VFIS | SUMMER/FALL '26

NEWS | FOR EMERGENCY SERVICE ORGANIZATIONS

HEART HEALTH: A SILENT THREAT ON THE FRONTLINES

Tina Kerchner, VFIS A&S Program Manager

10 Tips to help you address your heart health today.

Burning buildings. Violent patients. Vehicle crashes. These are the types of dangers your crew faces that usually make headlines. However, there are also health and safety threats that lurk under the surface that can be just as deadly, including heart attacks.

What's a heart attack?

According to the American Heart Association, a heart attack occurs when blood flow to the heart muscle is reduced or blocked. Heart attacks are scary, but it's important to remember that many people survive them and go on to live productive lives.

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We welcome your comments and questions | vfisnews@vfis.com

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That's why it's key to know your risks, understand the signs, and act as soon as possible.

What are the risks?

- Heart disease remains the leading cause of death in the U.S., says the American Heart Association.
- According to data from the National Fire Protection Association (NFPA), sudden cardiac deaths have regularly been cited as the leading cause of death in their annual firefighter fatality study.
- Research published by the *Journal of the American Heart Association* found that the risk of firefighters having an irregular heart rhythm, known as atrial fibrillation (AFib), increases with the number of fires they respond to. In addition, they also shared the risk of AFib increases by 14% for every additional 5 fires fought annually.

What are the warning signs?

The American Heart Association says to pay attention to your body, and if you have any of these symptoms, call 911:

- **Chest discomfort**. Both men and women often feel discomfort in the center of their chest that feels like pressure, squeezing, fullness, or pain.
- **Body discomfort** in one or both arms, back, neck, jaw, or stomach.
- **Shortness of breath.**
- **Also watch for** a cold sweat, upset stomach, rapid or irregular heartbeat, lightheadedness, or unusual tiredness.
- **Women may also experience** anxiety, nausea, vomiting, unusual tiredness, or weakness.

It is important to note that symptoms can vary significantly—some may appear suddenly and intensely while other develop gradually and are milder.





Can heart attacks be prevented?

According to the American Heart Association, heart attacks are largely preventable, and lifestyle choices are your best defense.

Here are tips to help lower your risk of heart disease, stroke, and other major health problems:

1. **Eat heart healthy.**
   Aim for whole foods, fruits, vegetables, lean protein, nuts, seeds, and non-topical cooking oils, like olive oil.

2. **Be more active.**
   Try 2.5 hours of moderate exercise or 75 minutes of vigorous physical activity per week.

3. **Quit tobacco.**
   Cigarette smoking remains the primary driver of preventable mortality in the U.S.

4. **Limit alcohol.**
   Drinking too much can contribute to many heart-related health risks.

5. **Get adequate rest.**
   Aim for 7-9 hours of sleep each night.

6. **Manage weight.**
   Understand your BMI and how calories contribute.

7. **Control cholesterol.**
   High levels of non-HDL cholesterol (the “bad” kind) can lead to heart disease.

8. **Manage blood sugar.**
   High levels of blood sugar can damage your heart, kidneys, eyes, and nerves.

9. **Manage blood pressure.**
   Levels less than 120/90 Hg are optimal.

10. **Reduce stress.**
    Stress can lead to other unhealthy habits, like smoking or overeating, and may lead to high blood pressure.

Have you had your annual physical?

Whether hosted at your department or by your primary care provider, be sure to have an annual physical.

Firefighters should ensure their physicals are in accordance with NFPA 1582, which helps evaluate your ability to safely perform essential job functions.

This type of preventative care is crucial to discovering risks before they lead to larger, more serious health concerns and to promoting your overall long-term wellness.

Remember: minutes matter! Act quickly.

The time between when a heart attack occurs and when treatment is received impacts the amount of damage to the heart. Heart attacks can occur while you're in action or simply sitting on the couch. If you suspect that you or someone else may be experiencing a heart attack, always call 911 as soon as possible.

What support is available to firefighters?

The NFPA, IAFC, First Responder Center for Excellence, and other industry groups provide a wide variety of specialized resources to help you improve the wellness of your team.

There are also protective measures that your emergency service organization (ESO) can implement to help support your members should they experience a heart attack, like Accident & Sickness (A&S) insurance coverage.

What's Accident & Sickness (A&S)?

The risks your team faces can have significant and devastating outcomes. While some ESOs believe that Workers' Comp will adequately protect their members during these times, many learn the hard way this isn't always the case.

VFIS Accident & Sickness (A&S) is designed to be there for first responders and their families by providing financial benefits for members who are injured or experience an illness while performing the normal duties of their organization.

There's also an additional proactive program available to A&S clients, **Member Family Assistance Program (MFAP)**, which includes confidential counseling services and lifestyle coaching offered through trained professionals who are experienced in counseling emergency service personnel.

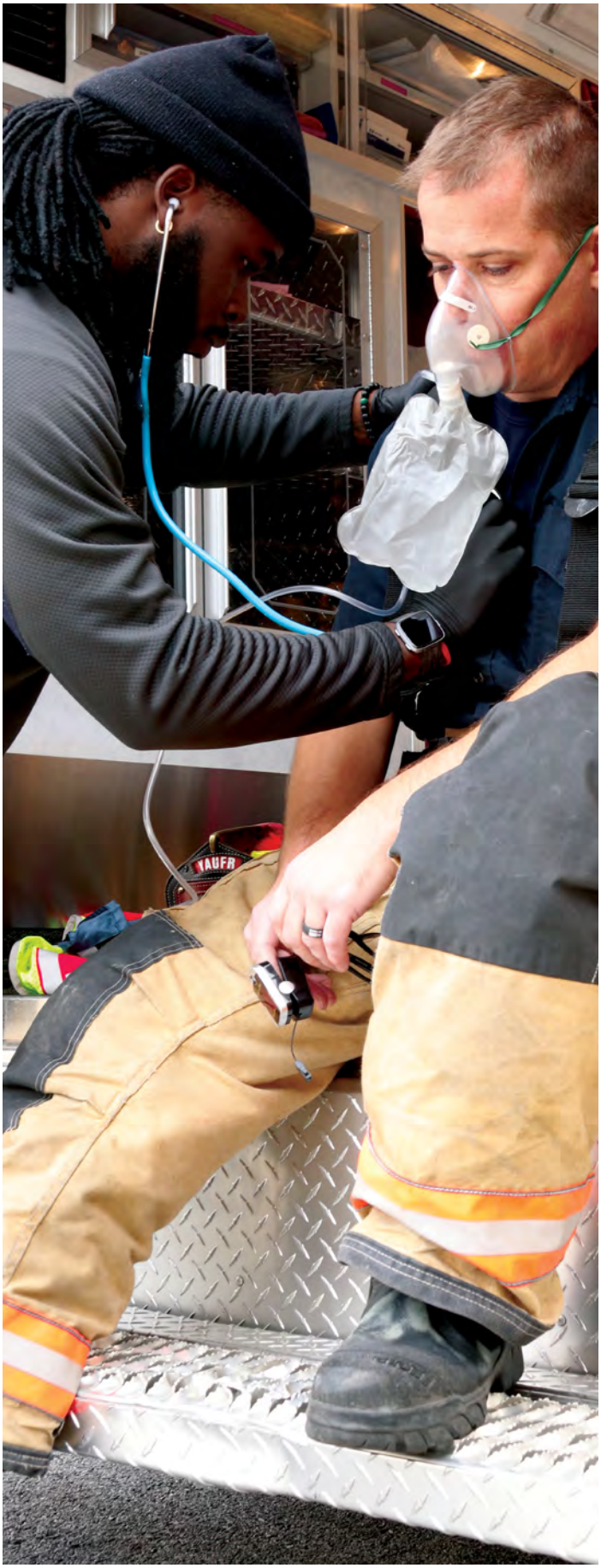
Ask your local insurance agent or broker about VFIS A&S to learn more.

Thank you for all that you do—and stay safe out there!




MSA


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FASTER, SAFER, SMARTER RESPONSE WITH TELEMATICS

Mike Baker, Director of VFIS Risk Control



What's telematics?

Have you ever used an app on your cell phone to track a ride share or delivery driver? If so, then you've already seen telematics firsthand.

Telematics uses telecommunications and digital technology, including GPS, to monitor, track, and transmit vehicle information, like location, speed, fuel consumption, and driver behavior.

Telematics is rapidly transforming how emergency service organizations manage fleets, improve response times, and enhance overall safety.

Here are 6 ways telematics could help support your mission:

1. **Faster response times.**
   Real-time GPS tracking and intelligent dispatching help ensure the closest available unit is deployed immediately, reducing delays and improving outcomes.
2. **Enhanced responder safety.**
   Driver behavior monitoring (speed, braking, fatigue indicators) promotes safer driving practices, helping protect your personnel and the public.
3. **Improved situational awareness.**
   Live vehicle data, route optimization, and geofencing allow command centers to maintain full visibility of assets during active incidents.
4. **Streamline fleet management.**
   Automated maintenance alerts, fuel usage tracking, and vehicle diagnostics reduce downtime and extend the lifespan of critical equipment.
5. **Data-driven decision making.**
   Detailed reporting and analytics empower leadership to identify trends, optimize operations, and justify funding with measurable results.
6. **Accountability and compliance.**
   Accurate records of vehicle usage, routes, and response times support compliance requirements and internal accountability.

Why is it important?

Vehicle-related insurance claims remain leading causes of loss for emergency service organizations with VFIS insurance over the past five years.

As emergency service demands grow and resources tighten, leveraging technology like telematics is no longer optional—it's essential for maintaining efficiency, safety, and community trust.

Have questions?

VFIS has developed a sample list of telematics vendors serving emergency services. For additional information on this topic, please contact your VFIS Risk Control Representative at 800.233.1957.

We'd welcome the opportunity to discuss how telematics can be tailored to your organization's specific needs. Thank you for your continued dedication to protecting and serving your community.

***Don't Risk It!* Podcast**
Listen to the "Reducing Risk Through Driver Monitoring Systems" episode to learn more!

DRIVER TECHNOLOGY: EVALUATING THE COSTS

Rick Gurba, Director of VFIS Training Programs

There are costs to telematics devices. There's also a cost to not having them.

With all the advantages of telematics, you might be wondering about the costs. These devices aren't free, with fees ranging based on the number of vehicles and amount of tracking you'd like to receive. However, many organizations can make up those costs relatively quickly due to the data-driven decision making they provide.

Verizon, one of many fleet management technology providers, published a *Fleet Technology Trends Report* in 2025 which evaluated over 500 fleets that utilize the technology. Here are some of their findings.

Average cost savings from GPS fleet tracking technology:

- 16% on fuel
- 22% on accident costs
- 16% on labor

Further, 47% of respondents reported a positive ROI on their telematics investment in less than a year.

Safety insights from telematics technology:

- 57% said GPS fleet tracking is extremely or very beneficial for an improved focus on driver safety.
- 75% used video to achieve their goal of improving driver safety.
- 47% report video is extremely or very beneficial for reducing the number of accidents.



Some things are completely out of your control—but most vehicle accidents are 100% preventable.

By taking accountability for what you can manage and instituting proactive safety measures, like driver monitoring technology, you can help your crew avoid unnecessary costs, challenges, and tragedies.

Want to add driving monitor systems to your vehicles or already have them?

Check out all the available resources on vfis.com, including a sample standard operating guideline (SOG) and technical bulletin to help you utilize driving monitoring systems to promote driver safety, reduce preventable crashes, protect company assets, and support professional driving standards in your emergency service organization.



Most Listened Podcast Episodes
So Far This Year

Our *Don't Risk It!* podcast series is released bi-weekly, where the VFIS team and special guests discuss a variety of safety-related topics, EMS trends, and ways crews can help mitigate risk. Each episode offers something unique—from expert insights and helpful tips to real-world experiences from the field.

As we look at the valuable podcast episodes our VFIS team has released so far in 2026, a few stand out as the most listened to:

Breathwork: A Mental Health & Wellness Technique for First Responders

Captain Randy Gates, first responder, wellness educator, and founder of Breath of Fire, discusses what led him to emergency services, the importance of mental health, and how he teaches breathwork to first responders. Learn how breathwork can be a proactive technique to relax the mind and body in emergency services.

PTSD in EMS: One Paramedic's Story

Melanie Kempf of Lancaster EMS shares her experience of what began as a routine call, then quickly turned into a violent, lifechanging event. Learn how this event affected her mental health and inspired her to help future first responders cope with trauma.

Properly Maintaining Your Length of Service Awards Program (LOSAP)

Sarah Talerico, VFIS LOSAP Client Relationship Manager, joins our podcast host, Chris Rodgers, to discuss best practices to help you properly maintain your Length of Service Awards Program (LOSAP). Learn about the important paperwork, records, and information you need to keep your LOSAP up to date.

We hope you enjoy listening to the *Don't Risk It!* podcast series just as much as we enjoy putting it together. Whether you're tuning in for the first time or are a part of the 20,000 first responders who have been listening along, thank you for being here.

DON'T RISK IT! a podcast by VFIS



AUTOMOBILE AGREED VALUE COVERAGE

What is Agreed Value Coverage?

Agreed Value Coverage is a type of protection included in VFIS' Commercial Automobile policy that establishes a pre-determined value for the vehicle at policy inception.

In the event of a covered loss to your vehicle, VFIS will pay one of the lesser following loss settlements:

1. The cost of repairing the vehicle; or
2. The cost to repair the vehicle with parts of like kind and quality without a deduction for depreciation; or
3. The cost to replace the vehicle with a comparable new one that is manufactured to current specifications or standards set by nationally recognized organizations, such as NFPA or the US Department of Transportation; or
4. The limit stated on the Declarations Page.

Why is this coverage important to emergency service organizations?

Unlike standard coverage based on actual cash value (ACV), agreed value reduces uncertainty about depreciation at the time of loss and allows you to select how much you would like to insure each of your vehicles for.

Therefore, when an accident occurs, you already know the exact insured value of that vehicle, which helps eliminate the guesswork.

IMPORTANT REMINDER:

You will never receive more than the agreed value that you have chosen. That's why it's important to pick a coverage limit that is neither too low nor too high.

What may be considered too low?

If the agreed value is less than the actual cash value of the vehicle, the agreed value coverage could actually penalize you in the event of a loss.

What may be considered too high?

The policy will not pay more than the replacement cost or the agreed value, whichever is less.

Therefore, if you chose an agreed value that is more than the replacement cost of the vehicle, you would be paying premium for an amount of coverage you would never be able to collect.

A very important coverage characteristic is the 60% agreed value trigger. This means if there is a loss to a vehicle, our policy states that the vehicle is repairable if it could be repaired up to 60% of the agreed value.

For example, if an apparatus is insured with a $1,000,000 agreed value limit, up to $600,000 in repair costs can be completed before it is considered a total loss.

Choosing an agreed value that is overly inflated reduces the likelihood of an agreed value settlement and will leave you with a repaired apparatus that had been significantly damaged previously.

How should I assign an agreed value to a vehicle?

It is important to know that most emergency service vehicles are repairable in the majority of auto related incidents. However, you should evaluate your fleet and determine what you would do in the event of a loss to an ESO vehicle that was damaged beyond repair. The following are steps to help you assign an agreed value:

1. **Pick a team that will be responsible for evaluating and establishing agreed values for your vehicles.** Common examples of those who may have this responsibility include apparatus purchasing committees, board members, leadership teams or a combination of those members.

2. **Evaluate your fleet and determine what your goals are in the event of a loss to a vehicle.** For example, in the event of a total loss, would you look to replace it with a similar one in age and functionality or a newer one that has additional functions.

3. **Assess the value of each vehicle on an annual basis by using the latest research and resources available.** A common tool is evaluating the price of used and new vehicles from authorized dealers.

4. **You should then determine:**
   a) A low-end value for each vehicle. This would be the actual cash value/market value and is the amount you would receive for your vehicle if you were to sell it as-is, including any permanently attached equipment.
   b) A high-end value for each vehicle. This would be the cost if you were to purchase a brand new vehicle with similar specifications.

5. **Calculate agreed value.** Based on your findings from your fleet evaluation and vehicle assessments, you can start to determine how much you would like to insure each vehicle. It is also important to note that anything that can fall off of the vehicle is covered under Portable Equipment Coverage. Any part of the vehicle that is installed by the manufacturer is part of the vehicle and should be considered in your evaluation of the agreed value of the vehicle.



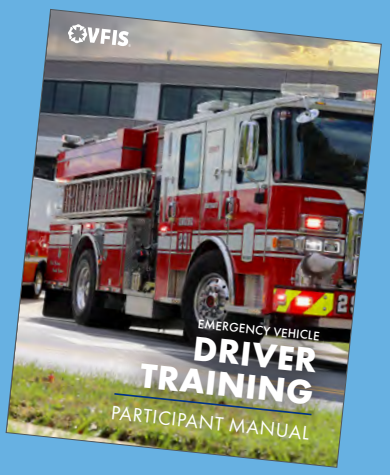

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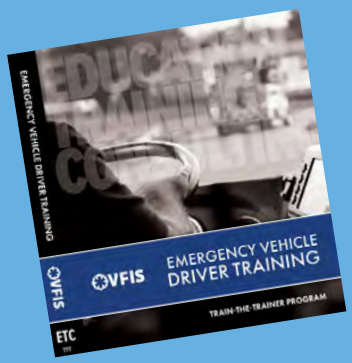


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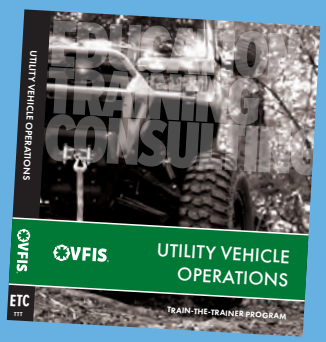
Check out our online calendar to see upcoming in-person learning opportunities, including EVDT, Utility Vehicle, and Trailer Operations Classes!

vfis.com/fire-ems-training











STORIES FROM THE FRONTLINES

The practical, no-nonsense reason you should adopt and comply with driving SOGs today.

You're on your way to an emergency with your lights and sirens activated when your apparatus approaches an intersection that's controlled by traffic lights.

What do you do next?

This is a scenario that most emergency service organizations face daily, but the decisions you make could have very different consequences.

Let's explore how two different drivers recently handled this situation and the results:

Fire Department A:

A

INTERSECTION DECISION:

Following her department's standard operating guidelines (SOGs), the driver stopped at the red light. Then, at less than 5 MPH, she cautiously navigated through the intersection one lane at a time, making eye contact with fellow drivers to make sure she could proceed.

Unfortunately, she was struck broadside by a driver who failed to yield—and that driver went on to take legal action against the department.

THE RESULTS:

Because she followed her department's SOGs, Glatfelter was able to argue that the other driver failed to yield to an emergency vehicle and, ultimately, to negotiate a favorable resolution.



Fire Department B:

B

INTERSECTION DECISION:

Knowing that his state allows emergency vehicles special driving privileges during emergency operations, the driver did not stop at the red light nor reduce his speed.

Unfortunately, he was struck by another driver—and that driver went on to take legal action against the department.

THE RESULTS:

Because his department's SOGs indicated that their drivers should never exceed 20 MPH over the posted speed limit, and he was found to be driving at 35 MPH in excess of the posted limit, the breach of SOG led to an unfavorable ruling and resolution.

Understanding your risks

Even if you're located in a state that grants authorized emergency vehicles special driving privileges during emergency operations, including passing through red lights and exceeding the speed limit, you may not be immune from liability if you act with "reckless disregard for the safety of others." Many emergency service organizations adopt driving SOGs that are stricter than their state's traffic laws. While SOGs do not replace these laws, they do promote safety and help drivers operate vehicles with due regard for others in these emergency situations.

Lessons Learned

Not only can driving SOGs provide your members with much-needed operational and safety guidance, but they can also help enable VFIS to defend your drivers and department from potentially opportunistic claimants.

Sometimes saving lives comes down to split second decisions. That's when training and following your SOGs can make all the difference.

Auto Safety Guides
Check out these resources to help first responders safe on and along the roadways.

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