

Board of Fire Commissioners

Greenfield Fire District
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Insurance Meeting – February 5, 2020

Meeting began at 7:00 PM.

Present were: Commissioners Chandler, Dussault, McGowan, Russo, District Administrator/Treasurer Petkus.

Also present: Dave Meager and Marcus Maringola, Amsure Insurance Agents.

- 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.
- Each year a dividend is calculated based on the group's profitability of that year; this year's dividend received was 13.3%. In addition, a supplemental dividend was also distributed.
- Utica raised the amounts of buildings/contents and miscellaneous equipment by 2% and trucks by 5%.
- Summarized the building and contents coverage; covered by guaranteed replacement cost, including any new building code upgrades. Items listed as "Not in Blanket" are excluded from guaranteed replacement cost.
- All signs have automatic \$10,000 limit; Maple Avenue's sign has an additional \$21,000.
- Commissioner McGowan asked if earthquake coverage is standard; it was noted it is standard in this particular program.
- Reviewed various provisions under the coverage extensions.
- 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 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.
- District also has \$250,000 Cyber Suite coverage, with different components. Ransomware coverage has a \$20,000 sub-limit.
- \$1 million on the Employment Practices Liability coverage, with additional \$3 million under the umbrella policy.

- 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 \$2000 deductible and full glass coverage. This year again there has been a 5% increase in values.
- Commissioner Chandler noted the new tanker is a 2020, not a 2019; Joyce to pull title to confirm. Also noted the Rhino needs to be removed as it is not longer owned by the fire district and the limit decreased to \$30,000. Trailers/mower to be reduced to \$25,000.
- 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.
- Since Argo is not registered, general liability responds.
- Umbrella policy is \$7 million over the \$1 million auto and the general, and \$3 million over the employment practices.
- Group Accident Policy premium has significantly dropped; this is due to the decision made by NYS that insurance companies can't cover certain types of coverages on these types of group policies any more. The policy covers any class of member, any authorized activity. Policy still covers the accident portion; that is unchanged. Illness coverage has been affected; NYS has allowed heart attack in line of duty to be covered but not any related medical bills. Disability benefit is still covered. Discussion regarding options the Board has regarding increasing to either Plan 1 or Plan 2.
- The District took the statutory cancer coverage and enhanced rider through VFIS. There are two classes of member; Class 1 are active firefighters; Class 2 are firefighters that are no longer on the active roles but need to be covered for an additional five years. Clarification that the cancer coverage is not a medical type of coverage, it provides enhanced disability benefits to firefighters diagnosed with certain cancers. Brief discussion continued. Reminder that lung cancer is NOT covered under the cancer coverage because it is already covered under VFBL.
- 24 Hour Accidental Death and Dismemberment policy covers the Commissioners and paid employees, on or off duty. Employee titles confirmed as correct.
- Workers Comp and PFL also covered.
- This year's premium has decreased, mostly due to the change in the Group Accident policy, to \$85,862.15.
- Reminder again that it is important to fill out the Beneficiary forms and keep them on file.
- There is also a Federal Death Benefit provided by the Department of Justice currently in the amount of \$365,670 that applies to firefighters killed in the line of duty.
- Utica offers a free EVOC course that the district is taking advantage of in a couple of weeks. Amsure provides the doughnuts and lunch. Utica also offers free online defensive driving to those taking EVOC if there is a minimum of 20 attending the class.
- Utica pays for Target Solutions basic level; the District pays the difference for the next level up. Brief discussion continued.
- Commissioner Chandler requested prices on increasing Co #2 pole barn and Co #3 storage building to \$35,000 each; premium increase will be minimal.

Changes/Updates to be made are as follows:

- Update new tanker year after Joyce confirms year with title;
- 2006 Rhino to be removed from policy and total reduced to \$30,000;
- Trailers and mower to be reduced to \$25,000;
- Will adjust Group Accident Policy if the Board decides to go with either Plan 1 or Plan 2;
- Increase Co #2 pole barn and Co #3 storage building to \$35,000 each.

The Board thanked Dave Meager and Marcus Maringola for attending the meeting.

RESOLUTION #49 GIVING THE FOLLOWING FIREFIGHTERS PERMISSION TO ATTEND CREATING RETENTION THROUGH LEADERSHIP CLASS AT SCHENECTADY COUNTY COMMUNITY COLLEGE ON FEBRUARY 8, 2020: BRYAN CHOUINARD, WILLIAM COFFEY, CHRISTOPHER THURMAN, WILLIAM PRATT, JILL CHOUINARD.

MOTION: Chandler

SECOND: McGowan

RESOLVED to give the following firefighters permission to attend Creating Retention through Leadership class at Schenectady County Community College on February 8, 2020: Bryan Chouinard, William Coffey, Christopher Thurman, William Pratt, Jill Chouinard.

VOTE: All in favor. Motion carried.

Discussion regarding the upcoming Law & Management Conference.

RESOLUTION #50 GIVING THE FOLLOWING FIREFIGHTERS PERMISSION TO ATTEND THE ANNUAL FIRE & EMS LAW & MANAGEMENT CONFERENCE AT THE TURNING STONE CASINO & RESORT, MARCH 26-29, 2020: BRYAN CHOUINARD, JERRID MARSHALL. PERMISSION GIVEN TO TAKE: 260.

MOTION: Chandler

SECOND: Dussault

RESOLVED to give the following firefighters permission to attend the Annual Fire & EMS Law & Management Conference at the Turning Stone Casino & Resort, March 26-29, 2020: Bryan Chouinard, Jerrid Marshall. Permission given to take: 260.

VOTE: All in favor. Motion carried.

RESOLUTION #51 GIVING FIREFIGHTER MIKAYLA TOUGAS PERMISSION TO ATTEND MONTOUR FALLS FIRE ACADEMY NATIONAL FF1 CERTIFICATION EXAMINATION, MARCH 14-15, 2020. PERMISSION GIVEN TO ALSO USE DISTRICT CREDIT CARD.

MOTION: Chandler

SECOND: Russo

RESOLVED to give firefighter Mikayla Tougas permission to attend Montour Falls Fire Academy National FF1 Certification Examination, March 14-15, 2020. Permission given to also use district credit card.

VOTE: All in favor. Motion carried.

Discussion regarding repairs needed to Co #1 generator.

RESOLUTION #52 GIVING THE PURCHASING AGENT PERMISSION TO REPAIR CO #1 GENERATOR.

MOTION: Chandler

SECOND: Dussault

RESOLVED to give the Purchasing Agent permission to repair Co #1 generator.

VOTE: All in favor. Motion carried.

Discussion regarding email received from Co #3 President Miller requesting opinion from the Board in reference to the upcoming installation. Commissioner Chandler will contact President Miller and advise to maintain traditions. Joyce also reminded the Board that they need to start researching venues for the 75th Anniversary Installation in 2022. Joyce and Deidre to start looking into it.

Commissioner Chandler explained Becca forgot a rear window on the specs, but the window ordered for the radio room will fit; a change order will be issued for Co #1 radio room window.

D/C Barss requested a vent saw; brief discussion continued.

RESOLUTION #53 GIVING THE PURCHASING AGENT PERMISSION TO PURCHASE A VENT SAW FROM ALLERDICE.

MOTION: Russo

SECOND: Chandler

RESOLVED to give the Purchasing Agent permission to purchase a vent saw from Allerdice.

VOTE: All in favor. Motion carried.

Chief Davis enters meeting at 8:35 pm.

RESOLUTION #54 TO ENTER IN EXECUTIVE SESSION AT 8:36 PM IN REFERENCE TO THE MEDICAL HISTORY OF A PARTICULAR FIREFIGHTER.

MOTION: Chandler

SECOND: Dussault

RESOLVED to enter in executive session at 8:36 pm in reference to the medical history of a particular firefighter.

VOTE: All in favor. Motion carried.

RESOLUTION #55 RECONVENING FROM EXECUTIVE SESSION AT 8:47 PM.

MOTION: Chandler

SECOND: Dussault

RESOLVED to reconvene from executive session at 8:47 pm.

VOTE: All in favor. Motion carried.

Chief Davis notes he has been working on the FEMA paperwork; Joyce has been assisting. Discussion continued.

Chief Davis thanked the Board for the radio.

Asked what the Board wants him to do with the Chief's vehicle; do they want him to give it to D/C Bogardus? And what will happen to current 290? And what will happen if he is not Chief again next year. Brief discussion continued; Board to think about it.

Chief Davis would like to see the District EMS Coordinator get red lights. Board okayed; Chief will look into it.

Chief Davis noted there are 14 fire police but only 11 radios; they need more radios. Would like to look for radios on eBay. Brief discussion continued.

Commissioner Chandler questioned what the Board wants to do with the vacant Commissioner seat. Brief discussion continued; Board to leave as is.

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 8:59 PM. All in favor, meeting adjourned.

Respectfully submitted,

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

Joyce Petkus
District Administrator/Treasurer