

Board of Fire Commissioners

Greenfield Fire District
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Insurance Meeting – February 3, 2021

Meeting began at 7:00 PM.

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

Flag salute and a moment of silence.

Also present: Marcus Maringola, 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.
- 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 collective profitability of that year; for the first time in 28 years due to a total loss of a firehouse, no dividend was given. To make up for the lack of a dividend, Utica is decreasing the premium rates for 2021-2022.
- Building limits increased 3% and apparatus/mobile equipment were increased by 5%.
- Summarized the building and contents coverage; buildings are covered by guaranteed replacement cost, including any new building code upgrades, but not contents.
- Commissioner McGowan questioned if the limit on the Greenfield Center firehouse needs to be adjusted due to recent renovations, but no expansion in actual size of the building; it was noted that if there was expansion in area size, then they would need to know. Commissioner McGowan noted this was good to know, as they are looking to expand at the Porter Corners firehouse in the near future.
- Reviewed provision under the coverage extensions including personal effects of Firemen, 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. There is a State law that firefighters' premiums can't be increased and policy can't be cancelled due to line of duty accident. Joyce requested copy of law for her records.
- Towing coverage has no deductible and no mileage limit.
- Review of general liability coverage including premises liability and errors and omissions, limit is \$1 million each occurrence, \$2 million aggregate, 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. Commissioner Ramsey questioned what would happen if a firefighter responds to a call, and performs a task that they are not qualified to do, and it is

found out; it was noted that if this were a lawsuit, this is the type of claim that Errors & Omissions would qualify.

- District also has \$250,000 Cyber Suite coverage, with different components. Unfortunately, cyber extortion is becoming more common, and the district has coverage for up to \$25,000. Can increase the cyber extortion coverage with an additional policy for an additional premium.
- \$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 District's Treasurer, Deputy Treasurer and Purchasing Agent are additionally covered for \$1.7 million.
- The Company Treasurers/Deputy Treasurers are also covered for various limits.
- Overview of equipment coverage, including apparatus and miscellaneous firefighting equipment. Noted firefighting equipment falls under guaranteed replacement cost, including equipment on the fire trucks that are not permanently attached.
- With respect to the apparatus, they are covered at the limits shown in the policy with a \$2000 deductible and full glass coverage. Limits increased 5%. Regarding depreciation of vehicles, if there is an adequate replacement that is the same or similar to the vehicle for a lower cost, the lower cost would be paid. Commissioner McGowan noted that the 2020 KME Custom Tanker is no longer on property but still needs to be covered. Brief discussion continued.
- Discussion regarding the number of Tahoes currently in the District; there are four. Question also regarding the limit on the 2016 Ford F350.
- 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 \$1 million with additional coverage under the umbrella policy and supplemental uninsured motorist claims for volunteers up to \$1 million. Discussion regarding the importance of documentation.
- Umbrella policy is additional \$7 million over the general and auto liability, and \$3 million over the employment practices. Marcus also explained that there is also a change to the umbrella policy, called the Communicable Disease Exclusion, which is a direct result of COVID-19. The district is covered for communicable diseases under general liability up to \$1 million dollars, but it is NOT covered under the umbrella policy.
- New for this year is the addition of the drone/unmanned aircraft liability policy of \$1 million dollars. Explained that there is NO physical coverage on the drone; the drone coverage is only if the drone causes bodily injury or property damage. Marcus will look into the additional physical coverage. Brief discussion continued. Cost of drone is \$5,000.00.
- Group Accident Policy premium significantly dropped last year due to the decision made by NYS DFS stripping out the illness coverage to all group accident policies in NYS. The Board at that time increased to Plan 2.
- The District took the statutory cancer coverage and enhanced rider through VFIS. VFIS has filed with NYS to also cover exterior firefighters.
- 24 Hour Accidental Death and Dismemberment policy covers the Commissioners and paid employees, on or off duty.
- WC policy required if there is payroll; and subject to audit for possible adjustments.
- This year's premium has decreased, due to the change by Utica, to \$86,990.07.
- Reminder again that it is important to fill out both the Provident and VFIS 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 \$370,376.00 that applies to firefighters killed in the line of duty.

- Utica pays for Target Solutions basic level; the District pays the difference for the next level up.

Changes/Updates to be made are as follows:

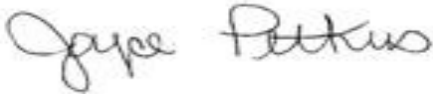
- Marcus will forward copy of State law that a firefighter's insurance premium can't be increased and policy can't be cancelled for In Line of Duty accident with personal vehicle.
- Will look into additional coverage for physical damage to drone.

The Board thanked Marcus Maringola for attending the meeting.

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

Motion was made by Commissioner McGowan with a second from Commissioner Russo to adjourn the meeting at 8:03 PM. All in favor, meeting adjourned.

Respectfully submitted,

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

Joyce Petkus
District Administrator/Treasurer