

# NEWS | FOR EMERGENCY SERVICE ORGANIZATIONS

## DRIVEN BY SAFETY

### Vehicle-related incidents are a leading cause of loss in emergency services—and we're not only talking about insurance.

Vehicle-related insurance claims, including stationary object strikes, backing incidents, and intersection crashes, are a leading cause of loss in the emergency services industry. But that's only the tip of the iceberg when it comes to the true cost of these incidents.

First responder lives lost. Civilian casualties. Millions of dollars in repairs. Prices for new apparatus at all-time highs. Delays for new

apparatus longer than ever. National news headlines. Irreversible reputation damages. The list could go on and on.

While the depth of the problem is seemingly bottomless, a solution to greatly help reduce your risks isn't hard to find.

Most vehicle crashes are 100% preventable—and your education, training, and risk control programs,

### INTRODUCING THE AUTO ISSUE

#### Inside this edition:

- Spotlighting 10 Overlooked Auto Risks
- 4 Things to Know About Your Drivers & Operators
- The Rising Price of Vehicle Crashes
- Pumping the Brakes on POV Response

including driver/operator selection, initial and ongoing training, and policies and procedures, make a significant difference.

You can lead the change that the industry sorely needs.



 **VFIS**<sup>®</sup>

# 10 DRIVING RISKS YOU'RE NOT TALKING ABOUT ENOUGH

**Intersections and rollovers might be some of the more-frequent and severe vehicle-related crashes in emergency services—but they’re not the only risks that emergency service organizations (ESOs), their drivers, and their members need to pay attention to.**

**We asked 10 members of our VFIS Team to name one auto-related risk that they believe is underdiscussed in fire and EMS agencies. Here’s what they had to say.**

## 1. Animal Strikes

“A lot of ESOs may be surprised that animal strikes are our clients’ fourth-highest auto cause of loss by frequency! While animal strikes aren’t the easiest to prevent—there are things that you can do to help avoid and reduce the severity of these events.

For example, be especially alert at dawn and dusk during the spring and fall seasons. If you see one deer—remember there could be more coming. Use your high-beams at night (if there isn’t oncoming traffic) to help illuminate animal eyes, and install enhanced brush guard front bumpers to help reduce the impact.

If a collision with an animal is unavoidable, don’t swerve! Brake firmly, come to a controlled stop,

pull off the road, turn on emergency flashers, be cautious of other vehicles, and report the crash to the nearest police agency and your insurance agent.”

—Chris Mabes, Territory Distribution Leader

6 Years in the fire service

## 2. Other Drivers

“Other drivers. Too many emergency responders are struck and killed along the roadways each year.

From high-speed highways to city streets, it’s vital that your members are aware of the varying risks of roadway operations and always maintain a heightened awareness of their surroundings.



It's also important that your department evaluates practices and policies for traffic management and scene safety, including limiting exposure time, providing advance warning to approaching motorists, creating a buffer zone, properly positioning blocking apparatus, having appropriate lighting, establishing a flagger/spotter, operating in a "shadow work zone", and meeting requirements for high-visibility PPE and reflective vests."

—Renee Wagman, Associate Vice President of A&S Claims

5 years in EMS

### 3. POV Response

"First responders showing up to a call in their personally-owned vehicle (POV) while under the influence of alcohol.

It happens more than emergency service organizations would like to admit—and, without proper POV response guidelines and disciplinary actions, it will unfortunately continue to occur and put civilians, fellow responders, ESOs, and their communities at risk."

*See more on page 14.*

—Michael Baker, Director of Risk Control & Education

Member of the fire/EMS community since 1989

### 4. Trailers

"Trailers offer fire departments unique support opportunities—but they also increase the complexity of driving and the risks of incidents like collisions, jackknifing, or rollovers. Worse, depending on the use of the trailer, they could be carrying potentially flammable materials, making crashes even more dangerous.

When a trailer is involved, drivers should remember to maintain a steady speed, be especially cautious while going downhill or on uneven terrain, avoid sudden turns and breaking, and take other precautions that are often outlined in trailer-specific trainings, including practices related to tow hitch, ball and coupler assembly, inspecting the vehicle, and loading the trailer."

—Mathias Smerkar, Territory Distribution Leader

Member of the fire, EMS, & 911 dispatch communities since 2005

### 5. Winter Weather

"This time of year, winter weather always comes to mind—specifically snow, sleet, and ice.

Before winter's worst arrives, be sure that your department vehicles and members' personal vehicles have appropriate anti-freeze levels, de-ice solution added to windshield fluid,



proper tire air pressure, emergency kits with winter essentials, at least a half-full tank of gas, and jumper cables on hand.

Continue to check these measures throughout the season, and, if you must drive in a storm, go slow.”

—Megan Carr, Sr. Risk Control Representative

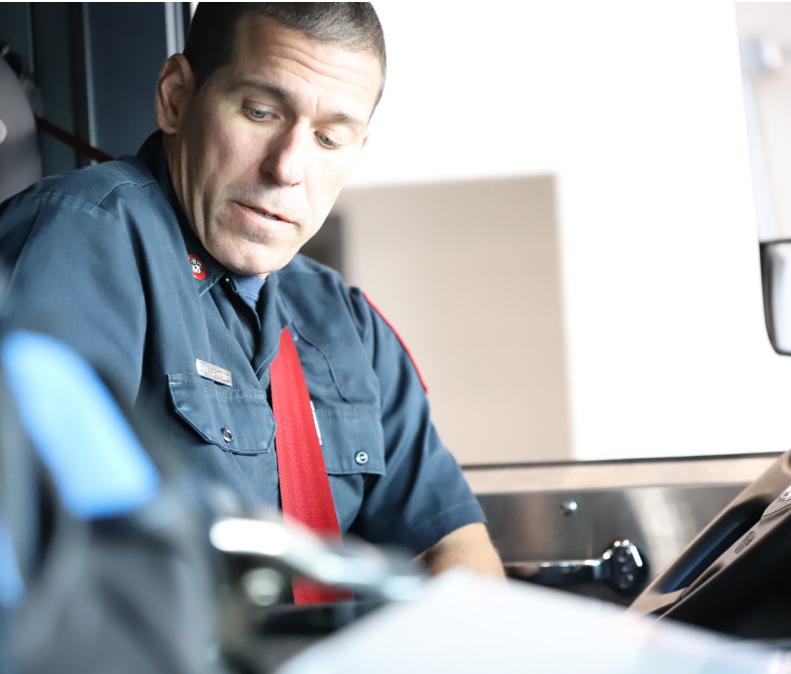
Member of the fire/EMS community since 2012

## 6. Who's Driving

“It never ceases to amaze me when you hear about a first responder crashing a department vehicle without a driver’s license—not to mention their lack of emergency vehicle training.

It’s so important to truly know who is in your department and who is driving your vehicles.

You want people who will do the right thing on the roadways (and beyond), even when no one’s watching. And you can’t fully grasp that without



performing not only background checks on all your members but reviewing Motor Vehicles Driving Record Reports (“MVRs”) too.”

*See more on page 8.*

—Rick Gurba, Director of Training Programs

40 Years in EMS, 5 years in the fire service, & 5 years in 911 dispatch

## 7. Blocking Vehicles

“Operating on and along roadways is dangerous—potentially even fatal.

One way for first responders to help protect themselves is by using blocking vehicles to protect the scene—but even this approach can have serious financial implications, as the cost of new vehicles has hit the highest level ever seen in the emergency services industry.

That’s why some organizations are using retired apparatus—or even other vehicles, like dump trucks or water haulers—for blocking to help extend the use of existing resources, reduce costs, and provide the added protection needed during calls.

If you’re planning to outfit a non-emergency vehicle for blocking,

you’ll need to work with other local agencies in your area to help deploy them, including appropriate vehicle sourcing, developing Standard Operating Procedures (SOPs), marking the vehicle in accordance to NFPA 1901, reinforcing vulnerable areas of the vehicle, and outfitting the vehicle with appropriate technology, including warning and traffic control devices, emergency lighting, cameras, and truck-mounted attenuators (TMAs).”

—Woodrow Sullivan, Education Specialist

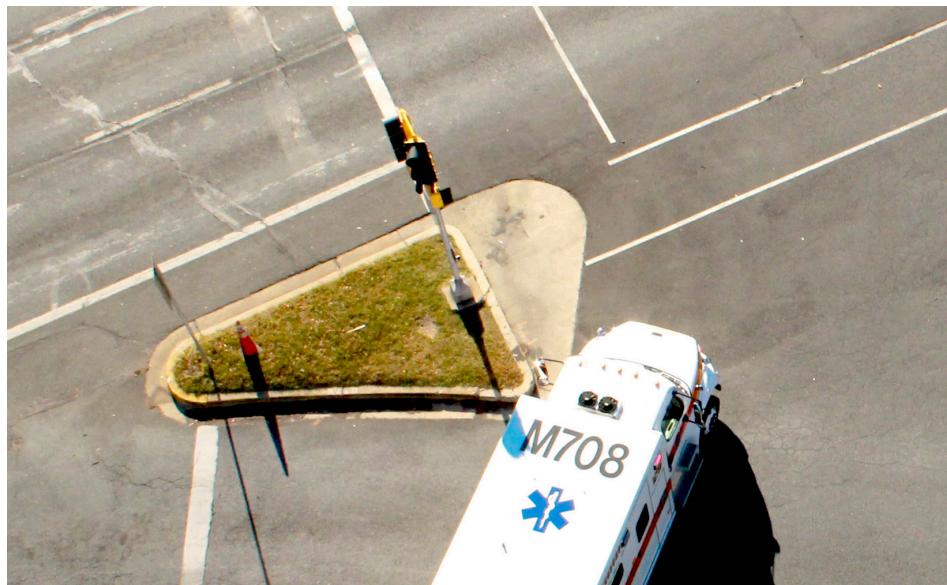
Member of the fire, EMS, & law enforcement communities since 1983

## 8. Limited Access Roadways

“Imagine you’re driving on a highway when you get a call from the opposite direction.

If you utilize a limited access point to make a U-turn, like an emergency vehicle crossover or median break, you must be aware of the very real risks of that operation.

Civilians on these roads are driving fast and may not have enough time to slow down—plus, it may be difficult for



you to find a wide clearing to make the turn, depending on traffic.

If you haven't seen an accident related to roadways with limited access in your area yet, you can see some terrifying videos on social media—and you'll realize it's really something to bring attention to.

While there may not be a one-size-fits-all solution for this risk, it's important to always exercise extreme caution and realize when it may be worth waiting for the next exit or calling for another agency to control the highway. Organizations with enough responders can have a second unit on-hand that's running in the opposite direction for calls like this, too."

—Jake Hoover, Education Specialist

Member of the fire/EMS community since 1986

## 9. UTVs & ATVs

"UTVs and ATVs are uniquely capable of accessing certain off-road locations, however, they're not golfcarts, and their keys shouldn't be handed to just anyone in the department.

Loss of control is all too common in these operations, leading to rollovers, collisions with obstacles, or ejection of passengers. And these incidents can be fatal.

Be sure your UTV/ATV operators are trained, including understanding vehicle safety, protective gear needs, how to preplan, and required maintenance."

—Brett Gregr, Territory Distribution Leader

Member of the wildland firefighter community since 1999

## 10. Mid-level Managers

"Your driving policies and procedures are only as good as you make them... And by 'you', it's often the mid-level managers who are the ones out in the field that are responsible for reinforcing your SOGs and best practices each day.

Always lead by example, be the eyes and ears of your leadership, and investigate ways to help increase safety on the roadways and beyond."

—Blair Tyndall, Emergency Services Specialist

Member of the fire, EMS, 911 dispatch, & hazmat response communities since 1986

Your safety is our priority, and our Risk Control & Education team is proud to provide training programs, online courses, and risk prevention resources designed to help you address risks like these.

Many of our resources are free or available at a discounted rate to you as a client. You can browse all these offerings at [education.vfis.com](http://education.vfis.com).

We're also excited to announce some upcoming enhancements to two of our training programs! Both our specialized, in-person Trailer Operations and Safety Program and UTV/ATV Safety Program will have updates next year to help your crew address modern risks in these operations. Stay tuned!

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# 4 THINGS TO KNOW ABOUT YOUR EMERGENCY VEHICLE DRIVERS & OPERATORS

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***'Investigation determines firefighter did not have a valid license.'***

***'Ambulance driver in crash previously had a suspended license.'***

***'Ex-fire chief accused of driving without a license.'***

Unfortunately, reading headlines like these isn't uncommon. Under-trained, under-experienced, and under-investigated drivers and operators are plaguing the fire and emergency services industry. But letting your department become another headline isn't up to fate—it's up to you.

You can help your emergency service organization (ESO) successfully and safely respond to emergencies by establishing and committing to a comprehensive Emergency Vehicle Operations Program that includes driver/operator requirements to help ensure your vehicles are in the right hands.





## Consider these requirements for your ESO's drivers & operators:

### 1. Age & Maturity

Your department vehicle drivers shouldn't be under the age of 18—and this is especially true for vehicles 26,001 lbs. gross vehicle weight or more, as they're generally prohibited from operating vehicles that are large under Federal DOT Regulations.

Further, younger or unexperienced drivers shouldn't be considered front-line drivers for your ESO until they're fully ready from an experience and training standpoint.

### 2. Health

All members should be provided with a medical evaluation that's performed by a physician or other licensed health care professional (PLHCP) to determine their abilities to operate an emergency vehicle and related tasks.

### 3. Driving Record

Review all trainees' Motor Vehicles Driving Record Reports ("MVR") before they begin training, and then repeat annually moving forward.

Consider these disciplinary actions for drivers convicted of driving violations:

- **Class A Violations:** Suspend driving privileges for any driver that's convicted of a Class A violation for a minimum period of two years, and require them to recertify.
- **Class B Violations:** Issue a warning to drivers who have two Class B moving violation convictions and/or chargeable accidents in a three-year period—and if there's an additional Class B violation, suspend them from driving



department vehicles for 90 days. If an additional Class B violation occurs within three years, suspend them for one year and require recertification.

## 4. Training & Education

Before hitting the road, all drivers should complete a recognized emergency vehicle driver training program, like VFIS' gold-standard Emergency Vehicle Driver Training (EVDT).

Select a program that includes a minimum of 4 hours of classroom training and a written competency test, covering topics like defensive driving, applicable laws, physical dynamics, and the department's SOGs.

Drivers should also have at least 10 documented hours of behind-the-wheel training, spanning the various types of vehicles they may drive, as well as a final road test that's performed with at least two training/qualifying officers to help ensure an objective evaluation.

Drivers should also continue their training throughout their career, participating in annual classroom refresher training and behind-the-wheel re-training and/or recertification at least every three years.

Your drivers have some of your most important—and expensive—assets in their care. But even the “best, most-honest person” cannot withstand a lack of training or health ailment.

That's why it's crucial to take accountability for the safety of your vehicle operations by employing comprehensive requirements and guidelines to help you select the most qualified people for behind the wheel.

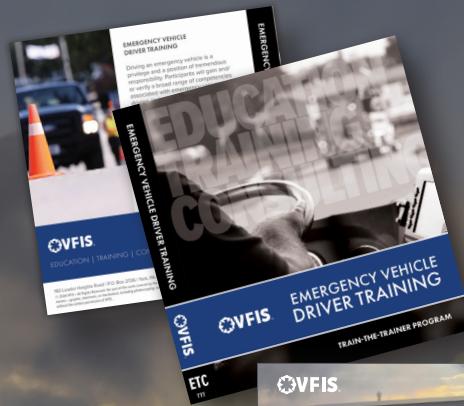
Thank you for focusing on reducing your risks—and for all that you do.

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# FIELD TRAINING CLASSES NEAR YOU!

Check out our online calendar to see upcoming in-person learning opportunities, including our refreshed EVDT!



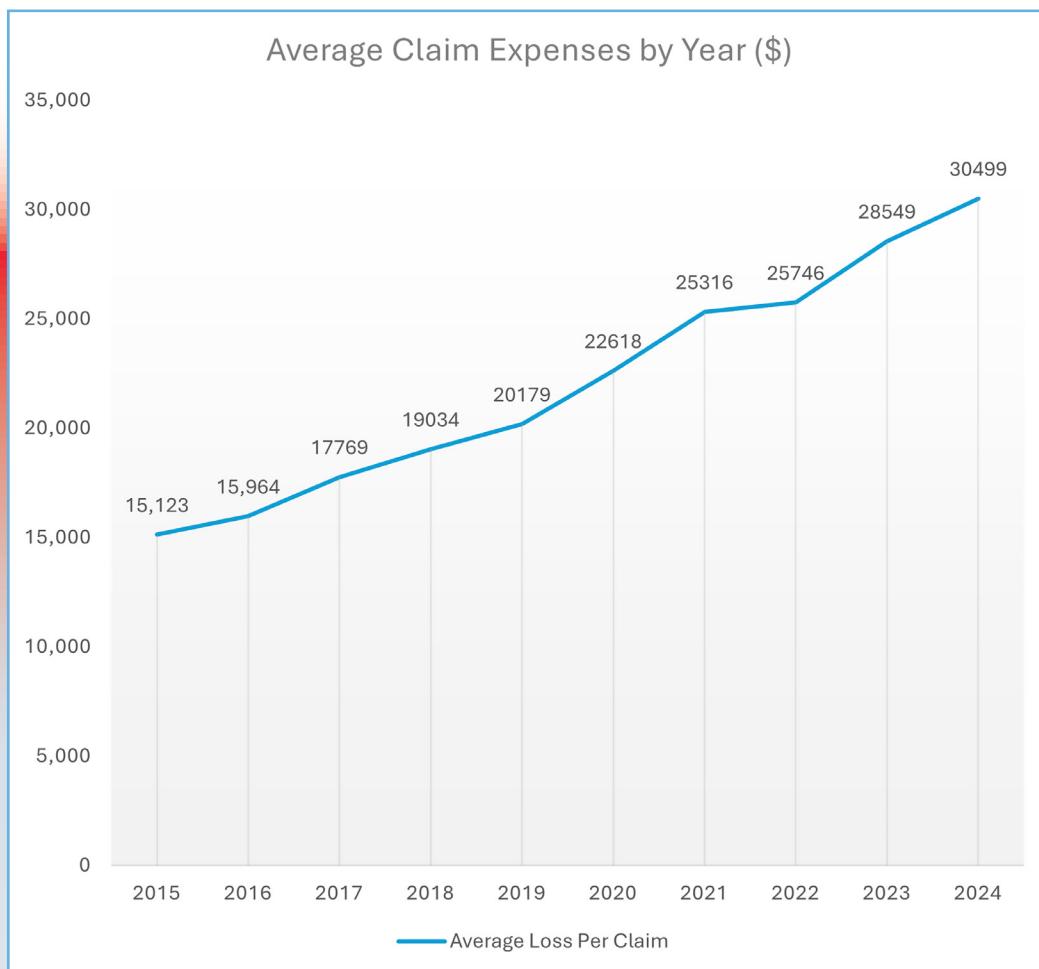
[vfis.com/fire-ems-training](http://vfis.com/fire-ems-training)

# THE RISING PRICE OF VEHICLE CRASHES

It's not your imagination. A vehicle crash will typically cost you more now than ever. And you're not the only one impacted.

"Commercial auto" which includes insured fire and emergency service vehicles, as well as other businesses, organizations, and nonprofits, continues to see year-after-year claim cost increases.

**See the rising average cost of a commercial auto claim by-year.**



Key drivers of pricing increases? Inflation, rising replacement costs due to technological advancements, and rising labor costs related to repairs, says AM Best—the largest credit rating agency specializing in the insurance industry.

## **The good news?**

Most of these crashes are 100% preventable. The wheel is in your hands.

Source: AM Best. (2025) Market Segment Report: Stuck In Reverse: Commercial Auto Losses Keep Mounting. Retrieved from [ambest.com](http://ambest.com)



# PUMPING THE BRAKES ON POV RESPONSE

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**Understanding the risks of members responding to calls in their personal vehicles, plus 10 tips to help reduce those risks.**

**Are you leaving 10,000+ risks unaccounted for each year?**

Each day, approximately how many times do first responders in your fire department answer calls using their personally owned vehicles (POVs)?

Let's say it's 10—and that your annual call volume is about 1,000 calls per year.

That means that your emergency service organization (ESO) has approximately 10,000 POV responses each year—and that's 10,000 risks you can't leave unaccounted.

**While most volunteer emergency response relies heavily on POVs—there are also inherent risks, including:**

## **Breaking the law:**

Many volunteers respond in POVs as if they are emergency vehicles. However, while motor vehicle laws vary by state, POVs are not considered emergency vehicles and are not permitted the same, if any, exemptions to motor vehicle laws.

## **Speeding:**

Not only is it against the law, but it can also lead to crashes.

## **Assuming right of way:**

While some states allow the use of “courtesy lights and sirens”—they are simply a visual request to other drivers to pull over and allow you to pass. They do not permit volunteers to illegally pass other vehicles or demand the right of way.

## **Personnel & community safety:**

You can't be of any help if you don't arrive on-scene safely—and driving recklessly could add another call to your department's log.

## **Financial risks:**

Vehicle-related insurance claims have remained leading causes of loss for emergency service organizations with VFIS insurance over the past five years—and POVs are not immune to financially impacting your organization.

## **Reputational risks:**

You're representing your department during every call—and speeding, running lights, and aggressive driving could tarnish the trust others have in you and the department.

## **10 Procedures to help firefighters maintain safe POV response:**

You can help eliminate or reduce the risks of POVs by implementing solutions to get more personnel to-and-from calls in department vehicles.

For example, you could create regular duty crews with predetermined shifts that are able to handle most calls.

However, if you're going to continue to use POVs in any capacity, there should be standard operating procedures and guidelines in place to help maintain safety in these operations, including best practices like these:

1. Always obey the law.
2. Never exceed the posted speed limit.
3. Appropriately wait for the right of way, including coming to a complete stop at all stop signs and red traffic signals.
4. Never drive to calls with non-members, including family.
5. Note where volunteers should park/stage once they arrive on-scene.
6. Courtesy lights should be approved by the chief, including a written agreement that volunteers will continue to follow the law while utilizing them.
7. Volunteers should have personal liability insurance with appropriate limits to help protect themselves and the ESO.
8. Volunteers should frequently perform basic inspections of their vehicles to help ensure they're safe and functional.
9. Volunteers should pass a medical evaluation that's performed by a physician or other licensed health care professional (PLHCP) that clears them to drive a vehicle and related tasks.
10. Leadership should review Motor Vehicles Driving Record Reports (“MVRs”) for all members, including verification they have a valid driver's license.

These guidelines should serve as a part of your comprehensive driver training program, including teaching new members on all auto SOPs and signing agreements to verify that members understand them.

At the end of the day, serving as a first responder means you represent safety, the fire service, and your ESO within your community—and it's important to always act like it, on and off the roadways.





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- UNCOVERING 10 OVERLOOKED AUTO RISKS IN EMERGENCY SERVICES.
- HOW WELL DO YOU KNOW YOUR DRIVERS AND OPERATORS? FIND OUT.
- SEE THE RISING PRICE OF VEHICLE CRASHES.
- DISCOVER HOW YOU MAY BE LEAVING 10,000+ RISKS UNACCOUNTED FOR.

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