

VFIS NEWS

Bringing important information to emergency service organizations.

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We welcome comments, suggestions and questions from our readers.

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David Wyrwas
President, VFIS

Almost every day, an article crosses my desk about an emergency service worker (whether volunteer or paid) who suffered a line-of-duty injury or death. Many prominent fire, rescue, and ambulance service leaders write powerful editorials about the injuries and deaths suffered by emergency service personnel.

The overwhelming majority of experts believe the 80,000 to 100,000 firefighter injuries and close to 100 firefighter fatalities per year are simply too high. The experts however, disagree as to how to reduce these losses.

Because of our long history of insuring emergency service organizations, VFIS has significant detailed data on these injuries spanning over twenty-five years. Not surprisingly, our statistics are somewhat similar to those published by the various national organizations.

To summarize:

- *Close to 25% of fire-related deaths are caused by some form of vehicle accident.*
- *Around 50% of fire-related deaths are caused by heart or circulatory malfunctions.*
- *Of the 80,000 to 100,000 disability injuries per year, a large percentage are vehicle or heart related.*

Think about these two simple statistics for a moment. Nearly 75% of these incidents are either heart- and circulatory- or vehicle-related. What can be done to minimize this tragic loss of life and equally distressing disabling injuries? Some propose mandatory physicals, while others wonder where the rural fire service will get the money to pay for these physicals. Others promote strict and mandatory driver training. Once again others ask who will pay for the training.

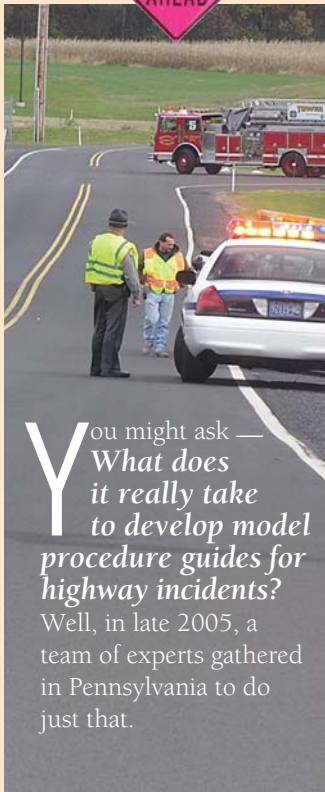
In my opinion the fire service is a long way from reaching a consensus on any acceptable solution to significantly reduce injuries and deaths. Many prominent organizations have taken positive steps to attempt to address the problem. At VFIS, we demonstrate our commitment to safety by continuing to promote driver training and safety through our Education and Training Department. We know that, by providing this valuable added service, we are helping reduce the potential for vehicle accidents. We also encourage our clients to do what they can to ensure their membership meets the physical requirements necessary to be involved in emergency operations.

Equally important, VFIS provides an Accident and Sickness (A & S) Program intended to help minimize the financial devastation associated with a disabling injury or death of a member. What puzzles me is why every fire department and rescue squad doesn't take advantage of the VFIS A & S program. For an investment of about \$1 per protected resident, you can provide benefits to help your volunteers (and, for an additional premium, your career members) in the event they suffer a disabling injury as a result of line-of-duty activities. In addition, you can provide survivor benefits to the family of a deceased firefighter.

When surveyed, emergency service organizations without A & S coverage often say they believe Worker's Compensation and the Federal Death Benefit will take care of their members. Unfortunately, Workers Compensation has certain limitations, waiting periods, and benefit maximums that can create a situation where a disabled member does not receive enough income to cover his mortgage and other expenses. Why risk the bad publicity and embarrassment of having a member who suffers an emergency service-related disability complain about not having money to pay his bills? If you do not currently have a VFIS Accident and Sickness policy please call your agent or VFIS home office to receive more information regarding this valuable program. 🚚

Developing Model Procedure Guides for Highway Incidents

Chief Bill Jenaway, Ph.D., Exec. VP VFIS Education and Training Services



You might ask —
What does it really do to develop model procedure guides for highway incidents?

Well, in late 2005, a team of experts gathered in Pennsylvania to do just that.

Allen Baldwin, Safety Officer for the Pennsylvania Turnpike, hosted fire officials from Pennsylvania, Delaware, Maryland, and West Virginia. The Emergency Responder Safety Institute of the Cumberland Valley Volunteer Firemen's Association conducted the project in concert with VFIS staff and Bill Troup of the United States Fire Administration (USFA). The project was funded by USFA.

The participants focused their efforts on developing model procedures for highway incidents to reduce the number of firefighters, police officers, and highway workers being struck by vehicles resulting in injuries or death while performing emergency operations on roadways. The Department of Homeland Security's Federal Emergency Management Agency, through the USFA, has received support for this initiative from the Federal Highway Administration of the US Department of Transportation (DOT), and most recently from the US Department of Justice (DOJ).

Meanwhile, the National Institute of Justice has initiated a partnership with the International Fire Service Training Association for the research and development of effective technical guidance and training programs for fire and emergency service providers called the Traffic Incidents Management System (TIMS). This project will enhance responder safety and provide guidance to local-level fire department, law enforcement, and highway workers in compliance with DOT's Manual of Uniform Traffic Control

Devices and the soon-to-be-released Model Procedures Guide for Highway Incidents produced by the National Fire Service Incident Management System (IMS) Consortium.

The group spent four days at four locations developing and capturing on film a variety of safety scenarios at highway incident scenes so that they could develop educational and procedural tools for fire services. The activities started in Adams County, Pennsylvania, where work was completed on two-lane highway scenarios. The next day was spent at the Pennsylvania Turnpike Commission's headquarters. The facility's command and control center handles an average of 400 calls for medical and vehicle emergencies during a 24-hour period, with weather scenarios and holiday driving periods escalating that number to 2,000 or more. The crew next filmed at one of the Pennsylvania Turnpike tunnels undergoing maintenance. The field efforts were completed at an unopen section of the Pennsylvania Turnpike (Rt. 43) at the Pennsylvania/West Virginia border. The success of this project was ensured by the Pennsylvania Turnpike Commission's willingness to support the project.

The four days of activity resulted in the examination and development of advanced technology and systems that will permit nationwide sharing of lessons learned among transportation, public safety, and emergency personnel, enabling them to more effectively and safely respond to roadway incidents. The project brings together advocacy for effective highway incident management and training of emergency response personnel. The effort also studied the feasibility of applying technologies to improve highway incident management and responder safety.

As part of the project, research will be performed on how emergency services



Near-Miss Reporting:

Sharing What You Know to Save a Fellow Firefighter

John Tippett

There is a new opportunity available for firefighters to help save their own. A free website, www.firefighternearmiss.com, launched in August 2005, is the latest effort to reduce firefighter fatalities and injuries. The site capitalizes on a successful program used in the aviation system for the last thirty years. A visit to the site offers a user-friendly method to submit a report about an event that could have resulted in a serious injury or fatality, but because of a fortunate break in the chain of events, was averted. Users can also search reports to look at what other

firefighters have experienced. The value of the system lies with the users. Sharing lessons learned, or reinforced, on a national level broadens firefighter experience everywhere.

The new website is voluntary, confidential, nonpunitive and secure. There is no log-in, registration fee, or password required. Visitors simply type www.firefighternearmiss.com into the Web address field on their browser's home page. They will then be taken directly to the Near Miss home page. Visitors are encouraged to save the address to "My Favorites" or place the link on their desktop.

Navigating the site is easy. If you're a first-time user, select "Search Reports" on the task bar. When the Search Reports screen appears, select one of the "Type of Event" categories and hit the "Search Reports" button at the bottom of the screen. The Search Results screen will appear next. Then click on one of the report numbers and begin learning from the experience of others. Many firefighters liken the system to sitting at a huge fire-house kitchen table, learning lessons from firefighters everywhere. Reports range from brief and direct to extensive and thorough.

From the Search Reports feature, you may be inclined to submit your own report about a similar experience or a completely different event. Simply return to the home page, select "Submit Report," and follow the instructions. Once the report is submitted, it is reviewed and "deidentified" by two experienced, active-duty fire service professionals who have signed confidentiality agreements. The reports are edited for readability and anonymity only; the content is not changed. Once the second reviewer is finished with the report, it is posted on the website. The process takes between three and seven days from review to posting.

The heart of the system is the Event Description and Lessons Learned pages.

These pages describe events and convey lessons that are worth passing along. Feedback from the format has been positive. Company, training, and battalion level officers are using reports in every venue, from morning briefings to formal training classes. These pages also provide valuable information fire services can use to publicize policies and training programs that improve firefighter safety.

One very popular feature is the Report of the Week (ROTW). Each Friday, reviewers select a report that is relative to current fire service topics or has special merit. The report, along with a series of discussion questions, is emailed to a growing list of firefighters across the country. There is no cost to sign up for ROTW. Send an email to nearmiss@iafc.org with the word "subscribe" typed in the subject line to begin receiving your own copy.

The system surpassed 500 reports submitted in less than 240 days of operation. This number over the range of days is seen as concrete evidence that the system is gaining in popularity, confidence and acceptance. Future enhancements call for a key word search to streamline report searches, a resource page with approved photos and video clips, a spell check feature, best practices, SOPs and more. 🌟

For more information, go to the extensive FAQ section on the website. Or contact Amy Hultman at 571-238-8287 or 703-273-9815, x364. You can also send an email to nearmiss@iafc.org.

John Tippett is a project manager for the National Fire Fighter Near-Miss Reporting System and a battalion chief for the Montgomery County (MD) Fire and Rescue Service.

The value of the system lies with the users.



implement the TIMS and IMS Consortium Guide. It will examine technology and practices such as the effective placement distance for roadway warning signs, the correct amount and type of emergency vehicle warning lighting (e.g., intensity and color), training, and placement and protective equipment for flaggers and others. The belief is that implementing an effective TIMS could reduce the number of firefighters being struck and killed while performing duties as emergency responders.


For additional details on the project and highway safety initiatives, visit the Cumberland Valley Volunteer Fireman's Association's "Emergency Responder Safety Institute" website, www.respondersafety.com. 🌟

**Health
& Safety**

VFIS Sponsors Health Screenings at Pennsylvania Fire Expo

Two out of three stroke victims have no prior symptoms or warnings! This alarming statistic can be lowered by early detection through screenings such as the carotid artery screening. That is why VFIS sponsored preventive health screenings at May's Pennsylvania Fire Expo. The noninvasive, completely painless screening for vascular disease takes less than five minutes, and is provided by Prevention Health Screenings. The screenings utilize advanced Ultrasound and Doppler technology, and quickly and accurately detect abnormalities of the carotid arteries and abdominal aorta, as well as peripheral vascular disease of the lower extremities.

A recent study shows that heart attacks are responsible for 44% of on-duty deaths by firefighters. And according to

the 2003 Centers for Disease Control and Prevention (CDC) report, "Healthy Aging for Older Adults," screening tests can catch conditions or diseases in their early stages, when they are more easily treated, and thus substantially reduce the impact of illnesses such as heart disease, hypertension, cancer, or diabetes. In addition, the results may help identify potential risk factors for disease that can be managed with simple lifestyle changes. 

For more information on how a health screening can help you or members of your department or community, visit www.preventionhealthscreenings.com.

Chief Billy Goldfeder took part in the health screening.



PA State Fire Commissioner Ed Mann and Loveland-Symmes Fire Chief Billy Goldfeder were both on hand at the VFIS booth to support the Carotid Artery Health Screenings.

Partners in Promoting Safety

VFIS, Regional Directors and State Organizations Forge Relationships to Enhance Life Safety Initiatives

For the last 30 years, VFIS and its Regional Directors have worked hard to build strong partnerships with local, state, and national organizations. A key element that contributes to this relationship building process continues to be the promotion of safety through training and education. The relationship was built on the delivery of the various VFIS seminars, educational programs, and products throughout each state.

As a result of the USFA and National Fallen Firefighters Foundation campaign "Everyone Goes Home" and the 16 Firefighter Life Safety Initiatives, VFIS and several Regional Directors have furthered and enhanced many partnerships. Recently we have partnered with three organizations, the Firemen's Association of the State of New York (FASNY), the Tennessee Association of Rescue Squads (TARS), and the Pennsylvania Turnpike Commission. Currently, we are also working with the North Carolina State Firemen's Association (NCSFA). Each organization is working on a customized training package or regional training seminars that focus on safety issues regarding state-specific emergency response.

"In New York, the VFIS and FASNY partnership has been a huge success", said John Sroka, Director, New York Education and Training Services. "We've delivered student level training to over 5,000 participants, and provided more than 175 individuals with instructor level training so that they can take the



Highway Safety program back to their own departments. Our next project will offer training to 57 counties in the state of New York, basically one class in every county with a volunteer emergency service organization, and that is something that to my knowledge has never been done in our state.”

Each partnership has created something unique. The FASNY initiative will be providing a four-program CD and DVD training package. TARS created a driver training program to meet a Tennessee statutory requirement for annual training. The PA Turnpike Commission is working on a statewide “Move Over” awareness program for the driving public. Finally, NCSFA is focusing on a package to prevent emergency vehicle rollovers.

Cooperation among these groups helps everyone to remain focused on a very important issue—safety for emergency responders. **Your local, state, or regional organization can tap into these helpful safety training programs by contacting VFIS at www.vfis.com or (800) 233-1957.** 🌟

Legal/
Management



A Tale of Two Claims

Two recent lawsuits involving VFIS insureds spotlight a fact of life for emergency service organizations — immunity does not mean that they automatically stay out of court.

In the first case, the law provided immunity both to the volunteer fire department and to its individual volunteers (in many states, immunity is provided to either the organization or to the volunteer or employee). Despite the immunity protection, a lawsuit was filed (the plaintiff’s attorney argued that a previously unconsidered distinction could be made among volunteer fire departments and that not all volunteer fire departments were entitled to the immunity).

The lawsuit obligated the fire department and the volunteer to defend themselves. Defending a suit requires selection and payment of qualified defense counsel. Managing and funding the suit could have interfered with the organization’s mission in the community and with the volunteer’s family commitments and employment. Instead, the VFIS liability policy provided the response to the lawsuit.

The lawsuit proceeded to several trials and appeals. Regrettably, the courts agreed with the plaintiff and made new law severely restricting the application of tort liability immunity to volunteer fire departments in that state. As designed, the VFIS insured’s liability insurance policy protected the insured from the financial consequences of the Court’s decision.

The second case, in a different state, had what we think was a more appropriate outcome. But it taught the same lesson. A lawsuit was filed despite the existence of tort liability immunity. In this case, the plaintiff attorney constructed an argument that the particular activity involved — the control of an emergency scene — was not a type of activity for which the immunity provided protection. Again, the VFIS insured’s liability policy responded. This allowed the insured to focus on its mission in the community, while cooperating with VFIS in the defense of the legal proceedings against it.

In this second case, the trial court determined that the immunity did apply to the insured’s activity. However, that victory did not end the legal action against the insured. The plaintiff filed an appeal, which, although defeated, compelled more legal efforts on behalf of the insured.

In the first case, the insured’s liability insurance was there to protect them when their expected immunity was not upheld by the court. In the second case, the insured’s liability insurance defeated the challenge to the immunity. Liability insurance, like tort liability immunity, cannot protect against every adverse consequence of emergency service activity. But as these differing cases teach, don’t answer the call without it. 🌟

VIDEO SURVEILLANCE SECURITY for Emergency Service Organizations

Use of video surveillance cameras for security purposes should be part of an integrated overall premises safety and security program. The program should be designed after a careful review and analysis of the security needs and a threat assessment of the premises. Video surveillance can be as effective as the facility's ability to monitor and respond promptly. Generally, there are no specific requirements regarding use of video cameras for security purposes, such as location, type and number of cameras and real-time surveillance. However, privacy issues should be seriously considered.

The following are some considerations that may be helpful when implementing a video surveillance program. This is not comprehensive. The equipment manufacturers and legal counsel should be consulted for more specific guidelines. In light of emerging terrorism, video surveillance has become an important element of a site security program.

- Q Covert use of video cameras may have significant legal implications related to invasion of privacy issues — for example, use of such a camera in a rest room or a bunkroom. Legal counsel familiar with local laws on this subject should be consulted.
- Q A video surveillance camera without appropriate real-time monitoring and prompt response capability is an ineffective deterrent of crime. Although it may help in apprehending the criminal later, it does nothing to protect and assist the victim.
- Q Depending on the need, the recording can be time-lapsed or real-time. All surveillance recordings should have a date and time stamp. Organizations will want to record in real time, as a time-lapsed recording may not capture the observed crime, which could create

problems when the case goes to trial.

- Q Although it may provide a very limited visible deterrent against criminal activities, never use dummy cameras. These devices give a false sense of security to people and create an expectation of safety. This can have very serious legal and liability implications in case of litigation involving personal injuries, especially assaults, robberies, and rapes.
- Q Fixed surveillance cameras are not very effective for large open areas where there is constant movement. These areas, such as parking lots, should be monitored by multiple cameras, possibly overlapping to give better coverage. Cameras with pan, tilt, or zoom capabilities provide more flexibility for surveillance of large areas.
- Q The number of cameras to deploy in a premises security program depends on many factors, and the decision should be part of an overall security plan. Design and layout of the area and location of obstructions must be considered. Cameras can be hard-wired or wireless for transmission. For wireless cameras, consideration may have to be given to the interference issue and the transmission frequency.
- Q Appropriate lighting is crucial to effective video surveillance. The camera selected must be capable of operating with the available light. Cameras used for outdoor surveillance must be able to accommodate a broad range of variable light conditions, from natural daylight to night-time illumination.
- Q Outdoor installations will require appropriate protection of the equipment from weather elements and vandals.
- Q Mounting options (high or low), back-up power and service maintenance access must also be considered.

Video surveillance will be generally permissible in areas that are open and accessible to a larger number of people. Individuals do not have an expectation of privacy in such public areas. Some companies also choose to post warning signs (for example: "This public area is monitored for personal safety and property protection.") Distribution of a written organizational policy on surveillance and signed consent forms from all employees/members ensures the documentation that they have reviewed the policy and puts them on notice for any premises monitoring.

Some additional management procedures that should be considered when implementing a premise video surveillance program are:

- Q Written communication to anyone entering the film range of the camera with a clearly visible sign. If the images taken are linked to a data collection site, the sign must indicate whom to contact if someone wants to press his right to information.
- Q The organization must protect the personal data against unauthorized processing by technical and organizational measures. Only authorized persons may have access to the data, and it must be kept in a locked room or cabinet.
- Q The data may only be used for the express purpose of the surveillance and for no other reason.
- Q The identity of persons filmed cannot be disclosed except to the appropriate authorities for the purposes of the surveillance.
- Q The images taken must be deleted within a short time frame. A suggested time frame is one week.

Video surveillance can be an effective tool for premise security. Proper development and management of the system is important for that effectiveness. 🌟

Canadian Association of Fire Chiefs



Mike Eddy
President, Canadian Association of Fire Chiefs
Chief Director of Halifax Regional Fire and Emergency
Halifax, Nova Scotia, Canada

DEPARTMENT PROFILE —

Serve: 360,000 Residents
3,344 Square Miles

468 Paid Staff
800 Volunteer
61 Fire Stations
155 Front line fire apparatus



want to take this opportunity to inform you about the Canadian Association of Fire Chiefs (CAFC) and

advise you on a number of key policies we developed to improve the delivery of fire service and for the protection of our citizens.

The CAFC is a nonpartisan national association formed in 1909 and comprises some 1,000 chief fire officers located in every Canadian province and territory. It is the only association that speaks for all elements of the Fire Services in Canada. The 2001 Census reported a total Canadian population of just over 30 million. The lives and property of over two-thirds of these individuals are protected by CAFC members. That Census also reported 19.6 million people residing in the 25 largest metropolitan areas across Canada. All but one of these areas are represented among the CAFC membership. Therefore, CAFC members are the emergency first responders for 99.2 percent of Canadians residing in the 25 largest metropolitan areas.

The Canadian Fire Service comprises

3,492 fire departments, which are broken down as 95 full-time career, 213 composite and 3,184 volunteer fire departments. The total number of fire service members is 108,008, with 84,314 volunteer personnel and 23,694 full-time staff. More than 91 percent of the fire departments in Canada are served exclusively by volunteer firefighters and officers. In the rural and remote areas of Canada, these volunteers are truly the backbone of the front-line responders for emergencies that may affect their citizens.

Due to the critical importance of volunteer fire departments and volunteer firefighters to the safety of Canadians and the appropriate delivery of fire services, the CAFC has a number of policies we are promoting to the Government of Canada. A few of these are:

- **Financial Support for the Fire Services**

A base level of fire protection needs to be available to all Canadians. Therefore, the Government of Canada should be financially responsible for ensuring that all rural and remote Canadian communities are able to provide basic fire protection services to their citizens.

- **Income Tax Deductions for Volunteer Fire Services Personnel**

Volunteer firefighting personnel who have performed at least 200 hours of service in a taxation year (and have a letter from their Department attesting to that fact) should be allowed to deduct \$3,000 from their taxable income from any source. The 200 hours of annual service should include time spent in carrying out related duties and in achieving and maintaining a level of training to meet recognized standards.


- **Tax Credits for Employers of Volunteer Firefighters**

The Government of Canada should provide employers with a \$500.00 tax credit each year for each employee who is actively serving as a volunteer firefighter or officer.

- **National Insurance Coverage for Volunteer Firefighters and Officers**

We are looking for legislation that will provide a minimal level of life and disability insurance coverage to volunteer firefighters and officers. This coverage should be comparable to that provided by municipalities and major employers in Canada.

The CAFC has developed many policies that directly impact improvements for our volunteer fire service and others that will affect all fire services and enhance safety for our firefighters and the citizens we serve.

It is our hope that the Canadian government will respond to these proposals and take the recommended action so that all Canadians can be provided with adequate fire service, and volunteerism in the fire service will be encouraged and rewarded. To express your support of these proposed measures, email info@cafc.ca 

**News
You Can Use**

National Highway Transportation Safety Administration's EMS Update

The National Volunteer Fire Council (NVFC) is partnering with the National Highway Transportation Safety Administration (NHTSA) to keep people informed about the activities of the Office of Emergency Medical Services. The NHTSA's EMS Update keeps responders knowledgeable about new products, current programs, and ongoing projects.

To view the newsletter, visit <http://www.nhtsa.dot.gov>, and browse the topic of Emergency Medical Services. *



National Strategy for Pandemic Influenza: Implementation Plan

The White House has released a National Strategy for Pandemic Influenza Implementation Plan. The Plan describes more than 300 critical actions, many of which have already been initiated, to address the threat of pandemic influenza.

For more information and to view the Plan, please visit <http://www.pandemicflu.gov/>. *

USFA and IAFF Launch New Online Emergency Vehicle Safety Program

The Department of Homeland Security's United States Fire Administration (USFA) and the International Association of Fire Fighters (IAFF) recently released a new emergency vehicle safety program designed to give firefighters a greater awareness of safety issues when riding on fire apparatus and operating at emergency roadway scenes. The USFA-IAFF emergency vehicle safety program is an outgrowth of the partnership with several leading fire service organizations and was developed to reduce the number of firefighter deaths while responding to or returning from the scene of an emergency.

For more information about this program, visit <http://www.iaff.org/evsp>. *

Any products or services featured in this publication other than those provided by VFIS, should in no way be interpreted as an endorsement by VFIS.

**Please Route To Your Local
Emergency Service Organization**



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