

Board of Fire Commissioners

Greenfield Fire District
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Insurance Meeting – February 6, 2019

Meeting began at 7:00 PM

Present were: Commissioners Davis, King, McGowan, District Administrator/Treasurer Petkus; and shortly thereafter, Commissioner Dussault and then Chandler Chandler.

Also present: Dave Meager Amsure Insurance Agent.

- Purpose of the meeting is to review the District's insurance policies, and to answer any questions the Board may have regarding their insurance coverage.
- Insurance summary booklets and vehicle insurance ID cards distributed.
- Insurance is written through Utica Mutual and coverage is customized to meet the needs of the fire service; over 600 throughout the State are covered by Utica Mutual.
- The given phone number is a 24/7 number.
- Each policy is tailored to each individual fire district, but everyone gets the advantage of group pricing; specifically designed for volunteer fire organizations.
- Each year a dividend is calculated based on the group's profitability of that year; this year's dividend was 10.6%. The dividend comes in a check written to the Fire District.
- Utica raised the amounts of buildings/contents and miscellaneous equipment by 2% and trucks by 5%, subject to Board approval.
- Summarized the building and contents coverage; covered by guaranteed replacement cost, including any new building code upgrades.
- All signs have an automatic \$10,000 limit; Maple Avenue's sign has an additional \$20,000.
- Reviewed various provisions under the coverage extensions. Commissioner McGowan questioned the section 'Commandeered Property'; Mr. Meager explained that if the Chief commandeers equipment i.e. bulldozer, to help fight a fire and it gets damaged, insurance will cover it.
- Towing coverage has no deductible and no mileage limit.
- Reviewed provision under the coverage extensions regarding physical damage to firefighter personally owned vehicle in the line of duty up to \$1000 deductible; if the member does not have physical damage on personal policy, actual cash value of vehicle applies. State law that premium can't be increased and policy can't be cancelled.
- Review of general liability coverage including premises liability and errors and omissions, limit is \$1 million each occurrence, with an additional \$7 million under the separate umbrella policy. General liability include slips and falls; also included is Errors & Omissions, which covers potential adverse outcomes. If the District /department were to be sued, i.e. Chiefs, etc., they would defend all the named parties in a lawsuit. Joyce asked for clarification, as this has come up in the past and the officers do not understand they would be covered. Mr. Meager explained that under this policy, firefighters are all

additional insureds while acting within in the scope of their official duties, and anyone named in a lawsuit, like the Chiefs, would be defended under this policy.

- \$1 million on the Employment Practices Liability coverage, with additional \$3 million under the umbrella policy; covers things like sexual harassment, discrimination, wrongful dismissal. Brief discussion continued.
- Everyone covered for \$50,000 for misappropriation of money/equipment; in addition the Treasurer, Deputy Treasurer and Purchasing Agent are additionally covered for \$1.3M.
- Last year the Board added Cyber Liability coverage.
- 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. Changes made to the values of several vehicles (listed below). Clarified that if a vehicle was not replaced, the insurance would pay book value.
- 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. This policy would respond on an excess basis for both non-owned auto up to \$1M with additional coverage under the umbrella policy and supplemental uninsured motorist claims for volunteers up to \$1M.
- Question regarding retention under the umbrellas policy; it only applies if there is no underlying coverage, but the District does have that coverage.
- Group Accident Policy: last year the Board added additional benefits. Policy is supplement to Workers Comp, which is very restrictive and only covers in line of duty injuries/accidents. Workers Comp is covered by Saratoga County Self-Insurance. The State of New York made group illness policies illegal as they pertain to firefighters. The current policy with illness coverage is good through March 2020. Joyce questioned if there was a way to replace the illness policy with another type of policy; Mr. Meager noted that NYS does not allow that, and referenced a DFS letter sent out.
- Also reviewed Income Protection benefits and miscellaneous benefits.
- Workers Compensation and disability coverage briefly reviewed; W/C is \$400 per week, the additional policy supplements the W/C up to an additional \$750.
- There is also \$5000 medical coverage, but cannot collect both W/C and this coverage simultaneously.
- The District took the statutory cancer coverage though VFIS. They are now offering for \$51 per eligible firefighter per year a policy covering all cancers, not just the seven statutory cancers listed in the bill. Reminder that lung cancer is covered under VFBL.

RESOLUTION #63 ADDING THE ADDITIONAL VFIS CANCER COVERAGE FOR \$51/YEAR/FIREFIGHTER.

MOTION: Davis

SECOND: King

RESOLVED to add the additional VFIS cancer coverage for \$51/year/firefighter.

VOTE: All in favor. Motion carried.

- 24 Hour Accidental Death and Dismemberment policy covers the Commissioners and paid employees, on or off duty. PT Maintenance is already covered under the policy.
- Last year the District added the State's Paid Family Leave (PFL) benefit.
- Briefly explained premium summary, which increased less than 1% despite the fact that some coverages were increased 2-5%.

- Reminder again that it is important to fill out the Beneficiary forms and keep them on file.
- Explained that Utica offers a free EVOC course, and for anyone completing the class Utica also gives them free online defensive driving.
- Federal death benefit is now up to \$359,316, and covers police, fire and ambulance in line of duty. In addition, heart attack within 24 hours is also covered.
- Utica pays for Target Solutions basic level; Joyce noted the District pays for the next level up.
- Commissioner Davis questioned if the roof issue at Co #1 would possibly be covered; brief discussion continued.
- Handed out Utica's website info with free EVOC offered by Utica as well as Target Solutions flyer.
- Commissioner King brought up discussion regarding the bonding of the fire company treasurers and deputy treasurers.

Mr. Meager will take care of the following:

- Both Jeep Grand Cherokee values to be reduced to \$57,000 each;
- Suzuki King Quad to be reduced to \$10,000;
- Triton utility trailer to be reduced to \$10,000;
- Change Director of Purchasing to Purchasing Agent;
- Will look into the cost of bonding the fire company treasurers and deputy treasurers.

The Board thanked Dave Meager for attending the meeting.

Discussion regarding bar light options for the new chiefs vehicle. Decision made to put out an RFP and hold off on the lights for now.

RESOLUTION #64 GIVING THE PURCHASING AGENT PERMISSION TO PUT OUT AN RFP FOR TWO CHIEF VEHICLES.

MOTION: Davis

SECOND: Dussault

RESOLVED to give the Purchasing Agent permission to put out an RFP for two Chief vehicles.

VOTE: Chandler, yes; Davis, yes; Dussault, yes; King, yes; McGowan, no. Motion carried.

RESOLUTION #65 GIVING THE FOLLOWING CO #3 FIREFIGHTERS PERMISSION TO ATTEND THE NORTHVILLE ICE RESCUE DRILL ON FEBRUARY 9, 2019; BRANDON MURRAY, SCOTT MURRAY, BRANDON RAY, MATTHEW PETKUS. PERMISSION TO ALSO TAKE 280 AND 284.

MOTION: King

SECOND: Davis

RESOLVED to give the following Co #3 firefighters permission to attend the Northville ice rescue drill on February 9, 2019; Brandon Murray, Scott Murray, Brandon Ray, Matthew Petkus.

Permission to also take 280 and 284.

VOTE: All in favor. Motion carried.

Commissioner Chandler noted that Megan no longer works for Bond, Schoeneck & King and has not received a call back from them.

Commissioner McGowan wants to get the 273 truck committee together this weekend; there seems to be a communication issue. Brief discussion continued.

Motion was made by Commissioner Chandler Sadousky with a second from Commissioner King to adjourn the meeting at 7:00 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 written in a fluid, connected style.

Joyce Petkus
District Administrator/Treasurer