



VFIS[®] news

Bringing important information to emergency service organizations

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IN THIS ISSUE

- 2 Intersection Driving Safety becomes ninth VFIS Distance Learning program
The Drive Square Approach to Simulation Training
- 3 The Assistance to Firefighter's Grant Program: Preparing a Successful Application
- 4 News You Can Use
- 5 Canadian News
Planning for a Disaster
- 6 The New HIPPA Breach Notification Rules
- 7 Workplace Solutions: Helping prevent firefighter death and injuries while operating modified excess/surplus vehicles
- 8 New video encourages support of fire and emergency grant program

INSERT

EMPLOYMENT PRACTICES UPDATE

Building confidence for discipline and termination decisions

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We welcome comments, suggestions and questions from our readers.

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VFIS introduces critical illness program for emergency service responders

By Dave Wyrwas, President, Specialty Benefits

Whether volunteer or career, people involved in Emergency Service Operations are acutely aware of the hazards associated with Emergency Services. The work is dangerous and at times can lead to a disabling accident or illness.

In the majority of states, the first line of protection available is workers' compensation. Many organizations purchase the VFIS Accident and Sickness Policy, which is intended to supplement and complement workers' compensation.

In many cases neither workers' compensation nor accident and sickness coverage fully addresses heart attacks or cancer. Heart-related conditions are often not covered because heart attacks happen sometime after an emergency event and the medical diagnosis did not indicate the heart attack was caused by the event. Under an accident and sickness policy, cancer does not meet the definition of a covered illness, and in the majority of states it does not fall under the workers' compensation statute. Even states that have enacted Cancer Presumption Wording, there are specific requirements before cancer is compensable.

VFIS now offers a program that provides benefits for heart attacks, strokes and most forms of cancer on a 24 hour round the clock basis. Meaning, it is not necessary to show proof that the condition was caused by participation in emergency-related events.

The lump sum benefit payable can help volunteers and career personnel who suffer one of these conditions with uncovered medical bills, lost wages or for any other use.

We believe this benefit program has significant value as a retention tool. It provides peace of mind to those members and employees concerned of the risk of heart, stroke and cancer.

This program is not currently available in all states, but if you are interested, please contact your VFIS agent or Dave Wyrwas at dwywas@glatfelters.com to learn if it is available in your state and to receive a proposal for this valuable coverage. 




EDUCATION AND TRAINING

Intersection Driving Safety becomes ninth VFIS Distance Learning program

VFIS has added a program on Intersection Driving Safety to its Distance Learning Web site, bringing the total number of programs on the site to nine. The new program is part of a continuous VFIS effort to improve the safety and operations of the fire service through education, training, risk management and insurance programs.

Intersections create a challenge for emergency responders, who, in haste, sometimes act in ways that do not result in saving lives, but rather may end up taking lives. This program combines video and general learning content and stresses eight guidelines that may help reduce the number and severity of intersection accidents, and is intended for emergency service organizations responding to incidents in both department and personal vehicles.

Additional information on VFIS Distance Learning can be obtained by visiting <http://www.vfis.com/DistanceLearning.htm> or <http://vfis.sju.edu>. 



The “Drive Square” Approach to Simulation Training

“In recent years, VFIS has reviewed several driving simulation devices. While we believe nothing takes the place of behind the wheel training, the ‘Drive Square’ approach to simulation training allows you the flexibility of using your own vehicle to conduct the simulation, and thus a more realistic approach to simulation training.”

By Bill Jenaway, Ph.D, Vice President, VFIS Education, Training and Consulting

StreetSafe establishes a new standard in driver training. The company’s mission is to change the image, experience and expectations of driver training in order to reduce the likelihood of accident and injury for drivers, thereby reducing costs and saving lives.

Experience is the core of the StreetSafe training programs. StreetSafe also uses state-of-the art teaching tools to make training engaging and effective, such as the Drive Square virtual reality driving simulator.


Drive Square allows firefighters to experience and practice:

- *Driving in virtual space while operating the controls of an actual fire engine*
- *Handling dangerous situations that can’t be predicted on the road*



The author is shown with a simulation viewer covering his eyes while he operates a full size rescue pumper. The monitor shows the instructor what the operator is seeing. Computer discs are placed under the front tires to monitor the driver reactions.

- *A wide variety of situations such as unexpected obstructions, pedestrians, being cut off by other drivers, items falling out of other vehicles, potential head on collisions, cars running red lights, stop signs and sudden braking*
- *Skills in a variety of driving conditions such as rain, snow and ice*
- *Handling distractions such as lights, sirens, other team members, etc.*

Drive Square is the latest and most realistic simulator technology available. It creates the most realistic driving experience possible, but in a safe, controlled environment. It allows for scenarios to be repeatedly practiced in order to reinforce skills and create appropriate cognitive responses. Learn more by contacting VFIS Education, Training and Consulting. 

The Assistance to Firefighter's Grant Program: Preparing a Successful Application

By David Schwartz, President, Firehouse Grants LLC

The 2011 Assistance to Firefighter's Grant (AFG) program is slated to open in late spring (March/April) and fire and EMS departments across the country are gearing up for this opportunity. Given the sizeable anticipated appropriation between \$390 million and \$420 million - albeit down from its high of \$750 million in 2003 - the AFG program still represents the single greatest opportunity for fire/EMS departments to secure funding for critical operations and apparatus projects. However, with nearly 20,000 applications received in 2009 requesting more than \$3 billion in funding, awards are limited to those departments whose applications score within the competitive range. This article offers a few simple tips to improve scores and greatly increase the chance of receiving an award.

Identify and Prioritize Your Needs

Officers and administrators should regularly assess the needs of the department to determine which projects will create the greatest improvements in firefighter/EMT safety or operational effectiveness. Take a walk around the station and look for equipment or apparatus that is unsafe, obsolete, not compliant with NFPA standards or OSHA regulations, old, broken, out-of-service, etc.

Read the Program Guidance

The AFG program guidance and application kit provides a wealth of information regarding eligible applicants, FEMA's funding priorities, cost-sharing requirements, procurement integrity rules, evaluation criteria and more. Departments that

understand FEMA's objectives and rules are more likely to prepare successful applications. In general, projects for essential equipment that improve personnel safety will score highly. Start now by reading the 2010 guidance located at www.firegrantsupport.com.

Determine Which of Your Needs Match the Program's Priorities

After reading the 2010 guidance, departments should determine which of their highest priority projects are also noted in the AFG program guidance as FEMA's highest priorities. An application will undoubtedly score higher when your department's needs are closely aligned with FEMA's priorities and vice versa.

Collect Relevant Information

An AFG application requires a substantial amount of information about the department, the district, the equipment being replaced and/or purchased and more. Departments should establish a grant committee including operational and administrative representatives. The committee should begin collecting information well in advance of the start date to avoid a last minute scramble.

Information that can be collected ahead of time includes:

- DUNS number
- EIN number
- Bank accounts number
- Call volume
- Population served
- Square mileage of district
- Age of equipment to be replaced
- Cost estimates for new equipment

Continued on page 4

The AFG Program is an important funding source to help departments enhance their operational capabilities. Preparing an application that is not only focused on your department's highest priorities, but also achieves the objectives of the AFG program is essential for success.

David Schwartz is president of Firehouse Grants LLC, a consulting firm specializing in preparing grant applications for public safety agencies. Schwartz serves as a volunteer firefighter in suburban Philadelphia. Learn more about Firehouse Grants' services at www.firehousegrants.com.


Prepare a Comprehensive and Compelling Narrative

The narrative portion of the AFG application is your department's best opportunity to communicate the following critical details: department and community overview, problem statement, solution, cost benefit rationale, expected effect on operations and description of financial need. Keep in mind that the narrative is reviewed by a panel of your peers (i.e., firefighters from across the country) and compared with thousands of other narratives.

Your narrative should include:

- The unique importance of your department
- The magnitude of the problem you've identified
- Your proposed solution
- Expected improvements in personnel safety and operational effectiveness
- How the benefits outweigh the costs
- Why your department needs financial assistance

Avoid the Top 10 Pitfalls:

1. Including false or inaccurate information
2. Copying a narrative written by someone else
3. Preparing an application without reading and understanding the Program Guidance
4. Requesting funding for low priority or ineligible projects
5. Failing to focus the request on your department's highest priority project(s)
6. Not providing enough detail about your proposed programs
7. Use sufficient information to demonstrate financial need
8. Not asking an objective third-party to review your narrative
9. Waiting until the last minute to prepare your application
10. Failing to write with the reviewer in mind 

NEWS YOU CAN USE

Go-VFIS.com - New name, same great features

GoGlatfelters is now Go-VFIS! The resource to find the latest information on effectively managing employee relations for VFIS clients has all the same great features but is now accessed by visiting www.Go-VFIS.com. Stay up-to-date with timely, easy to use tools and have access to the Best Practice Help Line to address day-to-day workplace incidents and concerns.

Go-VFIS offers:

- Tools to evaluate your current policies
- Analysis of typical scenarios your organization may face
- Web-based training that tracks progress and completion
- Journals featuring relevant topics
- Checklists to discover areas of exposure

- Lawsuit and court decision summaries
- Free sample policies and forms for download
- An extensive, searchable database of past issues of pertinent publications
- Updates on related current events and trends
- Human Resources consultation through the call-in Help Line. (No legal advice is provided.)

Call 1-800-233-1957 ext. 7964 to secure a username and password to access this protected Web site. Our associates are available to help with the registration. Once enrolled, your organization has unlimited access to a wide array of information. Remember bookmark www.Go-VFIS.com.

National EMS Week

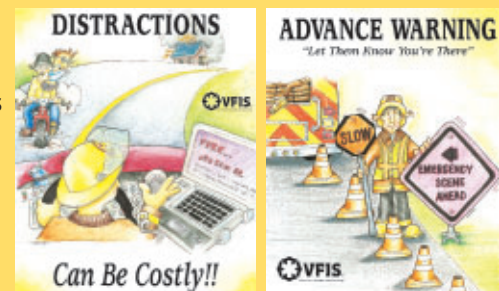
National EMS Week will be held from May 15 through May 21. The theme for 2011 is "Everyday Heroes" and May 18 has been set aside as Emergency Medical Services for Children (EMSC) Day. EMS Week provides the opportunity for individuals to express the importance of safety and honor to those who provide the day-to-day lifesaving services of medicine's first responders. EMS Week is organized by the American College of Emergency Physicians. Find out more information at <http://www.acep.org/emsweek>.



New safety posters available

Two new VFIS safety posters are now available for purchase. The Distractions poster (item C10:268) and the Advanced Warning poster (item C10:266) are 16" x 20" and can be placed within your organization to remind everyone about safety.

To order, visit www.vfis.com/onlinestore.htm or call 800-233-1957 ext. 7961.





Give Firefighters Credit

The Canadian Association of Fire Chiefs has launched its "Give Firefighters Credit" campaign (givefirefighterscredit.ca). The campaign aims to encourage the federal government to institute a \$3,000 tax credit for volunteer firefighters who perform more than 200 hours of service a year.

A CAFC survey determined that personal income tax relief would help more than 95 percent of departments recruit new volunteers and retain those who have already been trained. These volunteers give their communities about 443 hours of service – or the equivalent of 60 work days – a year.

Some volunteer departments in Canada have closed because the demand for their services is too great for the number of volunteers who are available to respond.

Out of the 3,492 fire departments in Canada, 91 percent are staffed by volunteers who also make up more than 78 percent (or 84,314) of the 108,000 firefighters nationwide. 🌟

Laura King is the editor of Fire Fighting in Canada (FFIC) and Canadian Firefighter and EMS Quarterly (CFE) magazines (www.firefightinginCanada.com). Contact Laura at lking@annexweb.com

Ontario Association of Fire Chiefs

According to Ontario Community Safety and Correctional Services Minister Jim Bradley, a discussion to determine how best to protect vulnerable citizens in care facilities may result in sprinkler installation and other measures to ensure there are fewer fire-related deaths.

Bradley told members of the Ontario Association of Fire Chiefs (O AFC) that the consultation process, which began in late 2010 and runs through March, is a stepping stone that will lead to better protection for seniors in care facilities and firefighters.

The O AFC has pushed for sprinklers in care facilities for years following several fatal fires. Sprinklers are required in new senior homes but the O AFC has been advocating for the government to require owners of older homes to retrofit their buildings with sprinklers. 🌟

Everyday Heroes

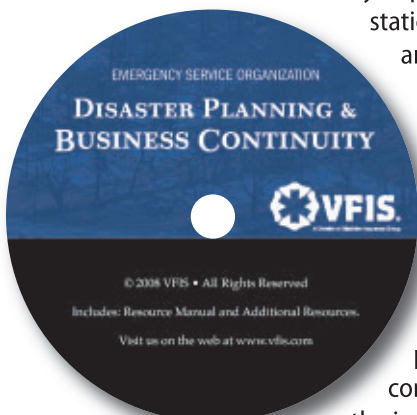
Canadian firefighter and musician Dave Carroll begins his Everyday Heroes tour on April 1, 2011 at the Northeastern Fire Education Conference in Sarnia, Ont.

Carroll is best known for his trilogy of songs about his dealings with an airline company after baggage handlers tossed around and busted his Taylor guitar.

The volunteer firefighter with Halifax Regional Fire and Emergency Services is celebrating first responders, or everyday heroes, through his North American tour. The Everyday Heroes tribute events are meant for residents to share Carroll's message and honor the community's first responders – fire, police, EMS and dispatch.

To hear the "Everyday Heroes" song and see the video, go to www.911song.com. 🌟

Planning for a disaster



Are you prepared to operate if you lost your station, a pumper or other assets? Many fire and EMS departments are not, which is why VFIS developed its program on "Emergency Service Organization (ESO) Disaster Planning & Business Continuity." This resource helps an ESO deal with the impact that natural disasters can have on its organization. Emergency responders spend an extensive amount of time preparing for disasters that affect the communities they serve. Unfortunately, the impact that a disaster may have on the

local ESO is typically not considered. In its most basic form, a disaster may include the loss of facilities, personnel, apparatus, communications and data. An instructional program, useful forms and related tools are all provided to understand the process, as well as the details of good disaster planning and business continuity.

This program helps ESOs plan for and deal with the impact natural disasters can have on an organization. The program is available as a CD with a manual, fill-in worksheets and other resources. To order the program (Item: C10:291), call VFIS at (800) 233-1957, ext 7961. 🌟

The New HIPAA Breach Notification Rules

By Page, Wolfberg and Wirth, LLC

No matter how “HIPAA-compliant” they strive to be, chances are most emergency service organizations will experience a breach of unsecured protected health information (PHI) at some point. In other words, the privacy of members’ health information that is not properly encoded or encrypted (unsecured) can—and likely will—be compromised. The Recovery Act signed last year by President Obama ushered in strict notice requirements regarding such breaches. Determining whether an incident actually qualifies as a breach under the new rules may require extensive analysis, so organizations should contact a professional, such as a qualified attorney or consultant when a suspected breach occurs. If a covered entity (or business associate) determines that a breach has occurred, the organization is obligated to follow the notice requirements outlined below.

Individual Notice

First and foremost, covered entities (such as EMS providers) must notify all affected individuals after the discovery of a breach of unsecured protected health information. Individual notification must be provided “without unreasonable delay” and not later than 60 days



following the discovery of a breach. The individual notice must be provided in written form by first-class mail, or alternatively, by e-mail if the affected individual has agreed to receive such notices electronically. The breach notice must include, to the extent that the information is known: (1) a description of the breach; (2) a generic description of the types of information that were involved in the breach; (3) the steps affected individuals should take to protect themselves from potential harm; (4) a brief description of what the covered entity is doing to investigate the breach, mitigate the harm and prevent further breaches; and (5) contact information for the covered entity.

Notice to the HHS

In addition to notifying affected individuals, organizations must notify the Department of Health and Human Services (HHS) of all such breaches by submitting a breach report form on HHS’s website. If a breach affects 500 or more individuals, HHS must be notified “without unreasonable delay” (and no later than 60 days following its discovery). If, however, a breach affects fewer than 500 individuals, organizations may notify HHS of such breaches annually, within 60 days after the end of each calendar year in which the breach(es) occurred.

Media Notice

Additionally, if a breach affects more than 500 residents of a single state or jurisdiction, notice must be given to prominent media outlets serving the state or jurisdiction. This is generally accomplished through a press release to appropriate media outlets serving the affected area. Like individual notices, media notifications must be provided quickly (and no later than 60 days following the discovery of a breach) and must include the same information as individual notices.

Notification by a Business Associate

If a business associate (such as a billing company) discovers a breach of unsecured PHI, he or she must promptly notify the involved organization (no later than 60 days from the discovery of the breach). Finally, to the extent possible, the business associate should provide the identity of each individual affected by the breach as well as any information the organization needs for its notification to affected individuals. Organizations may thus want to revisit the agreements with business associates to iron out the details about how notice should occur and who is responsible for the costs associated with a breach caused by a business associate. 🔄

Workplace Solutions:

Helping prevent firefighter death and injuries while operating modified excess/surplus vehicles

From the National Institute for Occupational Safety and Health

Federal programs and/or state agencies often loan fire departments that have limited financial resources, excess/surplus military vehicles as an affordable alternative to new or used apparatus. The NIOSH Fire Fighter Fatality Investigation and Prevention Program investigated seven fatal incidents involving crashes that occurred when fire fighters were operating modified vehicles. Factors that create safety concerns for fire departments include:

- lack and non-use of seat belts
- poor maintenance
- exceeding the gross vehicle weight rating (GVWR)
- using fuel tankers for hauling water without proper baffling
- unsafe riding locations and inappropriate vehicle modifications

One case happened in 2003 when a 46-year-old volunteer assistant chief was fatally injured after being ejected from a water tanker as a result of a rollover crash. The victim was driving to a wildland fire on an unpaved road. The tanker failed to negotiate a curve and rolled down into a canyon. The victim was ejected and unresponsive. He was pronounced dead at the scene.

The apparatus was reported to be a 1954, 2.5-ton loaned military fuel servicing truck with a recommended payload weight (without personnel) of 7,500 pounds. The truck had a 1,200-gallon tank that was originally used to transport diesel fuel. The

Firefighters may be at risk for crash-related injuries while operating excess and other surplus vehicles that have been modified for fire service use. The National Institute for Occupational Safety and Health (NIOSH) recommends how to help prevent injuries and deaths while operating these vehicles.

estimated, fully loaded water weight was 9,960 pounds, which exceeded the recommended payload weight by more than 2,000 pounds. State police reported that the tanker probably had brake failure before the incident, the master cylinder was leaking brake fluid and the emergency brake was inoperable. Both front shock absorbers and three tires were defective and the vehicle did not have seat belts.

NIOSH recommends fire departments take the following

precautions and actions to minimize hazards and risks to firefighters:

Guidelines:

- Ensure all members are seated in appropriate riding positions and are secured by seat belts whenever the vehicle is in motion. Vehicles without a restraint system should have one installed.
- Include required training for operators and determine when the vehicle should and should not be used.
- Declare a vehicle mechanically deficient or unsafe and immediately remove it from service until it is repaired or replaced.

Apparatus Design and Modification:

- Make certain the weight of a fully loaded vehicle does not exceed the GVWR, especially when using military fuel trucks as water tankers since water weighs 8.33 pounds per gallon, approximately 20 percent more than certain fuel types.

- Ensure tanks are baffled for safe handling of water.
- Do not operate vehicle with a partially filled water tank because sloshing effects during vehicle operation may cause the vehicle to become dangerously unstable.
- Ensure the vehicle's center of gravity has not been raised higher than originally manufactured. A low center of gravity contributes to improved vehicle stability.

Maintenance:

- Service, maintain and professionally inspect vehicles annually to keep them in safe operating condition and in compliance with federal and state motor vehicle regulations and military vehicle operation guidelines. Repair as needed and have them road tested by a certified mechanic or certified emergency vehicle technician.
- Ensure the vehicle maintains ample suspension, steering and braking ability through periodic vehicle inspections and maintenance.
- Inspect tires often for uneven wear, proper inflation and deterioration. Maintain tire pressure and replace tires according to the manufacturer's recommendations.

Training:

- Use NFPA standards such as NFPA 1002, 1451, 1500, 1901 and 1906 as a guide to assist in development of a driver training program. Consider requiring a commercial driver's license for all operators driving these vehicles.
- Provide training before driving to ensure that drivers understand the vehicle handling characteristics, capabilities and limitations. 🌀

The principal contributors to this publication were CDR Steve Berardinelli, Robert Koedam, Virginia Lutz and Stacey C. Wertman.

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Please route to your
local emergency
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MANAGEMENT

New video encourages support of fire and emergency grant programs

The Congressional Fire Services Institute (CFSI) produced an educational video designed to increase awareness about the importance of the Assistance to Firefighters (AFG) and Staffing for Adequate Fire and Emergency Response (SAFER) grant programs. Featuring prominent fire service leaders and a cadre of firefighters from various fire service fields, the video highlights the many benefits of the two grant programs, from enhancing the response capabilities for all types of emergencies to stimulating local economies through the manufacturing of



equipment and apparatus. The video, Preparing America's Fire & Emergency Services for the Next Call, can be accessed on the CFSI website at www.cfsi.org.

Fire service officials are encouraged to share the video with members of Congress and their state and local officials. It is important for our elected leaders to understand the many roles of today's firefighters and the training, equipment and personnel they need in order to protect our homelands. While firefighters continue to perform their mission of fire suppression, EMS, rescue and prevention, so much has changed within the service that our elected officials need to understand. The fire service remains a

local responsibility but because of the added homeland security responsibilities the fire service has assumed in a post 9-11 world, our elected leaders need to understand the obligations all levels of government must assume to train, equip and staff our nation's fire and emergency services.

In your communications, include the key points detailed in the video. Remind them that the American fire and emergency services respond to 22 million emergency calls, annually. Also express in your own words how AFG and SAFER are having a positive impact at the local level.

To receive a copy of the video, send an email request to CFSI at update@cfsi.org. Include your name and mailing address. 