



Bringing important information to emergency service organizations

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## VFIS Speeds Fire Station Recovery

*It’s hard to say who was more shocked by the fire on September 12, 2007—the firefighters or their insurance agent, Higgins Insurance President Dave March. March hadn’t planned on working that day, but stopped into his office just to check e-mail. Initially, the news of the fire didn’t sink in.*

“Karen said to me, ‘Dave, the Schuylkill Hose Company No. 2 has a fire,’ March recalled. “I said to myself, ‘Of course they have a fire, they’re firefighters.’”

“Then it dawned on Karen that I didn’t get it. So she said, ‘No, Dave, they have a fire—at the fire station.’”

March, who had only been in the office for about two minutes, jumped back in his car and drove over to the station. The fire, which had started around 2:30 or 3 p.m., was still going when he arrived around 4 p.m.

Glen Sattizahn, First Assistant Fire Chief for the Borough of Schuylkill Haven, which runs the No. 2 fire station, had been on the scene since the fire began. “It was devastating,” he said.

“I wrote the engine room off as a total loss right away and tried to prevent losing the rest of the building.”

“It was a shock, really,” said Frank Noecker, President of Schuylkill Hose. “We just heard about it by word of mouth. It came over the air and a lot of people in town knew about it fast.”

The fire, which caused approximately \$2 million worth of damage, destroyed the entire engine room, two fire trucks, a hazmat trailer, the kitchen, an office and a significant amount of gear.

### Immediate On-site Help

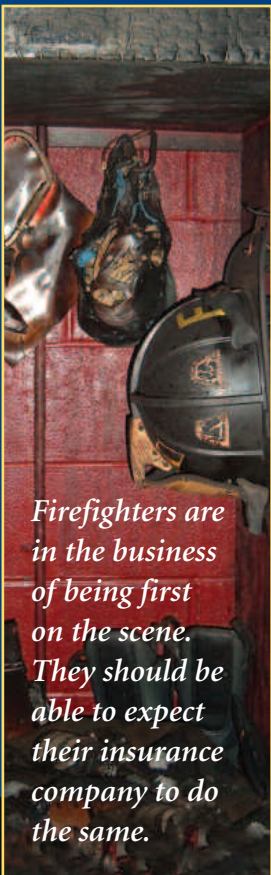
Noecker was surprised by his insurance agency’s quick response. “They were there very quickly. They called the adjuster, who was on his way down while the fire was still in progress,” he said.



*Continued on page 2*



*“First on the Scene ...  
Still Responding.”®*



*Firefighters are  
in the business  
of being first  
on the scene.  
They should be  
able to expect  
their insurance  
company to do  
the same.*

## VFIS Speeds Fire Station Recovery

*Continued from cover*

March also called a fire and water restoration company and got them there quickly. John Powers, another Higgins agent, called a construction company who donated dumpsters to be brought on site immediately.

“You always hear those horror stories that the insurance company will not take care of you and that it takes a while for them to get there,” Sattizahn said. “That was not the case with VFIS. They were here before the fire was totally out, and they had provisions made so we could do whatever we needed to do to close up the building for that evening.”

March was glad to help in whatever way he could. “At that point, all an agent can really do is be there to answer their questions,” he said, “but it’s peace of mind, really. Obviously they were full of questions about the process and what they needed to do next. We got in touch with the claims people at VFIS immediately from my cell phone, and what I couldn’t answer, we asked them.”

### Fast Payment

Because the response from Higgins and VFIS was so immediate, VFIS claims was able to make the first payment on the claim in less than two days. The fire occurred on Wednesday afternoon. On Friday, VFIS handed over a large check.

“Within 48 hours of the fire, the fire company had checks in their hands,” March said. “They said that they were not expecting to see money for several days or weeks.”

“I didn’t think it would fall in place that quickly, to be honest with you,” said Noecker. “I talked to Denny Ryder, VFIS Claims Property Manager, who said they would be down the next day with money for us. And they came down and paid the trucks right up front.”

In addition to reimbursing them for the fire engines and the hazmat truck, VFIS was able to give the fire company enough money right away to secure the building and to replace the gear and equipment that was lost.


### The True Test

March says that, in the insurance business, the claim is “the Moment of Truth.” Noecker agrees: “They say you don’t know how good your insurance is until you use it. A lot of the fire companies we talked to in the weeks afterward couldn’t believe how quickly we got the money. And if there was something we missed on the claim and we had to add it on, there was just no question of it.”

Asked if the VFIS/Higgins team did a good job, Sattizahn said, “No. They did an excellent job. They just couldn’t do enough for us.”

March said he’s not surprised. “One thing VFIS has going for them is that they are known for making sure that claims are paid quickly. Other companies don’t seem to respond.

“VFIS has the reputation of being there right away, and they don’t make the customer jump through hoops to get a claim paid,” he continued. “Of all the insurance companies we represent, VFIS is consistently one of the best when it comes to response time and making sure that claims are handled correctly and quickly.

“Firefighters are in the business of being there right away,” March concluded. “They should be able to expect their insurance company to do the same.”



## Preventing Equipment Loss from Electrical Disturbances

by Jim LeSueur  
Sales Consultant  
Ausome Aire, LLC

**Zapped!** Public service answering points (PSAPs) continue to experience damage from lightning and other electrical disturbances at an alarming rate. The good news is there is a simple and affordable solution. Electrical disturbances are categorized into two classes, external and internal electrical anomalies. External disturbances include lightning strikes, utility switching, and accidents resulting in line disturbances. Amazingly, these only account for 20 percent of problems.

Internal disturbances, such as transient voltages generated when something switches, account for the balance. Examples include lighting, HVAC compressors, refrigeration systems, vacuum cleaners, space heaters and even uninterruptible power systems. Standards by organizations such as ANSI/IEEE, NEC, AT&T, and Motorola (Standard R56) all explain in detail what measures should be taken to prevent catastrophic loss of equipment due to electrical disturbances.

A proper systematic design for electrical protection begins with the grounding. ANSI/IEEE, Motorola and NEC 250.56 recommend resistance of 25 ohms or less. They require a single-point grounding reference, as does the utility company. If multiple ground rods are used, they must be bonded to the utilities' ground to ensure the single-point system. Then proper surge protection can be addressed.

There are four major site entrances for surges that require individual attention in order to effectively protect a site and reduce the probability of damage.

1. AC Power: Main service entrance, sub panels and generator
2. Telephone/Data: Data circuits, LAN, control, security and card access, and CCTV
3. RF Cabling: Antennae transmitting and receiving lines and cable television service
4. Tower light systems

Effective grounding or earthing alone will not protect a facility from damage due to surges, transients and lightning. However, an effective combination of grounding, equipment bonding and properly installed surge devices on all circuit conductors entering the equipment area will provide maximum site protection. ⚡

## NVFC Releases Podcast on Retention and Recruitment

Two of the biggest challenges facing volunteer fire departments are retention and recruitment. Seventy-two percent of firefighters in the United States are volunteers. Over the last three decades, the ranks of the volunteer fire service have declined by 7 percent.

In 2007, the U.S. Fire Administration and the National Volunteer Fire Council (NVFC) released a comprehensive guide that examined the obstacles to successful retention and recruitment efforts as well as the solutions to these obstacles. Earlier this year, the NVFC teamed up with [www.firehouse.com](http://www.firehouse.com) to record a podcast on this topic.

In the podcast, Chief William Jenaway, Ph.D., Executive Vice President of VFIS Education and Training Services, moderates a discussion of the key findings of this guide as well as the overriding concept of leadership when it comes to the issues of retention and recruitment.

The podcast is available online at <http://dynamic.firehouse.com/broadcast/category/nvfc-corner/>.

You can also access the podcast from the NVFC web site at <http://nvfc.org/index.php?id=640>. The recruitment and retention guide can be downloaded by visiting <http://nvfc.org/index.php?id=1056>. ⚡

## NEWS YOU CAN USE

### VCOS & VFIS Announce Retention and Recruitment Award

VCOS and VFIS are pleased to announce an exciting new partnership designed to recognize success and excellence in the retention and recruitment of emergency service organization members. The program will distinguish state-of-the-art management activities and personnel initiatives that result in the increased recruitment and retention of members.

Criteria for the VCOS-VFIS Retention and Recruitment Award include:

- A member of the organization submitting the entry must be a member of VCOS.
- The program must have been in place for the full calendar year, January 1 through December 31, 2007.
- An application form must be completed and include a full description of the recruitment and/or retention program.
- Benchmarks for performance in either or both categories (retention/recruitment) must be established, and evidence of how they were achieved must be provided.
- Specific program components should be highlighted in the description.
- Deadline for submission of the entries is August 1, 2008.

The award will be presented at the VCOS Symposium in the Sun, Clearwater Beach, Florida, in November 2008. The recipient will have the opportunity to share successful strategies at the symposium. VCOS will provide transportation and cover related conference costs.

For more information and the award application, visit [www.vfis.com/vcosvfisretentionandrecruitmentaward.htm](http://www.vfis.com/vcosvfisretentionandrecruitmentaward.htm). ⚡

# Understanding Civil Immunity

## Know and Obey Your State's Vehicle Codes PART 1 of 2

*Remember, you are a driver first and an emergency responder second.*

Years ago, there were very few articles about fire and rescue personnel and organizations being sued while performing the duties of their organization. Many emergency service personnel believed they could not be sued because of their state's immunity statutes.

There also wasn't much in the media about emergency service personnel being charged with criminal acts when performing their duties. Again, many emergency service personnel believed they would not be charged for offenses ranging from traffic violations to vehicular homicide when responding to or returning from a call.

Today there are more reports on civil lawsuits when emergency service vehicles are involved in traffic accidents as well as firefighters and ambulance attendants receiving traffic citations, being arrested at the scene for not listening to police officers, and even being criminally prosecuted for vehicle incidents.

In this issue of *Insurance Insider*, we'll cover civil immunity, how it may not be as broad as you think, and how your organization and personnel should accept and deal with this fact. In the next issue, we'll discuss how VFIS responds when you or your organization are facing civil or criminal charges.

**Driver first, responder second.** If I could emphasize only one point it would be that when driving a vehicle, you are a driver first and an emergency responder second. Every driver, including an emergency responder, must follow all state motor vehicle laws. You should know what rights and obligations you have when responding with lights and sirens, when driving apparatus without lights and sirens, and when driving your personal vehicle.

Be aware that, depending on your state and the specific circumstances, your personal vehicle could be considered an emergency or civilian vehicle. Without knowing your state's highway codes, you could be in for a rude awakening if you are stopped by a police officer or involved in an accident.

**Understand immunity.** It is also extremely important to recognize three points when responding on behalf of your emergency service organization.

1. While the majority of states have immunity statutes, when that immunity applies can vary widely.
2. There is no immunity from criminal prosecution.
3. State statutes have various provisions limiting the scope of immunity protection.

Following are some common provisions that could affect an immunity defense. These are either actual statutes or interpretations of statute wording.



They include

- When the volunteer's conduct fell substantially below generally recognized conduct in like circumstances by similar volunteers.
- When the volunteer performed an act or omitted performing an act that he or she was under a recognized duty to perform.
- Exceptions for wrongful acts committed while operating a motor vehicle.
- Gross negligence.
- Willful and wanton acts.
- Conscious, flagrant indifference to the rights or safety of an individual.
- Violating certain vehicle codes is acceptable as long as the action does not endanger life or property.
- Shall not relieve the driver ... from the duty to drive with due regard for the safety of all persons, nor shall such provisions protect the driver from the consequences of his reckless disregard for the safety of others.

What do these examples mean? Simply, **there is no such provision as absolute civil immunity**. It means that immunity might not apply even while you are acting on behalf of an emergency service organization by responding to or performing duties at an emergency. It means that you and your department or squad could be subject to civil litigation.

Further, look at these terms from above: gross negligence, willful and wanton acts, flagrant indifference. There is no objectively written standard as to what these terms mean. The determination of the definitions is "fact specific." That means that, after hearing testimony, someone will determine if immunity applies.

Here's an example. Let's assume you are in a vehicle accident after running a red light. Someone gets hurt. You and the fire department are sued for damages. The attorney hired to represent you will argue that your actions were prudent, reasonable and proper based on the circumstances of the situation. The plaintiff attorney will try to prove that others in similar situations would not have run the light. Either the jury or judge will determine whether you acted "properly." The interpretation of immunity statutes varies widely between states and, in some cases, between counties within the same state.

### **Protect yourself.**

What can you do to protect yourself? Here are a few recommendations.

- Know your rights and duties under your state and local vehicle statutes.
- Follow the standard operating procedures or standard operating guidelines of your department or squad.
- Remember, **you are a driver first and an emergency service responder second**.
- Ask yourself if saving a few seconds by running a red light or stop sign is worth the risk of killing yourself. Be prudent in your actions and err on the side of arriving at the scene safely.
- If you are involved in an accident, rely on your insurance carrier's claims department to help you through the difficult days ahead. The claims department should have experience in handling any civil litigation that might arise.

*Join the Insurance Insider in the next issue of VFIS News when he discusses the role of the insurance carrier when an individual or organization is facing civil or criminal charges.* 🌟

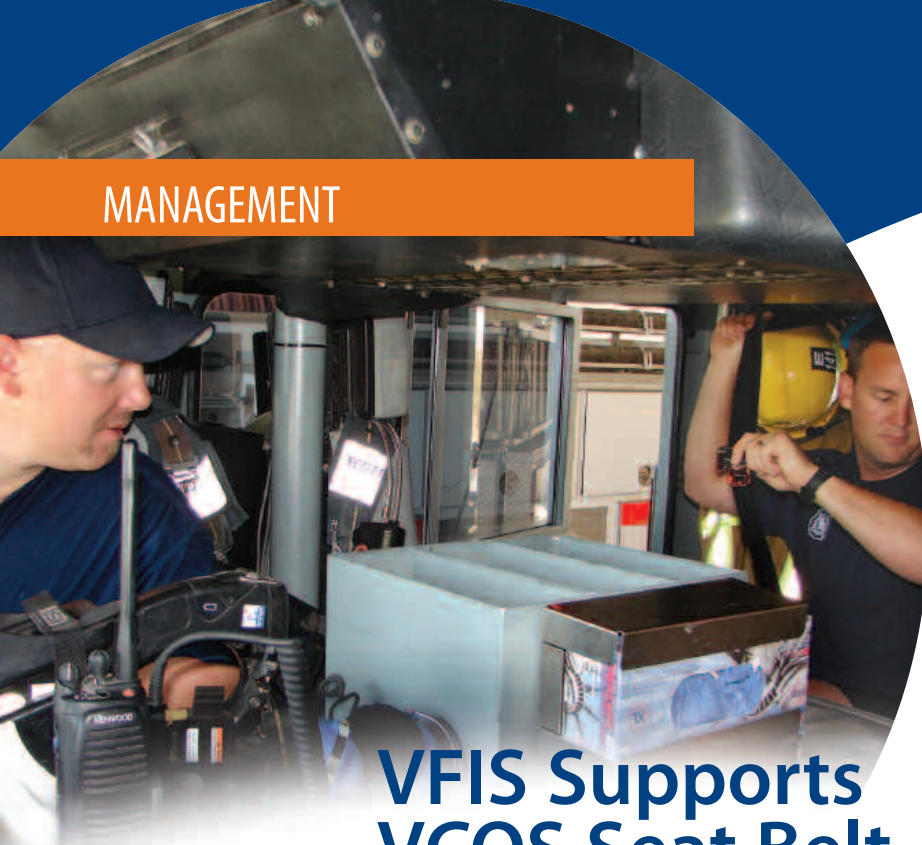


Photo courtesy of Daisy Mountain Fire District (AZ)

## VFIS Supports VCOS Seat Belt Pledge Efforts

*Too many firefighters are injured or die because they are not wearing their seat belts. This must change!*

### IAFC Suggested Model Seat Belt Policy

*All personnel must be seated and belted whenever the vehicle (either department or personal) is in motion for department business. The driver and/or officer shall ensure by voice and personnel reply that seatbelts are properly fastened. The driver will only proceed when it can be confirmed that all members are seated and belted. The only exception to the use of seatbelts while a vehicle is in motion is a situation where a person is providing direct patient care (EMS) and there is no reasonable restraint system available. Utilize a progressive discipline system holding the violator and the supervisor responsible to ensure compliance with the seat belt policy, reflecting the serious and potential life-threatening consequences of failure to comply.*

Motor vehicle accidents are responsible for nearly a quarter of firefighter injuries each year. Firefighters are being injured and killed in vehicle accidents because they were not wearing seat belts. In today's world, this is simply unacceptable.

To bring additional focus to this issue, the Volunteer-Combination Officer Section (VCOS) of

the International Association of Fire Chiefs has released a seat belt pledge for all to adopt to help eliminate these incidents.

"The International Association of Fire Chiefs Volunteer and Combination Officers Section firmly believes that the use of seat belts will save our lives. We, as leaders, MUST enforce a seat belt policy with related disciplinary procedures to ensure that everyone goes home," noted Chief Tim Wall, chair of the IAFC-VCOS.

In March, the IAFC board of directors adopted a position statement on seat belt usage. The statement establishes that all emergency-response agencies must have and strictly enforce a seat belt usage policy with effective disciplinary guidance that applies to all vehicles on department business, including personally owned vehicles. This position statement includes a suggested model policy that can be adapted to the needs of individual fire departments.

At VFIS, we commend and support VCOS' attention to and support of the seat belt issue and its continued efforts to reduce firefighter accidents. For your convenience, we have included both the seat belt pledge and the model policy statement. For more information, please visit [www.iafc.org](http://www.iafc.org).

### The Brian Hunton National Fire Service Seat Belt Pledge

Firefighter Christopher Brian Hunton, age 27, was a member of the Amarillo, Texas, fire department for one year. On April 23, 2005, he fell out of his fire truck while responding to an alarm. He died two days later from his injuries. Brian was not wearing his seat belt.

I pledge to wear my seat belt whenever I am riding in Fire Department vehicles. I further pledge to ensure that all of my brother and sister firefighters riding with me are wearing their seat belts.

I make this pledge willingly to honor Brian Hunton, my brother firefighter, and because wearing seat belts is the right thing to do.

On my honor, I so pledge:

Department \_\_\_\_\_ Address \_\_\_\_\_

Print Name and Signature \_\_\_\_\_

Please fax to the number for your time zone:

1-800-638-3842 (Eastern or Pacific) 817-295-3145 (Central) 817-297-0232 (Mountain)

## THE CHALLENGE

A career in the fire service has many dangers. As we have learned to control these exposures, we address them through new policies, better training and new equipment. Our vehicles today are much safer than at any time in history. Even with all these improvements, firefighters are still being injured in record numbers.

Driving has consistently been identified as one of the most dangerous tasks for emergency response personnel. This is substantiated by the high rate of injuries that are the result of vehicle crashes. This fact has remained the same for too many years.

Despite our intensive efforts to increase our safety awareness, there are personnel who continue to ride in vehicles without wearing their seat belts.

How can seat belt usage be an issue in the twenty-first century? Almost every state in the country has a seat belt law that many violate daily. The regulatory authorities are beginning to address this issue and, in many cases, the penalties for violation have been high and often involve criminal prosecutions. This has resulted because in too many tragedies, investigations revealed that wearing a seat belt could have saved a life. We must adopt a more positive culture regarding seat belt usage. The time has come for everyone to take the first step in accepting responsibility for personal safety. 🌟

## LET'S JOIN OUR BROTHERS AND SISTERS AND TAKE THE PLEDGE!

- ▲ Do you buckle up prior to leaving the station every time? If not, why not?
- ▲ Do you feel comfortable asking a teammate to buckle up?
- ▲ How does the fire company handle seat belt violations?
- ▲ Have you signed the pledge? If not, why not?
- ▲ What about your department?
- ▲ What do you think can be done to encourage every firefighter to wear a seat belt?
- ▲ Do you encourage your family to buckle up?

## Safety, Health and Survival Week: June 22-28, 2008

*International Association of Fire Chiefs (IAFC) and International Association of Fire Fighters (IAFF) announce theme: **Committed to Long-Term Results***

*Committed to Long-Term Results* encourages lasting investments by both chiefs and firefighters to enhance their health and safety. The ultimate goal is to institute a strong culture of health and safety within the fire/EMS service.

"There are certainly times when our call to duty unavoidably ends in tragedy, making it all the more important that we take defensive action against dangers we may be able to control or confront," said Chief Steven P. Westermann, IAFC president.

This year's theme reflects the need for organizational action that supports and encourages a safety culture. "The IAFF encourages labor and management to work together to address and improve firefighter health and safety," said Harold Schaitberger, IAFF general president.

Recommended activities and materials will incorporate three key areas where standard operating procedures, policies and initiatives—along with the training and enforcement that support them—can limit fire/EMS personnel's risk of injury or death:



1. Initiate an emergency vehicle policy, to include always
  - a. buckling up.
  - b. stopping at red lights and stop signs.
  - c. driving within speed limits and driving defensively.
2. Fully implement the *Wellness-Fitness Initiative* to provide
  - a. annual medical and physical evaluations.
  - b. equipment and time for exercise.
  - c. nutrition information.
3. Fully implement NFPA 1500 to
  - a. provide compliant PPE.
  - b. train and enforce use of PPE, including respiratory protection.

"You say that you love your family and friends? It is time now for all fire/EMS personnel to prove it. The goal is for everyone to operate as safely as possible at all times so that they are able to go home day after day to their loved ones," said Deputy Chief Billy Goldfeder, chair of the IAFC Safety, Health and Survival Section.

Keep watching [www.iafc.org/safetyweek](http://www.iafc.org/safetyweek) for more information on this year's program. As you develop your activities for this special week, VFIS encourages you to review and use VFIS education and training materials. Our risk management programs are designed to help you protect yourself and bring about a successful and safe outcome to any emergency response. These resources are available at our website, [www.vfis.com](http://www.vfis.com). 🌟

VFIS News  
P.O. Box 2726  
York, PA 17405  
(800) 233-1957  
Fax: (717) 747-7030  
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Please route to your  
local emergency  
service organization

## Canadian Association to Mark Century of Service

by Donald F. Warden, CAFC Executive Director



*The CAFC is pleased to have helped bring VFIS services to the Canadian fire services.*

This year, the Canadian Association of Fire Chiefs (CAFC) will celebrate its 100th anniversary, marking a century of service in representing firefighting personnel from across Canada. The organization is led by a board of directors composed of presidents from each of Canada's provincial and territorial associations. The more than 1,000 members of CAFC include fire chiefs and other chief fire officers from hundreds of Canadian municipalities, fire chiefs from Canada's First Nations, and fire chiefs from industry, airports, seaports, major healthcare facilities and Canadian Forces establishments. CAFC membership reflects a good cross-section of where members serve. The majority (91.2 percent) of Canadian fire departments are staffed by volunteers. Six percent of our fire departments are composite departments, manned by both full-time and volunteer firefighters. Almost 3 percent have full-time staff. One of the important responsibilities of the CAFC is nurturing an ongoing relationship with the Canadian government. Each year, the association holds Government Relations Week, where chief fire officers focus their efforts on lobbying Canadian leaders, both elected members of Parliament and senior public servants. An example of the effectiveness of CAFC's Government Relations Program occurred a few years ago when the government made Canada the first country in the world to require that all domestically sold cigarettes have a reduced ignition propensity. This year's Government Relations Week focused on the need to establish the position of a National Fire Advisor to ensure an effective voice for fire services within the government. Members also lobbied government leaders on the need to establish a personal income tax credit for volunteer fire services personnel. The CAFC is pleased to have helped bring VFIS services to the Canadian fire services. We are deeply appreciative of the significant support VFIS and its Canadian National Manager, Kip Cosgrove, provide for our annual conference. This year's conference will be held in Whitehorse, Yukon. We look forward to celebrating 100 years of leadership among Canada's fire services. 