

# **Board of Fire Commissioners**

Greenfield Fire District  
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## **Insurance Meeting – April 6, 2022**

Meeting began at 7:08 PM.

**Present were:** Commissioners Chandler, Dussault, Hays, Russo, District Administrator/Treasurer Petkus. Excused: Commissioner Ramsey.

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 distributed.
- Utica National is a group program tailored to the needs of the fire service.
- Each year a dividend is calculated, and if the group is profitable, a dividend is declared; dividend received last year was 15%.
- This year Utica increased buildings by 8%, contents by 2%, emergency vehicles by 5%.
- Summarized the building and contents coverage:
  - covered by guaranteed replacement cost
  - includes any new building code upgrades
  - Subject to \$1,000 deductible
  - there is some earthquake coverage.
- All signs have automatic \$10,000 limit; Maple Avenue's sign also has an additional \$21,000 coverage. Additional signs would be added as necessary.
- Brief review of various 18 provisions under the coverage extensions.
- Commissioner Chandler confirmed with Mr. Meager that a firefighter's personal auto insurance carrier cannot increase their premiums if a firefighter is involved in an accident related to firefighting.
- Reviewed provision under the coverage extensions regarding physical damage to firefighter personally owned vehicle in the line of duty up to \$1,000 deductible; if the firefighter does not have comp or collision, the repairs will be paid. If the vehicle is totaled, the firefighter will receive book value.
- 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. Also included is Errors & Omissions, which covers all the volunteers and additional insureds. If the District and/or the various other covered entities were to be sued, i.e. Chiefs, etc., they would defend all the named parties in a lawsuit.
- \$1 million on the Employment Practices Liability coverage, with additional \$3 million under the umbrella policy, which covers matters such as sexual harassment or wrongful dismissal.
- District also has \$250,000 Cyber Suite coverage, with different components. Ransom coverage has a \$20,000 sub-limit.
- New exclusion under Notable Exclusions: all claims regarding PFAS.

- Everyone covered for \$50,000 for misappropriation of money/equipment; in addition, the Treasurer, Deputy Treasurer and Purchasing Agent are additionally covered for \$1.7M.
- The Company Treasurers and Deputy Treasurers are also covered.
- Overview of equipment coverage, including apparatus and miscellaneous firefighting equipment. Noted there is no limit on the buildings, contents and firefighting equipment; they also fall under guaranteed replacement cost.
- With respect to the apparatus, they are covered at the limits shown in the policy with a \$2,000 deductible and full glass coverage. This year again there has been a 5% increase in values. Recommended the Board review and if changes need to be made, Dave will make the changes. Commissioner Chandler noted that the 2019 Kenworth is undervalued; the value should be \$450,000.00.
- 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 hired, 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 \$1 million with additional \$7 million coverage under the umbrella policy, and supplemental uninsured motorist claims for volunteers up to \$1 million.
- Umbrella policy is \$7 million over the \$1 million auto and general liability, with a \$3 million sub-limit over the employment practices.
- Mr. Meager pointed out that there is the new epidemic or pandemic exclusion, as well as the PFAS exclusion under the Umbrella policy, Utica did not exclude epidemic or pandemic coverage under the general liability portion, up to \$1 million.
- \$1 million liability coverage for the drone, but there is no comprehensive/collision due to cost of that particular coverage.
- Reviewed the \$225,000 Group Accident (Plan 1) policy coverage. The policy covers any class of member, any authorized activity. Policy still covers the accident portion; that is unchanged. Illness coverage has been affected; fatal heart attack in line of duty is covered but not any related medical bills.
- The District also has statutory cancer coverage as well as the enhanced rider through VFIS. There are now three classes of member:
  - Class 1: active firefighters, who at some point in their history were active *interior* for at least 5 years;
  - Class 2 are firefighters that are no longer on the active roles but need to be covered for an additional five years.
  - New Class 3: active firefighters with at least 5 years of *exterior* firefighting.
- 24 Hour Accidental Death and Dismemberment policy coverage of \$150,000.00 for the Commissioners and paid employees, on or off duty. Employee titles confirmed as correct.
- Clarification that the Umbrella policy premiums are paid to Amsure, and they then pay the various carriers.
- Workers Comp and PFL coverage for the paid employees, as well as W/C coverage for the Commissioners.
- This year's premium is \$92,714.83.
- Reminder again that it is important to fill out the Accident and Cancer beneficiary forms and keep them on file.
- The district does not have flood damage.
- There is also a Federal Death Benefit provided by the Department of Justice currently in the amount of \$389,825 that applies to firefighters killed in the line of duty, and includes fatal heart attack in the line of duty.
- Utica pays for Target Solutions basic level; the district pays the difference for the next level up.

- Utica also offers a free EVOC course; Rock City Falls is having one on May 7<sup>th</sup> at the Geyser Road station. Amsure provides the doughnuts and lunch. Utica also offers a free online defensive driving to those taking EVOC if there is a minimum of 20 attending the class.

Changes/Updates to be made are as follows:

- 2019 Kenworth value to be increased to \$450,000.00.

Joyce noted that the Maple Avenue Auxiliary want to have a vendor craft fair; questioned what insurance coverage the vendors should supply to the district. Dave noted it should be a COI with Greenfield Fire District as an additional insured or for the smaller vendors, have them sign a Hold Harmless agreement; Amsure would defend the Greenfield Fire District in the case of a lawsuit, but not the vendors.

Joyce also noted that someone that does canine scent work classes had contacted the department; they are looking for new places to train the dogs. Does she also need to supply a COI? Dave noted that they should supply the COI and Hold Harmless as well.

The Board thanked Dave Meager for attending the meeting.

Motion was made by Commissioner Chandler with a second from Commissioner Dussault to dispense with the reading of the minutes. All in favor, meeting adjourned.

Motion was made by Commissioner Chandler with a second from Commissioner Russo to adjourn the meeting at 8:04 PM. All in favor, meeting adjourned.

Respectfully submitted,



Joyce Petkus  
District Administrator/Treasurer