

# **Board of Fire Commissioners**

Greenfield Fire District  
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## **Insurance Meeting – April 5, 2023**

Meeting began at 6:04 PM.

**Present were:** Commissioners Chandler, Ellsworth, Hays, Ramsey, Russo, DA/Treas. Petkus, D/P Olson.

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 and contents 8%, emergency vehicles by 5%.
- Summarized the building and contents coverage:
  - \$1,000.00 deductible
  - guaranteed replacement cost
  - earthquake coverage of \$1 million with \$1,000.00 deductible
- Review of various 18 provisions under the coverage extensions.
- Review of general liability coverage including premises liability, 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, firefighters, 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.
- If the district has an Explorer Program, the board can add \$1 million Abuse/Molestation insurance as a separate endorsement, as well as have attorney draw up hold harmless agreement. Brief discussion; Board will consider coverage.
- District also has \$250,000 Cyber Suite coverage, with different components.
- 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 board would like to increase the bond of the Treasurer, Deputy Treasurer and Purchasing Agent to \$5 million.
- 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.
- Automobile coverage: \$1 million dollars with \$7 million dollar umbrella coverage, 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.
- \$1 million liability coverage only for the drone.
- Reviewed the \$225,000 Group Accident (Plan 1) policy coverage. The policy covers any class of member, any authorized activity.
- The District also has statutory cancer coverage as well as the enhanced all cancer rider through VFIS. Review of the classes of member.
- Brief review of 24-Hour Accidental Death and Dismemberment policy coverage as well as workers' comp for the paid employees and Commissioners.
- This year's premium is \$94,171.75.
- The Federal Death Benefit provided by the Department of Justice is currently \$422,035.00.
- Utica pays for Target Solutions basic level; the district pays the difference for the next level up.
- Reminder that Utica offers a free EVOC course.

Changes/Updates to be made are as follows:

- Joyce to contact Dave regarding the board's decision on the Explorer program coverage under separate endorsement.
- The board requested the bond of the Treasurer, Deputy Treasurer and Purchasing Agent to be increased to \$5 million; Dave will work on it.

The Board thanked Dave Meager for attending the meeting.

## RESOLUTION #104 ENTERING INTO EXECUTIVE SESSION AT 7:00 PM IN ORDER TO CONDUCT MAINTENANCE PERSON INTERVIEWS.

MOTION: Chandler

SECOND: Russo

RESOLVED to enter into executive session at 7:00 PM in order to conduct maintenance person interviews.

VOTE: All in favor, motion carried.

## RESOLUTION #105 RECONVENING FROM EXECUTIVE SESSION AT 7:35 PM.

MOTION: Chandler

SECOND: Russo

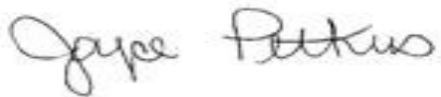
RESOLVED to reconvene from executive session at 7:35 PM.

VOTE: All in favor, motion carried.

Motion was made by Commissioner Chandler with a second from Commissioner Ramsey 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 7:40 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