

Board of Fire Commissioners

Greenfield Fire District
P.O. Box 103
Greenfield Center, NY 12833
(518) 893-0723

Insurance Meeting – April 2, 2025

Meeting began at 7:00 PM.

Present were: Commissioners Ellsworth, Etson, Thurman, Russo, D/S Gimbel

Also present: Dave Meager, Amsure Insurance Agent and Dustin Hall, Amsure Account Executive.

Dustin Hall noted the following regarding the district's coverages through VFIS:

- The purpose of the meeting is to review the district's insurance policies, and to answer any questions the Board may have regarding their insurance coverages.
- Insurance summary booklets distributed.
- VFIS is a group program tailored to the needs of the fire service.
- Review of Schedule of Limits and Deductibles: property deductibles are \$1,000, blanket limit for contents is \$431,000, and although building limits vary, they are subject to guaranteed replacement cost. The board questioned the Occupancy designations, including storage designations, and why Maple Avenue has a meeting room listed, yet the other fire stations do not even though each firehouse has its own meeting room.
- Everyone is covered for \$50,000.00 under Employee Dishonesty. In addition, the individual Fire Company Treasurers and Deputy Treasurers are covered with various limits as listed in the Summary of Insurance.
- The Fire District's Treasurer, Deputy Treasurer and Purchasing Director each have and additional \$5,000,000 of coverage.
- Portable equipment covered at guaranteed replacement cost with a \$500 deductible.
- The auto policy has a \$1,000,000 policy with an additional \$7 million of coverage under the Umbrella policy per occurrence.
- Apparatus is covered at the limits noted. Discussion regarding raising the limits annually to more reflect what the replace costs would be.
- Volunteers and employees are also covered for non-owned automobile under auto liability coverage.
- Towing is available with no mileage limit, but there is a monetary limit of \$5,000.
- There is also full glass coverage with no deductible.
- Discussion concerning the Facilities Rental agreement and the need for the renter to have insurance.
- The district also has Management Liability and Cyber Liability coverages.
- The District and the Line Officers are also covered up to \$8,000,000 per occurrence for Firefighter malpractice insurance.

Dave Meager then explained the following:

- Statutory Cancer Coverage is through the National Union Fire Ins. Co. of Pittsburgh and the fire district also has the enhanced rider for all cancers; a firefighter must satisfy certain requirements to be covered.
- The district is required to provide workers comp and disability per NYS law for District paid employees. It is based on payroll.
- 24-hour Accidental Death and Dismemberment policy covers the Commissioners and paid District employees.
- The Group Accident and Illness Policy covers injuries while performing a Covered Activity.
- The Federal Death Benefit is currently \$448,575.00.

The approximate premium is \$88,561.00.

Changes/Updates to be made are as follows:

- Discussion regarding the Schedule of Locations, Dustin will look into the questions asked by the board regarding the Schedule of Locations, specifically the occupancy designations.
- Questions concerning the need to increase the policy amounts yearly to cover the increase in cost to replace trucks and other apparatus; they will look into it.
- Clarification of coverage relating to Mutual Aid.

The Board thanked Dave Meager and Dustin Hall for attending the meeting.

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

Motion was made by Commissioner Ellsworth with a second from Commissioner Etson to adjourn the meeting at 8:20 PM. All in favor, meeting adjourned.

Respectfully submitted,



Kim Gimbel
District Secretary / Deputy Treasurer