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We welcome comments,  
suggestions and questions  
from our readers.

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## Tragedy Places Focus on Tennessee Emergency Response

### *Efforts of Tennessee Legislation and Responders Give Senseless Death Meaning*

Steve Frost, VFIS Tennessee Regional Director

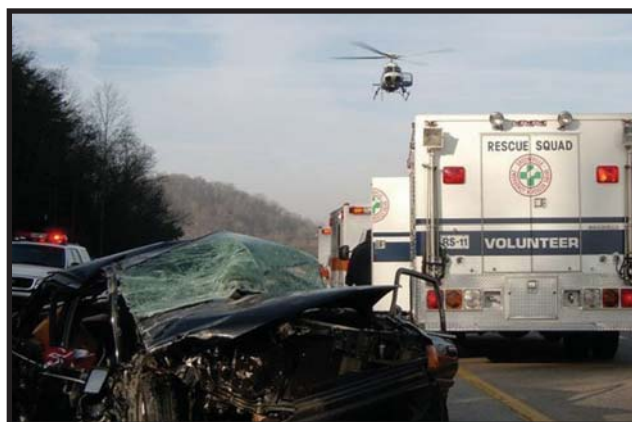
Insurance policies hold very little value in most peoples' minds until something bad occurs. In Tennessee a terrible tragedy gave us an opportunity for real change. The outcome of this event will never make up for the senseless death of a young lady, but at least good will prevail.

**O**n November 17, 2002, Vanessa Free was killed in an automobile accident in Chattanooga, TN. Vanessa and four other University of Tennessee - Chattanooga freshmen were off campus, and stopped for a red light. When the signal turned green, they started through the intersection, but had to immediately brake because a police car ran a red light with only its blue lights on. Still having the green light, the girls started through the intersection again. Within moments, a second police car, also only displaying blue lights, ran the red light. This police car hit the girls' vehicle broadside on the passenger side, sending their car spinning 275 ft. The traffic reconstructionist said that the police officer was traveling 65-70 mph in a 35 mph zone.

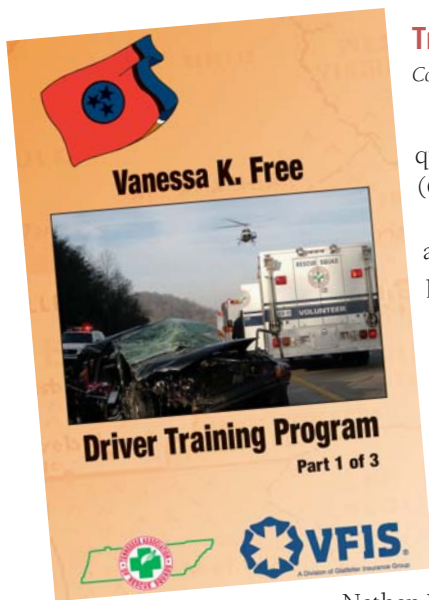
Vanessa was riding in the passenger seat and was killed instantly; the other passengers received serious injuries. The police officer, who received minor injuries, was responding to a call concerning a fight.

In 2004, the Tennessee Fire Chiefs' Association got wind of a bill in the State Legislature requiring training for emergency response drivers. The Association was asked to attend a legislative budget committee hearing, and chose me as a representative. My job was to kill a fiscal note attached to the Bill and persuade law enforcement to drop a request for a high-speed maneuver and pursuit facility. While I would like to think that my comments made a difference, I will never know. I do know that the facility and the fiscal note were dropped from the bill, which eventually passed unanimously!

With the passage of this bill, I knew VFIS had to respond with a special class that would meet the requirements of this new law. We have always had an incredible partnership with the Tennessee Association of Rescue Squads (TARS). TARS is a statewide association that provides much-needed training for all emergency responders. For years TARS has provided annual updates to ensure



*Continued on page 2*



## Tragedy Places Focus on Tennessee Emergency Response

*Continued from page 1*

quality instruction and program delivery. This association also issues continuing education units (CEUs), which paramedics and EMTs need to renew their licenses each year.

Several years ago, Mark Bowery, my fellow VFIS Tennessee Regional Director, and I were appointed by TARS to coordinate their driver training operations. This has been a very successful partnership, as thousands of emergency responders across the state gained access to VFIS's Emergency Vehicle Driver Training Program. It's funny how things come together. While Steve Cardin (TARS' Executive Director) and I began working on this new program, we thought it would be good if we could involve Vanessa Free's family. Since Mark knew Sarah Bogan, Vanessa's mom, he and his staff spoke with her and were able to convey the accessibility and quality of training and materials that TARS and VFIS would provide. During this time, Steve and I worked on the training product.

What an honor it has been to meet and work with Sarah! Sarah introduced me to two more incredible ladies, Mary Watts and her daughter Jessica. Jessica, who was also riding in the car at the time of the collision, received serious long-term injuries. With the help of Representative

Nathan Vaughn, and after months of hard work, Sarah, Mary, and Jessica pulled off an incredible victory.

As always, VFIS came through to put this program together. I want to thank all of the people already mentioned for their help, as well as Rusty Williams (TARS' Training Coordinator), Chief Ed Kay (Sparta Fire Department-TN), and all the folks at VFIS who spent hours and hours with me and are responsible for the incredible look and quality of our program.

The law requires two hours of annual training and a test for all emergency responders. We knew that two hours would not be enough, and built a three-hour program with three installments. This gives us nine hours of content and quality instruction over a three-year period. This program will make a difference in the way Tennessee emergency personnel respond.

VFIS developed the content, and TARS' instructor training system worked flawlessly. We were always pleased with attendance at our driver training sessions, but due to the efforts of all involved, the numbers have increased 400%.

The human desire to help is a powerful and wonderful thing. Keeping this passion and these emotions in check while negotiating our streets is a very difficult task. This chance to show responders the tragic side of responding "out of control" can effect real change, and give Vanessa's senseless death some meaning. 🌟

*The human desire to help is a powerful and wonderful thing.*

**Insurance**

## Uninsured/Underinsured Motorists Coverage

*by Paul Hill, VFIS Product Manager*

**U**ninsured Motorists Coverage (commonly referred to as UM) and Underinsured Motorists Coverage (commonly referred to as UIM) are easily overlooked by many auto policyholders. As emergency service professionals, you have limited time to devote to the intricacies of your insurance program. Likewise, your insurance agent, in the initial sales presentation or in a pre-renewal meeting, may have to deal with more pressing issues than a discussion of UM/UIM coverages. So let's take a few minutes now to address the matter.

UM compensates injured persons for

bodily injury (and in some states for damage to a vehicle as well) caused by a driver without liability insurance. In effect, the not-at-fault driver has a cause of action against the at-fault driver, but since the at-fault driver has no insurance it's pointless to proceed. Instead, the not-at-fault driver can seek compensation from his or her own insurance company under the UM coverage. UIM is similar, but it applies when the at-fault driver has liability insurance at limits insufficient to fully compensate the victim. The not-at-fault driver can seek compensation for the shortfall from his or her insurance company under UIM.

UM/UIM originated primarily as a personal lines coverage. The laws in virtually every state refer over and over to "family members" or "members of your household" and the like. It has been expanded to commercial lines policyholders as well, but not comfortably. You always want to keep in mind that UM/UIM covers not your emergency service organization but your individual volunteers or employees.

Each state is different with regard to UM/UIM. The coverage is optional in 29 states; that means you're free to reject it. It's mandatory in 21 states, but even then



**A** fire in a fire station is not something that anyone in the emergency service wants. It can devastate an organization. Just think how much of your organization's assets are housed in that building. Apparatus, portable equipment, and financial information need to be protected from destruction by a fire. What are the best ways for you to protect your emergency service organization's assets from a deadly fire?

**🔥 Prevention** — The first step to consider in protecting your assets is to provide your station with an automatic fire protection system, or sprinkler system. Any new stations being built should include this in the plans, and

consider retrofitting older stations with this type of system. Set the example for the residential and industrial building owners in your community.

**🔥 Detection** — Another system that can provide early warning in the event of a fire is a fire detection system, or smoke detection system. A smoke detection system with the alarm connected to a central monitoring organization can provide excellent early warning and also help to save property and contents. Both of these types of fire protection and detection systems should be installed according to the applicable National Fire Protection Standards.

**🔥 Inspection** — VFIS has witnessed

many station fires over the years. The electrical system in the building is often the cause of a majority of these fires, so it's important to regularly update your electrical system. Have a certified electrician or inspector periodically inspect your electrical systems as well. Equally important, make sure that all electrical systems are installed and maintained in accordance with the National Electrical Code. Don't jury-rig electrical lights or other temporary lines for equipment. Make sure that circuits are not overloaded. Temporary electrical cords should be used sparingly, if at all. Don't run extension cords under rugs or where they can be walked on. Be an example of electrical fire safety for your community.

**🔥 Prevention** — Heating systems are also a major cause of fires in stations. Maintain your heating system by having your heating contractor service it on an annual basis.

**🔥 Separation** — Store flammable liquids appropriately; use storage cabinets or containers that are UL-approved for flammable liquids for all such items kept inside the station.

Protecting your own station and your assets should be a number one priority. Remember to protect, detect, inspect, prevent, and separate properly. That is the only way to ensure that you have the ability to protect your community. 🌟

you have the right to decide what limits you wish to buy. Your agent will know the specifics for your state.

If you're the decision-maker regarding your organization's insurance program, here are some things you should think about:

**1.** Most people having a UM/UIIM claim will be your volunteers or employees while performing duties on behalf of the organization. Workers' Compensation will typically apply, and most states will not permit UM/UIIM benefits to duplicate any Workers' Compensation payments. So UM/UIIM may be of little use in this situation.

**2.** The people more likely to benefit from your organization's UM/UIIM will be either (a) volunteers or employees while

not performing duties on behalf of the organization or (b) the family and friends of volunteers or employees while riding in the organization's vehicles. If your member has a personal lines auto policy, there may be coverage for such "non-business" uses as UM/UIIM, Personal Injury Protection, or Auto Medical Payments unless you furnish the member a vehicle for his or her regular use. Regardless, the larger question is this: Does your organization wish to provide UM/UIIM coverage for these people in these circumstances?

**3.** Usually UM/UIIM cannot be rejected on some vehicles and selected on others. Your selection or rejection decision will apply to your entire policy.

**4.** The cost of UM/UIIM coverage is

shown on the Declarations portion of your auto policy. Could you realize a worthwhile premium savings by rejecting UM/UIIM, if permitted in your state? Or by selecting a lower UM/UIIM limit?

We urge you to give this matter some thought and discuss it with your agent. If you decide you want to provide UM/UIIM to your volunteers and employees, we recommend that you buy the coverage at the same limit as your Auto Liability (if available in your state). If you decide that UM/UIIM is not a necessary part of your insurance program, we recommend that you reject it (where allowed) or select it at a minimum limit (where rejection is not allowed). Your agent can assist with your decision and provide the necessary form on which to document your choice. 🌟

Insurance

# Ask the Insurance Insider

**Q** My agent mentioned something about Property Coverage Extensions. What are they, and are they important?

**A** When VFIS writes insurance coverage on your property, the policy covers your buildings, contents, loss of income directly related to interruption of your operation caused by a covered loss, and extra expenses you incur as a result of a covered loss.

Over the years insurance companies have added features to the core property coverage. In insurance these were called property coverage extensions. VFIS also identified many situations where the core coverages listed above did not cover some of the unique exposures faced by emergency service organizations (ESOs). We identified these situations and enhanced our coverages via coverage extensions to insure these exposures. There are a number of these extensions, some are common to most property policies while others are unique to ESOs. The following is an explanation of a few of the more common extensions associated with ESOs.

**Commandeered Property** – This is property you seize for official use in an emergency situation. Typical examples include: boats, tools, and equipment. Vehicles commandeered are not covered under this section but do have coverage under the VFIS auto policy. Imagine you are at a serious brush fire that threatens a nearby housing development. Your chief sees a bulldozer at a construction site and orders a firefighter to use the bulldozer to clear a path to prevent the fire from spreading. Due to the heat there is damage or worse, the fire shifts and the firefighter abandons the bulldozer, and it is destroyed. The construction company not only has a piece of damaged equipment but might also lose money because the

bulldozer is out of commission. This commandeered property extension provides coverage for both the cost to repair the damage and the loss of use of the bulldozer.

**Sirens, Towers, Antennas, and Similar Equipment** – This extension essentially provides coverage for the referenced items by stating they are included in the building coverage. Because of the uniqueness of these structures VFIS developed an Electrical Equipment Protection Checklist (available on our web site) that provides valuable information on how to manage these valuable pieces of equipment.

**Equipment Breakdown** – Since property forms generally exclude coverage for mechanical breakdown (not wear and tear, which is always excluded), explosions, and valve malfunctions in pressure vessels, VFIS added equipment breakdown coverage as an endorsement. Types of equipment typically covered include refrigeration units, air conditioners, cascade units, generators, and other pressure vessels. Some typical claim examples include: a cracked crankcase in a cascade unit, cracked valves in a freezer, and a split in a hose causing loss of liquid coolants in a seized motor. Please refer to Paul Hill's article in the last VFIS News for more information.

There are a number of other extensions available that are included in your policy. If you are interested in learning more about how the VFIS program is designed to protect your organization's assets, please contact your VFIS agent.

Our goal at VFIS is to continue to be the premier provider of insurance, education, training, and consulting to the emergency services community. If there are insurance-related topics you would like covered, please email us at [insuranceinsider@vfis.com](mailto:insuranceinsider@vfis.com). 🌟

## Fair Labor Standards Act Compliance for Volunteer Firefighters

**E**ver wonder what you really can and can't give volunteers that will not conflict with Federal Labor Standards requirements? Well, the Volunteer Combination Officer Section (VCOS) of the International Association of Fire Chiefs (IAFC) has taken the lead in working with the Department of Labor to better define what volunteers can legally receive in the performance of their duties. The IAFC recently released the booklet, *Managing Volunteer Firefighters for FLSA Compliance - A Guide for Fire Chiefs and Community Leaders*.

The following information is from the introduction of that document.

The FLSA exempts public employers from paying minimum wage and overtime to individuals who qualify as volunteers motivated to contribute services for civic, charitable, or humanitarian reasons. An individual qualifies as a volunteer if:

- the individual receives no compensation or is paid EXPENSES, REASONABLE BENEFITS, or a NOMINAL FEE to perform the services for which the individual volunteered; and
- such services are NOT THE SAME TYPE OF SERVICES which the individual is employed to perform for the SAME PUBLIC AGENCY.

If an individual meets the above criteria for volunteer status, he or she will not be considered an employee covered by FLSA minimum wage and overtime provisions, and the public employer is not obligated to compensate the individual for hours of volunteer services performed.

A bona fide volunteer may perform without compensation:

- different work for the same agency
- same or similar work for a separate and independent agency
- different work for a separate and independent agency

This is a very simplistic overview. There are extensive details regarding expenses, reasonable benefits, and nominal fees detailed in this booklet.

For more information or to obtain the booklet, contact the IAFC at 703-273-0911. 🌟

# NOVELTY LIGHTERS: A Hot Issue

**M**any child-with-lighter incidents involve novelty lighters. If you are aware of a fire or burn injury involving a child or youth using a novelty lighter, you can help. The Oregon Burn Center has committed to collecting burn injury data. The Office of State Fire Marshal is asking the Consumer Products Safety Commission to initiate a formal study of the issue. (See the letter from State Fire Marshal Nancy Orr below.)

The Oregon Office of State Fire Marshal is asking fire departments and burn centers, both in Oregon and nationwide, to collect the data about fires and burn injuries caused by novelty lighters, and forward them to the editor of Hot Issues at the Office of State Fire Marshal. They are looking for information such as description of incident, consequences, age of the child, type of lighter (picture if available), date and state. Please send this data to Carol Baumann, Editor of Hot Issues at Carol.Baumann@state.or.us.

A young child playing with this Santa lighter ignited his mother's bedding. Burn injuries she sustained in the fire required admission to the Oregon Burn Center.



Sincerely,

*Nancy Orr*

Nancy Orr  
State Fire Marshal



Samples of realistic novelty lighters. Courtesy of Hot Issues, Oregon Office of State Fire Marshal.

**New  
Products**

## VFIS Introduces Three New Education & Training/Risk Control Programs

*VFIS has developed three new programs to aid emergency service organizations (ESOs) with management and administrative assistance.*

Times have changed, and so has the mission of most ESOs. It is important for today's CEOs to not only know how ESOs are changing and functioning, but how to assist their organization during times of transition. VFIS' new program, **Managing Volunteer and Combination Emergency Service Organizations: Tips for the Fire Department CEO**, reviews 17 key areas of fire department management, including budgeting, by-laws, strategic planning, and more. The guide is based on critical management and leadership skills for today's CEO.

The program includes chapters from various authors, and was edited by Dr. William Jenaway, Executive Vice President of VFIS' Education and Training Services. Chapter authors include emergency service contemporaries such as Chief John Buckman on Leadership; Chief Daniel G.C. Gardiner on Budgeting and Auditing; marketing management expert Ben May; Dr. Vincent McNally, who discusses Organizational Design, Ordinances, By-Laws, etc.; Bernie Heinz, Esq., who advises us when to hire an attorney and why; CFSI's Executive Director Bill Webb with tips on legislative and political approaches; Mike Wieder on Information Management; Dr. Bob Fleming contributing key points on Quality Control; Deputy Chief Rick Patrick with training tips; Louie Klein on Conflict Management; Chief Gary Scott covering Human Resource issues; Gene Carlson addressing Community Service; attorney Mike McCall reviewing employment practice issues to consider; Chief Dennis Jones commenting on Public Information Management; Chief Ted Lowden with insight about the role and responsibilities of the CEO; VFIS President Dave Wyrwas on how to avoid trouble; and Dr. Bill Jenaway with pointers on Risk Management and Strategic Planning.

VFIS' Risk Control arm has also produced a new product, **Harassment and Discrimination Prevention Training**. This CD/DVD Training Session informs emergency responders that the public expects "the best" from emergency service employees and volunteers. Workplace harassment and discrimination lawsuits or allegations place ESOs directly in the media and public spotlight, and ESO leaders must set high professional and ethical expectations.

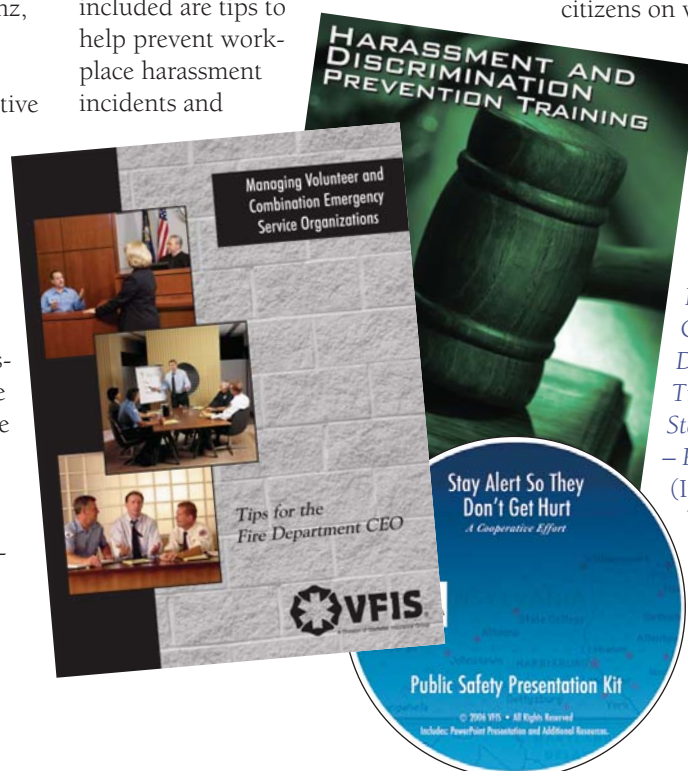
This prevention training video with supplemental resources explores some of the reasons sexual harassment and workplace discrimination lawsuits continue to harm the reputations, morale, and financial health of ESOs nationwide. The training caters to two different audiences: emergency service supervisors and administrators; and career employees and volunteers. ESO leaders must understand that the words and behavior of employees and volunteers will be harshly scrutinized when a harassment claim is made. Also included are tips to help prevent workplace harassment incidents and

lawsuits, and to prepare your ESO to respond appropriately to employee/volunteer complaints. Career employees and volunteers must understand what conduct crosses the line, and where to turn when they feel harassed or discriminated.

Don't let your organization be embarrassed by the harsh realities that come with workplace harassment and discrimination litigation! Take steps now to implement clear policies and procedures to protect all members of your ESO with the help of VFIS' new resource.

Finally, VFIS is proud to introduce **Stay Alert So They Don't Get Hurt — Public Safety Presentation Kit**, a new safety program designed to arm your ESO with an informational presentation for civic and fraternal organizations. Based on a program developed in coordination with the Pennsylvania Turnpike, the content of this CD-ROM heightens the public's awareness. The resource allows them to assist you in making an emergency roadway scene safer, and educates citizens on what to do when approached by an emergency vehicle.

All three of these useful resources, *Managing Volunteer and Combination Emergency Service Organizations: Tips for the Fire Department CEO* (Item C10:196), *Harassment and Discrimination Prevention Training* (Item C10:245), and *Stay Alert So They Don't Get Hurt — Public Safety Presentation Kit* (Item C10:198) may be ordered by calling VFIS at 800-233-1957, ext. 7951, or by visiting the online store at [www.vfis.com](http://www.vfis.com). VFIS clients receive one complimentary copy of each program. 🌟



## FCC Mandates Frequency Narrowbanding: Do You Know What That Means to You?

In 2013, all radios in identified radio spectrum bands will be mandated to meet these new requirements. The frequencies affected are VHF 150-174, UHF 421-430 (available only in Buffalo, Cleveland and Detroit), UHF 450-470, and UHF 470-512, shared with UHF-TV in only 11 cities.

Narrowbanding means that the spectrum on which many emergency service organizations operate will be split in half. This is being done to create more radio spectrum. The impact will be felt in radio operation, as radio transmitters and portable radios certified before 2/14/97 may not be able to narrowband, while those certified after 2/14/97 were required to have the capability.

Here is what you need to be aware of:

- 🔊 In 2011, the FCC will no longer accept new or modified applications that exceed the narrowbanding guidelines.
- 🔊 The narrowbanding mandate is not optional.
- 🔊 Increasing interference on older equipment may occur as new adjacent narrowband transmissions occur.
- 🔊 Understanding the situation and planning appropriately may allow for migration to be done in a gradual way.
- 🔊 Narrowbanding is not the same as 800-mhz rebanding.
- 🔊 Be cautious when purchasing older equipment, and ensure that it meets the capabilities you will need.

Start planning today by:

- Taking inventory and identifying equipment that must be replaced
- Identifying the impact and the alternatives available to you
- Developing a plan to strategically replace equipment over time
- Informing and updating elected officials and appointed officials, and justifying funding to achieve this change
- Testing the radios that operate in the narrowbanding, and understanding the differences in coverage and operation. 🌟

Source: Firehouse Magazine 11/06

## VFIS Offers Spring Safety Press Release

With spring almost here, many individuals are making plans for spring cleaning, yard work, home repairs, and new exercise regimens, all of which can present a variety of health and safety hazards. Emergency service organizations are often called upon to respond when problems occur. VFIS offers an excellent opportunity to educate your community about spring safety and earn some solid public relation points with its "Spring is Here!" adaptable press release.

The two-page "Spring is Here!" press release, offering many safety tips for your community, is available for free as a download in Word format at [www.vfis.com](http://www.vfis.com). We suggest you adapt this press release and place it on your organizational letterhead. You may also wish to add tips specific to your area. Simply insert your local information in the areas indicated in brackets. You can mail, fax, or email the news release to the health or feature editor at your local newspaper as well as the news producers at television and radio stations in your area. Better yet, call them to find out the appropriate person to receive the release. You may even wish to offer your health and safety officer for interviews.

To download this form and adapt it for your own organization, simply visit <http://www.vfis.com/vfisnewsletters/vfisnewsletters.htm> and check out VFIS Safety Inserts. 🌟

## University of Maryland Report Health and Safety Guidelines for Firefighter Training

The University of Maryland Center for Firefighter Safety Research and Development released the document "Health and Safety Guidelines for Firefighter Training". In the last decade, firefighter training has become significantly advanced by technology. With firefighter injuries and deaths continuing to occur, and with expanded technology available to better understand the effects of firefighting on the body, conducting a scientific research project made sense. The study evaluated firefighter physical fitness, heart rate responses, ventilation rates, temperature impacts and more. Following an extensively detailed review of the study data, guidelines were defined to instructors, training facilities, safety plans, personal protective equipment, environmental conditions, medical evaluation and screening, fitness evaluation and screening, hydration, medical monitoring/rehabilitation, and fuel load and exposure. The 118-page book can provide some heavy reading, however, the guidelines discussion is significantly valuable to Chief officers, Training Chiefs and Instructors. More information and the document can be accessed at: [www.mfri.org/firesearch](http://www.mfri.org/firesearch) 🌟

## IAFC-VCOS "White Ribbon Report — Keeping the Lights on, the Trucks Running and the Volunteers Responding"

In September 2006, the International Association of Fire Chiefs' (IAFC) Volunteer-Combination Officers Section (VCOS) released its "White Ribbon Report — Keeping the Lights on, the Trucks Running and the Volunteers Responding." Similar to the "Red Ribbon Report" and the "Blue Ribbon Report," it is intended for use by volunteer and combination emergency service organizations to enhance their management and operations. Developed in response to changes within the American fire and rescue services that have created new needs and challenges, the document not only illustrates the problems and concerns, but offers twelve tools in the Appendix to assist you. These tools range from sample conduct standards and financial illustrations to training tools and checklists to help you. It is a must read for chief officers, and at 46-pages, it doesn't take long. The document may be downloaded at no charge at [www.vcos.org](http://www.vcos.org). 🌟



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Local Emergency Service  
Organization**



## *Katrina Testimonial Streams*

When hurricanes Katrina and Rita hit the Gulf Coast in the fall of 2005, even emergency service organizations weren't prepared for the level of destruction they would witness. Hurricanes are great equalizers — sparing no one or nothing in their path. Between the two storms, hundreds of fire stations from Mississippi to Texas suffered tremendous damage. VFIS has a strong commitment to its insureds. After 37 years in the business, VFIS has come to consider first responders friends rather than just clients. And in times of crisis, that becomes apparent. 🌪️

Visit the link below to hear our customers' perspectives.  
<http://www.vfis.com/WhentheUnbelievableOccurs.htm>

