

NEWS | FOR EMERGENCY SERVICE ORGANIZATIONS

BACK TO THE BASICS

Never underestimate the power of training, administration, and risk control. Together, when you can take accountability of these basic, yet impactful, responsibilities, you can make a true difference.

'Firefighter killed in vehicle crash.'
'Ex-fire chief embezzled funds for 5 years.'
'Investigation found paramedic skipped annual training.'

Unfortunately, reading headlines like these isn't uncommon. And it's moments like these that change people's lives and emergency service organizations forever. That's why it's important to ensure that you're never too busy to focus on the basics,

including training, administration, and risk control.

What you do today—whether it's participating in a driving safety course, assessing your organization's financial status, taking steps to become a better leader, or something else—makes an impact. And it's the cumulative effect of these tasks that won't only set your team up for success but could also save countless lives.

THE SPRING ISSUE

Inside this edition:

- Designing Your Training Calendar in 4 Steps
- Checklist: Your First 45 Days in Office
- Should you customize your limit for Uninsured & Underinsured?
- Meeting the Mark as a Mid-Level Manager



DESIGN YOUR TRAINING SCHEDULE IN 4 STEPS

Being responsible for training your fellow responders is an honorable—and hefty—duty. But it's our hope that we can help take some of the weight off your shoulders by equipping you with the right tools to help you get started.

The beginning of the year is a great opportunity to set your crew up for success by assessing your education and training needs, as well as developing a training events calendar for the upcoming year. And we're here to help!

As a VFIS client, you get more than just an insurance policy. You also have access to a variety of skill and knowledge enhancement programs and risk management resources that are based on national standards to help you educate, train, and retain personnel, develop comprehensive risk management programs and, ultimately, stay better protected while you serve and protect others.

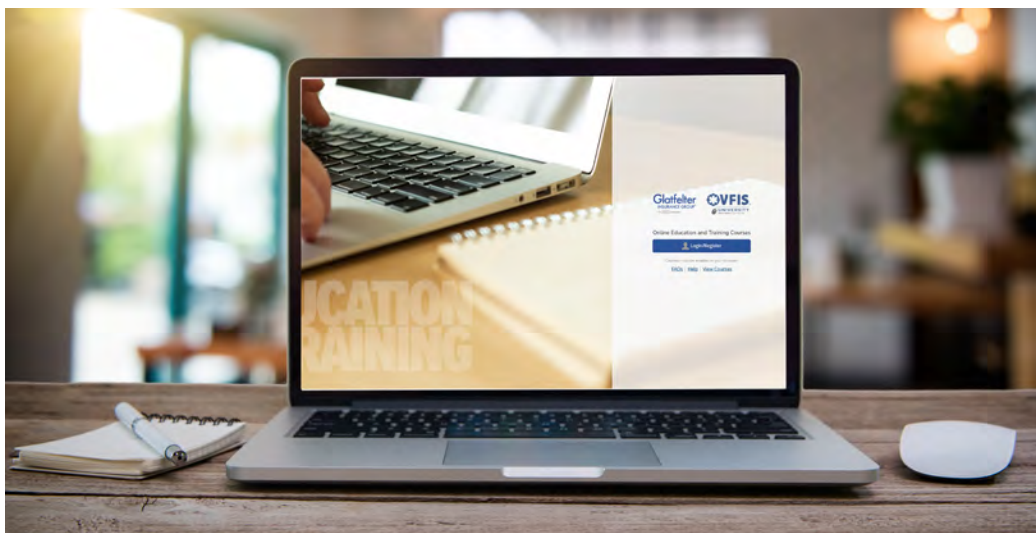
Here's an overview of our online and in-person learning opportunities, the majority of which are completely free for VFIS clients, that you can utilize to create a training calendar that helps your team address everyday risks, overcome unique challenges, and expand their skillsets. Plus, here are a few tips to help you get your calendar started.

1. Start by scheduling annual training and refresher needs.

VFIS University is our distance learning platform that gives you 24/7, 365 access to quality online training courses, many of which

are recognized as meeting industry standards.

You can assign your members annual refresher training through the platform, including HIPAA Compliance Awareness, Sexual Abuse and Misconduct Prevention, and Sexual Harassment Prevention, to help raise awareness about these important topics and reduce your risks. Plus, members will receive a certificate upon completion for their records and



yours to help make record-keeping a breeze.

Check out **vfis.com** to learn more about these refresher courses, plus 60+ more classes specifically designed for first responders, all available at your fingertips.



2. Next, consider what's driving your risks.

For example, given that vehicle-related incidents are a leading cause of loss in emergency services—and all that rides in your drivers' hands—addressing auto risks should always be a priority.

We conduct a variety of in-person training classes on a regional basis throughout the year, many of which are offered at instructor (“train the trainer”) and participant (“student”) levels, including our gold-standard Emergency Vehicle Driver Training (EVDT) and other auto-related programs.

Plus, both our specialized in-person Trailer Operations and Safety Program and UTV/ATV Safety Program will have updates rolling out this year to help your crew address modern risks in these operations.

Visit **vfis.com** to check out a live calendar of upcoming training opportunities and see if we're coming to an area near you. And, if not, we also have an “Emergency Vehicle Operations” video collection available to help you host trainings at your own station.

3. Assess your EMS training needs.

Patient care and handling are at the center of EMS operations—but they're also increasingly at the center of many insurance claims, making them as important as ever to continue to train upon.

We have several training programs devoted to this risk, including Patient Handling: Preventing Patient Drops and Patient Care Documentation, both of which you can see on our online training calendar.



We also have an “Emergency Medical Services” video collection that you can play from a computer, smart TV, or other digital presentation system at your agency. These videos cover important patient handling topics, wheelchair transportation, and paratransit vehicle driving.

4. Look for your unique risks and fill in any gaps.

You can start by asking your team if there are additional knowledge or skills-based operations that they believe would be beneficial to have specific training sessions on.

If so, try to find quality, expert resources to utilize for those topics. For example, beyond our field training courses, online university, and plug-and-play education programs, we also offer a variety of libraries with training tips and resources, including our:

- **VFIS’ Training + Resources Portal**, available at vfris.com, has 300+ online tools, self-assessments, and shareable resources.
- **Don’t Risk It! Podcast series**, available on all major podcast platforms and at vfris.com/podcast, shares 100+ critical conversations.
- **ResponderHelp.com**, developed and administered by VFIS, houses 5,000+ resources (including free SOGs) that have been developed by a variety of industry specialists.

Training saves lives—and making a comprehensive training schedule can help ensure you’re covering the topics that matter most to your operations. We thank you for focusing on safety and please know that our VFIS Risk Control & Education Team is always here to help!

How to order physical VFIS training materials

VFIS clients get special pricing—with most things being free the first time! To get physical training materials, like our videos on USBs, simply:

- Visit shop.vfris.com—set up an account (this verifies that you’re a client for special pricing) and complete your order.
- **OR** complete an order form at vfris.com/etc-client-order-form and email it to orders@vfris.com.

Shop online



shop.vfris.com

OR

VFIS Client Order Form



vfris.com/etc-client-order-form



YOUR FIRST 45 DAYS IN OFFICE

Checklist: Administrative Tasks to Get Set-Up for Success

Are you in a new leadership or administrative role? First and foremost, we'd like to extend our heartfelt congratulations! You now have even more power to make meaningful changes within your emergency service organization (ESO) and community—and we're honored to be a small part of your journey and to see what's next. While this is undoubtedly an exciting time, you may also be a bit nervous and apprehensive about all that you need to tackle and learn—but we're here to help.

This easy-to-follow checklist is designed to help officers and board members gain awareness of their ESO's financial and administrative status, notify stakeholders of changes in leadership, and continue the work of those before you.

Through it all, please know that we believe in you and are here to support you and your ESO in any way that we can—both now and in the future. You've got this!



Resource Downloads

Here are 3 specialist-vetted resources to help you review and update important documents in 2026:



**Digital "First 45
Days in Office"
Checklist**



**Model 150+
Page Personnel
Manual**



**Sample Emergency
Vehicle Response
Guidelines**

Your First 45 Days in Office

Financial + Administrative Awareness Checklist

This to-do list is designed to help officers and board members gain awareness of their ESO's financial and administrative status, notify stakeholders of changes in leadership, and continue the work of those before you. All of these steps are important, so please consider completing them at the start of your tenure, and on at least an annual basis after that, and complete them thoroughly, accurately, and without assumptions.

- Publish change of officers and board members on all platforms and resources, including your website.
- Verify each key position has a job description.
- Complete a conflict of interest statement for every board member and officer on at least an annual basis, and during changes in outside employment.
- Conduct additional background checks for all individuals involved in the organization's finances. Specifically, complete a credit report for each individual prior to the elections, if not already done.
 - Note: This should be on an annual basis regardless of whether it was completed previously for any individual.
 - It is important to know who is going to review/verify the credit reports and approve conflict of interest statements. Decisions should be made as objectively as possible. The recommendation would be a compliance officer.
- Review and verify that foundational documents such as incorporation paperwork, bylaws, and other governance docs are up-to-date.
- Make changes to signature cards at your financial institution(s) only after credit reports have been reviewed and a compliance officer has approved.
- Put a process in place to change access to email for each officer role.
- Notify the Department of State of any changes in officers (filing fee may be required).
- Review prior end-of-year (EOY) financial reports, especially the balance sheet and budget.
- Review the list of assets, including technological items such as website domain names and logos.
- Review schedules of loans, investments, contracts, and grants.
- Change contacts for state and federal grants.
- Notify insurance agency of any change in officers and designate primary and secondary points of contact.
- Update your organization's roster to account for changes in junior members and active or inactive firefighters.
- Review insurance coverage, including your management liability coverage, exclusions, and limits with your agent or broker.
- Review your members' benefits, including your Length of Service Awards Program (LOSAP), with your benefits provider(s).
- Notify attorney of changes.
- Notify accountant of changes.
- Review and verify [990 IRS](#) filing for submission to avoid having your tax-exempt status lapse.
- Notify fire and/or EMS billing provider of changes, as applicable.
- Make changes to previously-issued bank cards and issue new ones as needed.
- Review schedule of any current or potential litigation against the ESO.
- Ensure compliance with filing requirements in your state if you fundraise.
- Review payroll tax filings for compliance, as required.
- Verify sales tax exemption for compliance.

COULD CUSTOMIZING YOUR LIMITS BETTER SUPPORT YOUR CREW?

As you respond to calls, it's no surprise that various auto-related accidents can occur. That's why, for many fire companies, having the right auto insurance protection in place is critical. One of the elements of that coverage that can be especially helpful for emergency responders is Uninsured Motorist (UM) and Underinsured Motorist (UIM) Coverage, and what you need with this coverage can vary greatly depending upon how you use your vehicles. Here's a quick breakdown.

What is Uninsured/Underinsured Motorists Coverage?

Uninsured (UM) and Underinsured (UIM) Motorists Coverage protects your station in case one of your covered drivers is injured by a motorist who has either no auto liability insurance or insufficient auto insurance. While this coverage can be valuable, high limits are not always necessary or cost effective for every organization..

Why You May Consider Lowering UM/UIM Limits:

1. Cost

Lower UM/UIM limits can result in a reduction in premium, helping control your insurance costs.

2. Alignment With Exposure

If your vehicles are primarily used in low-risk environments, have limited time on the road, or are driven by experienced drivers, high UM/UIM limits may exceed your realistic exposure.

3. Coordination with Other Available Coverages

Some organizations already maintain other protections such as workers compensation, employers' liability, or health insurance that may respond to injuries sustained by your crew members in auto-related accidents.

4. Risk Management

Adjusting your UM/UIM limits allows you to tailor your coverage to your appropriate insurance needs rather than selecting the highest limit available.



Take Action

We encourage you to review your UM/UIM limits as part of your insurance renewal discussion. UM / UIM coverage requirements and rules vary by state, so your specific offerings will be determined by your state's regulations. Your agent can assist you to evaluate whether your current limits remain appropriate or if an adjustment may better serve your organization.

FIELD TRAINING CLASSES NEAR YOU!

Check out our online calendar to see upcoming in-person learning opportunities, including our refreshed EVDT, Utility Vehicle, and Trailer Operations Classes!



vfris.com/fire-ems-training



TOP 3 PODCAST EPISODES OF 2025

SCAN TO LISTEN NOW!

We asked the VFIS Risk Control & Education Team to share some of their favorite episodes of Last year. Here's what they had to say:



MODIFIED RESPONSE

The concept of modified response in emergency services, what it means, and how to integrate it into your operations.



5 COMMON RISKS WORTH NOTING

The team shares the most common recommendations we make during on-site risk assessments.



FIRST RESPONDER VEHICLE CONTROLS

Incidents and collisions with command SUVs and other first responder vehicles are on the rise—making these safety best practices vital.





MID-LEVEL MANAGEMENT: MEETING THE MARK

5 Tips to help you improve your leadership skills and better serve your team.

By: Blair Tyndall, VFIS Emergency Services Specialist & member of the fire, EMS, 911 dispatch, & hazmat response communities since 1986

A wave of retirements and aging first responders has hit the emergency services industry—and with that comes a flood of newly-promoted managers.

While these promotions are surely exciting and well-deserved, the demand that staffing crunches are putting on many EMS agencies and fire departments can lead to you being promoted before you're fully trained and aware of all the responsibilities that your new position entails.

For example, mid-level managers, including field supervisors and field training officers, are an integral part of maintaining a safety culture that helps ensure that everyone is functioning with safety at the center of their decision making. And, if this is news to you, that's (unfortunately) not surprising.

While some of the risks of inexperienced supervisors may be obvious, our claims data shows that breaks in communication at the mid-level manager level could be at

the center of many of the costly and inconvenient incidents that emergency service organizations are currently facing.

Mid-level managers: Please know while you're connected to the problem, you're not solely at fault. It's an industry-wide issue that needs to be addressed at the organizational level—and we're here to help. Here are a few tips to help you guide members with confidence and instill a culture of safety.

1. Ask for training.

This training should cover things like the mission of your organization, key responsibilities, and a review of key policies and procedures, including documentation responsibilities, reporting actions, and incident investigations.

If you'd like some additional insights, the VFIS' Risk Control & Education team offers an in-person course specifically for mid-level managers, The Risk Accountability Workshop, that focuses on your role in helping reduce your organization's risks. This class can be completed in 3 hours or less—and we'd love to present it to you and your colleagues. Reach out to your insurance broker or our team at riskcontrol@glatfelters.com to schedule!

2. Focus on communication.

As a mid-level manager, you serve as the eyes and ears of upper management—making a good flow of communication between you and your superiors vital. Let them know what's going on and what's happening within the team, including what policies are being followed 24/7 and which ones are falling through the cracks. And, it's important that the flow of communication with leadership goes both ways; if you aren't getting the feedback that you need—ask for it.

3. Avoid buddy brain.

As the eyes and ears of your organization, you'll need to stay connected to your members, too. However, that does not mean you're "buddies". Going from being peers to overseeing your team can be one of the most challenging transitions for new leaders. But for the good of your department (including your friends), it's important to help ensure everyone on your team has equal and equitable treatment.

4. Never stop learning.

Whether it's someone in or outside of your organization, one way to continually learn and improve your leadership skills is to look for a mentor who can help you with leadership theory and purpose.

For example, what kind of leader do you want to be? What's the meaning of being a supervisor? What qualities have you liked from previous leaders? These are questions that you may have never asked yourself—but a mentor likely would!

5. Assume the role of a leader.

There's a lot that goes into being a leader. But some things that you can start doing today include leading by example, learning from mistakes (everyone makes them!), asking for feedback from members at all levels, delegating tasks, and looking at new ways to go about your operations to help improve efficiency and safety.

We get it. Everyone's busy and it can seem overwhelming to add something else to your (or your boss') to-do list. But the truth is, you deserve to be set up for success. You've put in the work to become a supervisor—and what you achieve directly impacts the safety of the organization and community. It's our hope that with provisions like these, your promotion will be something you continually celebrate and honor. We believe in you!



UPDATED TRAILER & UTILITY VEHICLE TRAINING PROGRAMS

Towing trailers and driving utility vehicles like UTVs, ATVs, and ORVs are common in emergency services operations but they also pose unique risks, including collisions, jackknifing, and rollovers—and these incidents can be fatal. That's why we've updated our training courses to help address your ever-changing risks.



- **Trailer Operations** features a new module on 5th wheels, expanded best practices on driver selection and loading/unloading procedures, and an improved competency course.
- **Utility Vehicle Operations**, previously named “UTV/ATV”, has new modules on self-rescue/recovery and riding skills, as well as expanded best practices on off-road vehicles, driver selection, PPE, safety, preplanning, and more.

Are you a VFIS instructor for these courses or want to be? Here's what you need to know.

Eligibility to instruct:

- If you took VFIS' instructor-level trailer or UTV courses between 2022-2025, you're eligible to continue instructing them once you participate in the online update(s).
- Those who took the instructor-level courses prior to 2022—or who haven't yet taken the instructor-level course but would like to utilize VFIS' training methodology—will need to take/retake it.
- Check out our training calendar at vfis.com to find a course coming to your area.

Online updates for eligible instructors are due June 30, 2026.

- Online updates are free to VFIS clients, as well as instructors who took the UTV/trailer course in 2025. All others will be charged a fee of \$50 to complete the online training and remain eligible to instruct the course.
- If you haven't yet received an email with instructions to complete this training, please let us know at csapps@vfis.com.

We're excited for both instructors and students to have access to these completely redesigned programs and hope they'll continue to help you address your everyday risks and unique challenges.



2026 National Fallen Firefighters Memorial Weekend

The official national tribute to all firefighters who died in the line of duty during the previous year. National Fallen Firefighters Memorial Weekend **May 2-3** in Emmitsburg, Maryland.





Learn more about how you can take part in “Light The Night 2026” and other National Fallen Firefighters Foundation (NFFF) initiatives, including the “Bells Across America” and “Sound the Sirens” services this weekend, at weekend.firehero.org.

