

Greenfield Fire District
Greenfield Center, NY 12833

The **April 1, 2026** Insurance Review Meeting of the Greenfield Fire District was called to order at the District Office by Commissioner Etson at 6:15 PM.

Present were: Commissioners Ellsworth, Chouinard, Russo, Etson and Davis; D/S Gimbel, Amsure Representee Dave Meegar and VFIS Representee Dustin Hall.

The purpose of this meeting is to go over the insurance policy of the Greenfield Fire District. Covering vehicles, apparatus, building

Discussion opened with introductions and the rolls of their staff at Amsure of Adirondack Trust

Policy Dates : 03/1/2026 – 03/1/2027

Property schedule of locations *pg 6*; in looking over it was discussed that the storage building at the Porter Corners Co#2 station was not listed and would be added at \$25,000.00. *Measurements would be sent this week.*

VFIS updates pricing by 4% each year to cover inflation

Discussion followed explaining the amount of coverage we have mechanical breakdown and the coverage *pg 9*

The treasurer and deputy treasurer of each company as well as the district are covered under a blanket crime policy of employee dishonesty.

The treasurer, deputy treasurer and purchasing agent are each bonded for \$5,000,000.00

Auto Policy will be updated to increase amounts to actual replacement value vs purchase price to cover the cost of inflation pg 19. Updated prices will be sent this week.

Dustin asked to have the OSC audit , ISO rating and the Long Term Planning report from Hueber and Breuer be sent to him when completed to be noted on the policy.

Discussion of moving the umbrella policy maximum to \$10,000,000.00

Enhanced cancer coverage will continue. Commissioner Ellsworth spoke of a claim that had been denied. Dave Meegar will look into it and follow up with Joyce.

Meeting closed at 7:40 pm

Respectfully Submitted,



Kimberly A. Gimbel
District Secreta