collect from his personal policy before the district's policy comes into play. Reversing the scenario, this policy would also respond on an excess basis, up to \$1M, with additional coverage under the umbrella policy.
- Brief discussion regarding increasing umbrella policy coverage, they will get quotes.
- 24 Hour Accidental Death and Dismemberment policy covers the Commissioners and paid employees, on or off duty. Titles were updated last year.
- Workers Compensation and disability coverage briefly reviewed.
- Group Accident Policy: new this year Utica is offering additional coverage. Discussion regarding current coverage versus adding other coverage options. Board decision to go to Plan 1, adding airbag benefit, final expenses benefit, spousal benefit, education benefits, paralysis benefit. Additional cost approximately \$366 annually. Policy is supplement to 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).
- Also new this year, Utica added an EAP program which is included in premium. Summary given to Joyce, she will also call and get more detailed information.
- 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. Cyber liability also discussed; last year the Board looked into it and it was very expensive. Commissioners to think about it.
- Reminder also that it is important to fill out the Beneficiary forms and keep them on file.
- Handed out Public Safety Officers Benefits Program sheet, information for loans/grants noted, Utica's website, free EVOC offered by Utica, and those that take EVOC also get access to free online defensive driver course, reminder about 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:

- Why deductible on Co #3 is only \$500, not \$1000;
- Increase Porter Corners firehouse personal property coverage to \$47,304.00.
- Will get quotes to Joyce on the premium to increase umbrella policy to \$8, \$9 and \$10 million.
- Switch to Plan 1 on Group Accident/Illness Policy.
- Will send sample permit applications including assumption of risk clause.

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

RESOLUTION #62 ACCEPTING THE BID RECEIVED FROM EMMONS FOR THE WATER TANK PROJECT.

MOTION: Sadousky

SECOND: Chandler

RESOLVED to accept the bid received from Emmons for the water tank project.

VOTE: All in favor, motion carried.

RESOLUTION #63 DISPENSING WITH THE READING OF THE MINUTES.

MOTION: Chandler

SECOND: Dussault

RESOLVED to dispense with the reading of the minutes.

VOTE: All in favor, motion carried.

Motion was made by Commissioner Chandler Sadousky with a second from Commissioner King to adjourn the meeting at 8:45 PM. All in favor, meeting adjourned.

Respectfully submitted,

A handwritten signature in cursive script that reads "Joyce Petkus".

Joyce Petkus

District Administrator/Treasurer