



VFIS[®] news

Bringing important information to emergency service organizations

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Redfield VFD: Prepared for "Old Man Winter"

Aaron K. Shaffer, Copywriter/Marketing Coordinator

Snowmobiling, cross-country skiing, and hunting drive the economy of Redfield, NY. Redfield sits near the southeastern shore of Lake Ontario, and is a major recipient of the hellish lake effect snowstorm blasts each winter.

The Redfield Volunteer Fire Department and their 42 volunteers are VFIS insureds through the Hill Insurance Agency of Camden, NY. With an annual snowfall average of 270 inches (more than 22 feet), the town's 609 full-time residents and their firefighters have learned to cope with cold and almost-predictably rough winters.

"The Big One" in '07

In February 2007, the lake-effect snow fell rapidly, and in the span of 10 days, intense lake-effect snowfalls buried communities. The official snow tally for that time period was 141 inches, or 11 feet 9 inches. (The snowfall broke a state record of 10 feet 7 inches set in nearby Montague in 2002.)

Redfield Chief Corey Yerdon commented, "There was probably 8 feet on the ground when it was all over. It was to the point where I actually shoveled my own house roof and when I got done shoveling, I just stepped off the eaves onto the snow and climbed down to my porch."

All told, winter 2006–2007 dropped 340 inches of snow on Redfield. We asked Chief Yerdon about the challenges Redfield faced in the massive February storm as well as the general challenges they face each winter.

Preparation

Weather reports for heavy snowfall are barely extraordinary for Redfield VFD. Despite the massive precipitation the town faces, Redfield VFD does not engage in substantial preparation. "We have a squad, a mini pumper that's a four-wheel drive unit and a snowmobile rescue," explains Yerdon, who stresses planning ahead when buying equipment. He says the vehicles don't have to be four-wheel drive, but must be weight-proportioned for the most possible traction. The station winterizes all its vehicles but Yerdon remarks, "we haven't had to put chains on a fire truck in I don't know how long."



Photo courtesy of The Redfield Volunteer Fire Department (NY).

Continued on page 2



Q. *What is injunctive relief and why do I need coverage for defense expenses for this potential claims exposure?*

A. There are situations when people believe your organization did something to “wrong” them and are looking for a non-financial settlement. Instead they are looking to your organization to fix the wrong.

A few examples will help explain the need for this coverage. Imagine a new housing development is built very near your fire department. You currently use a siren system to signal a fire or other emergency. Your new neighbors believe the siren is too loud, causes noise pollution, and is simply annoying. They file suit against you demanding the end of the siren. Your attorney’s costs to defend or respond to the complaint (defense costs) would be covered up to the policy limit.

Another example is where a member is dismissed or a prospective member denied membership. The member might allege a civil rights violation and complain of mental or emotional distress. If he or she files suit seeking reinstatement (or membership) but no monetary damages, this coverage would apply. ❄️

We hope you’ve noticed the new design of our newsletter and would love to hear from you!

Email your comments to vfisnews@vfis.com

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Old Man Winter

Continued from cover

Communication

Responses can be especially challenging in Redfield because there is no cell phone service. That means that during storm-related power outages, emergency responders need to be prepared for no phone communication. One solution has been to issue the Chief of the Highway Department a pager so that every time the fire department is called out, he is alerted immediately and they establish communication.

Because county emergency services all use an 800 megahertz frequency, the Highway Dept. Chief is often able to lead the way to calls or clear the area to give firefighters better access to structure fires. “We work extremely well together,” says Yerdon, “and hand-in-hand on almost everything we do during the winter.”

Because of power outages during storms, firemen are often on hand at the station “just in case”. Redfield also has a county-based communication center, activated only in the event that roads become inaccessible which, surprisingly, hasn’t happened since the 1960s.

Mobilization

Mobility is a major issue facing any small rural community during a major snowfall. This is especially true for Redfield VFD, which covers two towns just north of Syracuse—Redfield and Osceola—totaling 189 miles.

The fire department received help from the town’s highway department, which ran four or five plows around the clock for six or seven days straight in February. “They kept the roads clear,” described Yerdon, “so that firefighters could respond to the (fortunately) few calls that came in during the big storm. Residents remained at home, so houses were not left unattended, and this kept both fires and traffic down.”

Aftermath

Since winter in Redfield can begin as early as October, by the time this issue is published, Redfield’s VFD will likely have already prepared for and experienced a winter storm. As Chief Yerdon related, the department’s preparation, efficient communication, and cooperation on mobilization helps battle snowfall challenges and keeps the department ready and willing despite severe winter weather. ❄️

Redfield’s new station, built in 2003, was designed to handle a considerable load of snow. This photo, taken during the large storm, was featured in media outlets across the country.



AP Photo/David Duprey

Emergency Vehicle Drivers Learning from Teen Drivers? Absolutely!

By Chief Bill Jenaway, Ph.D., Executive Vice-President VFIS Education and Training Services

What do teen drivers and middle-aged emergency vehicle drivers have in common? Quite a bit.

A research study by Children's Hospital of Philadelphia focused on accident causes for new teen drivers. I found the results strikingly similar to accident causes for middle-aged emergency vehicle drivers.

A new experience.

The similarities start right at the beginning. Teen drivers are initially inexperienced when they get behind the wheel of a vehicle. Similarly, emergency vehicle drivers have a new experience every time they get behind the wheel of a 15-ton emergency vehicle after driving their personal vehicles.

Poor scanning.

Teen drivers have not developed the habit of consistently scanning the areas around, beside, and behind them. This lack of scanning is a leading cause of accidents. In the same manner, good scanning is a critical factor in the basic operation of an emergency vehicle especially at intersections, the point where an accident is most likely to occur. Drivers must make sure an intersection is clear or that all vehicles have stopped before proceeding, even if the light is green.

Risky behavior.

When teens drive, they assume risky behavior such as late hazard recognition, delayed action, responding inappropriately to a situation, over-correction, distraction such as cell phone or radio use, and impairment due to fatigue, alcohol, or drugs. Risky behavior also includes speeding which increases stopping distances and crash severity, as well as driving under risky conditions including multiple peer passengers at night, on weekends, during recreational driving, and driving unfamiliar vehicles. The same risky behaviors are discovered during investigations of emergency vehicle crashes, particularly fatal ones.

Teen drivers and emergency responders can both endanger themselves and others through late hazard detection due to distraction.

Seat belts.

The reason most teens die in crashes is because they don't wear seat belts. Similarly, investigators from the National Institute for Occupational Safety and Health (NIOSH) found the overwhelming majority of fatal emergency vehicle crashes involved a lack of seat belt use. 🌟



“Who knew we could learn so much by paying closer attention to teen driving behavior.”



So what should we do?

The solutions for reducing teen crashes are very similar to recommendations for emergency vehicle operation from NIOSH, VFIS, USFA, and others.

- Delay licensure or approval to drive until the person is ready, not just a minimum age.
- Have non-negotiable rules (standard operating guidelines), including no impaired driving, no cell phone use or text messaging while driving, and require seat belts to be worn at all times.
- Be trained, not only in the driving technique but the vehicle itself.
- Have a mentor for drivers.
- Periodically assess driving behavior.

For further information, visit www.chop.ed.



Recognizing Alternative Water Sources

The benefits to an ISO upgrade can be profound, including increased firefighting capabilities and savings in premiums for commercial property and homeowners insurance.

By Edward F. Straw, Senior Technical Coordinator in the Risk Decision Services Unit of ISO

Water continues to be the single most effective agent in extinguishing fires, so the availability of water for firefighting—via hydrants or alternative means—is of the utmost importance. If not connected to large municipal water systems, communities can benefit from getting alternative water sources recognized by the Insurance Services Office (ISO), which establishes ratings related to available water that can be used to fight fires.

Let's take a look at water sources. Besides relying on municipal systems' fire hydrants, firefighters can tap into static water sources, such as bays, rivers, canals, streams, ponds, wells, and cisterns. How useful various sources are depends on the quantity of water available, delivery rate, and uninterrupted availability (typical requirement: two hours).

Communities without municipal water systems can receive comparable ratings on water availability by using innovative techniques to access these alternative sources, such as tanker shuttles, drafting sites, large-diameter hose relay, and dry (non-pressurized) fire hydrants.

The water delivery system must meet certain requirements, depending on which equipment is used, but the flow must be 250 gallons per minute (gpm) and remain steady and available for two hours. If a tanker shuttle, large-diameter hose, or other alternative water supply is used, the water must be available within five minutes of the arrival of the first-due apparatus. If a community uses a dry hydrant or suction supply point, ISO may need certification of the water capacity available during a 50-year drought cycle. Many state and local governments have licensed geological engineers or hydrologists who can provide that information. A good place to start is with your local department of environmental conservation.

How Are Water Supplies Evaluated?

To clarify, the ISO responsible for rating water supplies is not the same as the International Standards Organization that sets standards for manufacturing. This ISO maintains fire-response water classifications for over 45,000 communities, and rates communities on a scale from 1 to 10. Class 1 means that a community has the best protection; Class 10 indicates that the protection doesn't meet minimum standards.



Any community may apply for recognition of an alternative water supply that it accesses using tanker shuttles and/or large-diameter hose relay. Once a community applies, an ISO field representative reviews the water supply.


To complete the evaluation, the ISO representative must observe only certain segments of the water-shuttle operations in action such as set-up time of the fire site and supply site pump operations, and fill times and discharge times of tankers. Factors such as round-trip mileage, average speed, and fill and discharge times

are used to generate a gpm flow for each tanker. Outside aid is recognized if there is a formal agreement, and other figures are recorded, such as pump capacity. Details about the maximum continuous flow capability formula and other procedures can be found in NFPA 1142, Standard on Water Supplies for Suburban and Rural Fire Fighting.

Briefly, ISO software computes the theoretical flow available at

a particular fire site. It then determines the amount of credit the community will receive according to the relationship between the amount of water provided and the amount of water needed. This analysis may upgrade a community's classification.

This evaluation is relatively simple and is available at no cost to the community. However, the benefits can be profound, including increased firefighting capabilities and savings in premiums for commercial property and homeowners insurance.

To learn more, contact ISO Customer Service at 1-800-444-4554 (option 2) or through isomitigation.com—Alternative Water Supplies. 

Edward F. Straw is senior technical coordinator in the Risk Decision Services unit of ISO, a nationwide organization that provides public protection grading, individual location underwriting, and rating services for the property/casualty insurance industry.

Top: Tanker dumping water into portable tanks. Total in tanks of over 6,000 gallons.

Middle: Tanker beginning to dump 3,000 gallons into portable tanker.

Bottom: Tanker dumping 3,500 gallons of water into portable tanks to supply the fire site pumper.





Burglar Alarms Emitting Smoke—Cause for Concern

The International Association of Fire Chiefs (IAFC) is concerned about a new burglar alarm system that deploys dense smoke to incapacitate an intruder. The systems are sold on the premise of protecting a property by having a blinding smoke screen quickly fill an area when a burglar alarm is activated. In turn, the blinding smoke may activate a smoke or fire alarm, triggering a fire department response. This can present a problem, since fire departments may not be notified when these alarms are installed in their jurisdictions, because they are classified as burglar alarms.

The International Fire Code specifically prohibits these systems, and the National Fire Protection Association's "101 Safety to Life" standard prohibits anything from impeding egress from a building; dense smoke certainly impedes anyone's progress in safely exiting a building.


"In essence," said IAFC President Chief Jim Harmes, "a complement of 15 to 20 firefighters is sent to a report of smoke in a building, but when they arrive, they find a burglary in progress with a perpetrator who may be armed at worst and disoriented and confused at best. The entire fire response lends itself to multiple situations where a firefighter or citizen can lose their lives, all because a burglar alarm was activated, generating a false fire alarm response."

For further information, www.iafc.org/displayindustryarticle.cfm?articlenbr=33680. 

Live Chat on Retention and Recruitment

In September, the Emergency Information Infrastructure Partnership hosted an interactive online discussion about the US Fire Administration's recently updated report, "Retention and Recruitment for the Volunteer Emergency Services." Originally published in 1988, the report has been enhanced with new research and current issues, including recruiting challenges and solutions that have worked in volunteer organizations across the nation. Although focused on the fire services, the report is relevant to other emergency response organizations.


Dr. William F. Jenaway, project manager for the update and VFIS' Executive Vice President of Education and Training, was interviewed and hosted a Q&A session about the issue.

To read the chat transcript, please visit www.emforum.org/vforum/lc070926.htm. 

Four New VFIS Communiqués Address Critical Issues

VFIS is offering four new technical reference bulletins for ESOs, courtesy of VFIS Risk Control Services.

- *Electronic Communications Systems (Internet & Email Usage)* addresses these communication systems within your ESO.
- *Grievance Procedures* examines the scope and functionality of your grievance procedures.
- *Weapons in the Workplace* covers implementing and administering this kind of policy fairly in your ESO and generally protecting against workplace violence.
- *Harassment and Discrimination Prevention Training* discusses providing training to all of your employees and volunteers on this hot topic.

To download these risk management aids, please visit www.vfis.com/resources.htm. At the bottom of the page, find the "Other Resources and Downloads" area, and click "Next" until you reach the Risk Control Communiqués. 

Controlling Traffic Signals for Everyone's Benefit

By Dean L. Melanson, Deputy Chief, Hyannis Fire Department

For emergency vehicles, intersections can be one of the most dangerous places to navigate. It is urgent, then, that we provide our drivers with proper training and safe procedures.

Since the 1980s, special equipment has been used to control intersections; this helps emergency response drivers, who can be equipped to control traffic signals when needed. During an emergency response, a few things happen almost simultaneously: the vehicle transmitter sights the receiver and triggers the system, the intersection signaling device lets the driver know that the system has been accessed, all traffic signals go to red, except for the transmitting vehicle's lane, which will be given a green light, and the pedestrian control of the intersection is cancelled, and the "no walk" signal is displayed.

Using the Privilege Wisely

To keep this privilege from being overused, emergency vehicles should install the signal transmitter so that it is only active when its emergency lights are operating. It should also automatically shut off when the parking brake is set or the vehicle is in park. This will prevent an emergency vehicle from tying up an intersection when it stops at a scene near the intersection.

Emergency vehicle operators must be taught that this equipment does not guarantee that other vehicles will clear the intersection, or even that other drivers and pedestrians will abide by the signal changes. They should remember that:

- ❁ Local drivers will assume they have a certain amount of time to pass through an intersection after the light turns green.
- ❁ Once a light turns green, drivers may not look at it again.
- ❁ When an emergency vehicle changes the light back to red just seconds after the signal displayed a green light, drivers may inadvertently run the red light and cross into the path of the emergency vehicle.
- ❁ Pedestrians may have been given permission to enter the crosswalk and, when the signal is remotely changed by an emergency vehicle, suddenly find they don't have enough time to get out of the way.

Alerting Everyone

Although signal control sensors are great tools, this does not remove all risk for emergency drivers crossing intersections.

Signal control systems do not necessarily make civilian drivers more attentive nor remove intersection blind spots. Equally challenging, drivers must use their sirens to let everyone know when emergency vehicles are attempting to navigate through certain intersections.

In some cases, the system may not have time to perform its cycle before the emergency vehicle is in the intersection. This often occurs due to blind spots (e.g., from low hanging trees) or because the responding vehicle enters from a side street near the intersection. We must remind our drivers that they need to drive for the conditions in front of them, and not to assume that they have the right of way, even if their sirens are on.

When emergency responders approach correctly and have their sirens sounding well before they are in an intersection, some civilian drivers will pull to the curb or freeze in position. These drivers may not take advantage of a green light, and drivers of emergency vehicles will have to monitor these cars as they move through the intersection.

Recognizing Other Users

Other vehicles use the system to track and control traffic, or to improve travel times and fuel economy for official transit vehicles. Because multiple vehicles can control the intersection signals, each transmitter must have a priority setting appropriate to a particular vehicle. We must help our drivers discern when a particular system has multiple users and what priority these users have been granted. Lower-priority users must understand that their control of the intersection can be superceded. If multiple agencies or vehicles are equipped with remote signal control, this can cause confusion when several emergency vehicles approach the same intersection.

Proceeding improperly in these cases can result in collisions and injuries. ❁



Please route to your
Local Emergency
Service Organization



Art Glatfelter, **VFIS** Founder, Honored

Art Glatfelter, founder of VFIS and Chairman of the Board of the Glatfelter Insurance Group, was honored by the Firemen's Association of the State of Pennsylvania at its 128th Convention in September. He received an Achievement Award as an expression of gratitude for all he has done for Pennsylvania's fire and emergency service organizations.

Art is a luminary in the Pennsylvania fire service. In 1968, he first attended the PA Firemen's Convention in Williamsport, PA, to introduce the VFIS Accident & Sickness policy. VFIS has since become the world's largest insurer of emergency service organizations.

Over the years, Art and VFIS founded the Pennsylvania Fire and Emergency Services Institute, The National Fallen Firefighters Foundation, and the Congressional Fire Service Caucus. In addition, he established The Bob Little Humanitarian Award, presented each year through the International Association of Fire Chiefs Foundation. The award is named after Chief Bob Little of the York City Fire Department (PA), who was the first Director of VFIS Safety and Education Training and a great contributor to VFIS' success. A separate award in Bob Little's honor, made available for Fire Safety Education Awards, is offered through the Firemen's Association of the State of Pennsylvania. 