



VFIS[®]news

Bringing important information to emergency service organizations

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EMPLOYMENT PRACTICES UPDATE

Promoting diversity and avoiding discrimination in hiring claims

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We welcome comments, suggestions and questions from our readers.

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New VFIS Distance Learning course focuses on recruiting and retaining personnel

By Chief Bill Jenaway, Ph.D., CFPS, CFOD

Executive Vice President, VFIS Education, Training and Consulting

Recruiting and Retaining Emergency Service Personnel is a new course that VFIS is now offering through its Distance Learning program. It focuses on staying involved, motivating and challenging members, accommodating needs and providing rewards and recognition as well as adequate leadership. This course offers several suggestions on how to recruit and retain members.

Recruitment and retention has become a major concern of the volunteer emergency response community in America. Only a decade ago, there were more than one million volunteer firefighters but these numbers have dropped to just 800,000. For some time, the U. S. Fire Administration (USFA) has had a document available regarding Recruitment and Retention of Volunteer Firefighters. However, as time goes on, it's important to make changes in the approach for recruiting and retaining members.

The USFA provided a grant to the National Volunteer Fire Council (NVFC) to revise the document, create an educational program and provide training to America's fire service in these new issues. Research found:

- Recruitment and retention is a local problem.
- Recruitment is marketing and marketing must be done persistently.
- Benefit programs require departments to know what the members want before they become incentives.

Leadership has often become a prominent issue with regard to why people stay or leave. Effective leaders were found to look beyond the numbers and set the direction for the organization.

*Continued next page, **Education & Training***

EDUCATION & TRAINING, continued pg. 1

Current course offerings:

Intro to Distance Learning

Privately-Owned Vehicle (POV)

POV Operation

"Vanessa K. Free" Driver Training

Sexual Harassment Prevention

Firefighter Safety

Vehicle Rollover Prevention

Seatbelt Safety

Navigating Intersections

Bloodborne Pathogens & Infectious Diseases

Disaster Planning

Reputational Risk in the Emergency Services

Recruiting and Retaining Emergency Service Personnel



A number of reasons have been found through research on why individuals are not remaining active:

- Poor leadership
- Lack of time
- Health and medical problems
- Family responsibility
- Volunteering is no longer relevant to the member
- Volunteer has moved away
- Other interests have become more prominent
- Competing demands (work, family, school, sports, etc.)
- A problematic organization
- No one asked them to stay

To access the free class or learn more about the Distance Learning program, visit the VFIS Distance Learning site at www.vfis.com/DistanceLearning.htm or vfis.sju.edu.

Distance learning is considered the method for education and training of the future and VFIS now offers programs in this fashion as well as traditional classroom training. Courses normally taken in the classroom now have the opportunity to be converted into a computer-based application, making training more available to public safety personnel. These courses are designed to be taken at the convenience of the student – at their own pace and their own location. In many cases, courses have the capability to allow the inclusion of the department's specific guidelines and officer sign-off. All current VFIS insurance customers can access the risk management on-line courses at no cost. A code is needed during the checkout process to receive the no cost rate. To find out more information, contact VFIS Client Services at 1-800-233-1957, ext. 7964. 🌟



Protect Your Family From Fire!

Fire Prevention Week runs from Oct. 9-15

This year, the campaign focuses on keeping everyone safe from fire. Educational material and tip sheets on the leading causes of home fires, information about protecting homes and families with life-saving technologies and the importance of home escape planning can all be found at www.firepreventionweek.org.

The VFIS Fire Safety coloring book is another great tool that can be utilized during Fire Prevention Week! With important messages provided to children and adults, this educational publication is available for free exclusively on the resources page of www.vfis.com. The pages can be printed right from your computer and assembled into books. There is even room on the cover to include your organization's name. Consider distributing copies the next time your department participates in a community event or arranges an open house. 🌟



Professionals learn new techniques in traffic incident management

By Chief Bill Jenaway, Ph.D., CFPS, CFOD, Executive Vice President, VFIS Education, Training and Consulting

More than 170 traffic safety management professionals recently gathered at Citizen's Bank Park in Philadelphia under the guidance of the Delaware Valley Regional Planning Commission to find out what was new in traffic incident management. Numerous industries were represented from seven states, including fire, emergency medical, law enforcement, towing, state departments of transportation, hazardous materials, legislative and transportation professionals.

Responder safety and the quick clearance of traffic incidents on limited access highways were the two main focuses of the conference. The event promoted the need of cooperation and a unified incident command structure in order for responders to be able to perform their jobs efficiently and safely.

"Our goal was to discuss current techniques of traffic incident management, test some existing theories and develop improvement ideas," said Chris King, senior transportation planner for the Delaware Valley Regional Planning Commission. "There are currently seven incident management task forces in the Delaware Valley that we support with a core mission of improving coordinated incident management response and enhancing responder safety."

Communication, coordination and cooperation were the topics discussed at the event, which featured national, regional and local speakers. The intent was to:

- Improve coordination of traffic incident management teams.
- Foster interaction among traffic incident management stakeholders.
- Identify and address critical incident management needs.
- Integrate other organizational perspectives.

An interesting by-product was a communication of the best practices developed through coordination and released cooperatively through all agencies to facilitate orderly operations and management of incidents. Ideas included:

- Interagency relationships and coordination.
- Policy and procedure manuals (uniform guidelines for all responders).
- Training opportunities and workshops.
- Interactive detour route mapping.
- Traffic and incident management plans.

The day's training concluded with an emergency vehicle placement training demonstration at Citizen's Bank Way. The major roadway in front of the stadium was closed and a mock incident was staged with experts highlighting the basic principles of emergency traffic control, vehicle placement and scene management. 🚓

"Our goal was to discuss current techniques of traffic incident management, test some existing theories and develop improvement ideas," said Chris King, senior transportation planner for the Delaware Valley Regional Planning Commission.





Assigning an agreed value to your vehicles

Deciding on an appropriate agreed value for each of your emergency vehicles might not be an easy task, but it is an important one. Below are some tips you may find beneficial. But first, let's briefly review the coverage provided by VFIS' agreed value endorsement (AU1002).

In the event of a loss to a covered vehicle, we'll pay the least of the following:

- The cost to repair the damaged property.
- The cost to replace a part(s) of the damaged property with a part(s) of like kind and quality, without deduction for depreciation.
- The cost to replace the entire covered auto and its permanently attached equipment with a comparable new auto and permanently attached equipment manufactured to current standards.
- The agreed value stated in your policy declarations as applicable to the damaged or stolen property.

As you can see, you will never receive more than the agreed value you have chosen.

Your first step is to estimate the actual cash value (market value) of each vehicle and what it would cost today to replace it with a new vehicle designed with similar specifications. (Keep in mind that you should include permanently attached equipment in these values.) The agreed value you eventually select should be somewhere within this range.

If the agreed value is less than the actual cash value of the vehicle, our agreed value coverage could actually penalize you in the event of a loss. You may be better off with the actual cash value coverage that's common in the insurance industry.

On the other hand, if the agreed value you select is more than the replacement value of the vehicle, you would be paying premium for an amount of

coverage you would never be able to collect. As stated above, the policy will never pay more than the replacement cost or the agreed value, whichever is less.

So, you've set the lower and upper boundaries. Within that range, what agreed value is right for your organization? The answer depends on what you would likely do if the vehicle was damaged beyond repair.

- Would you replace it with a used vehicle of similar age in similar condition? If so, you should choose an agreed value close to the low end of the range.
- Would you replace it with a used vehicle, but one that's newer or in better condition? If so, you should choose an agreed value at the estimated current cost of the vehicle you have in mind.
- Would you replace it with a brand new vehicle? If so, you should set the agreed value at the high end of the range.
- Would you not replace it at all? If that's the case, consider deleting physical damage coverage from the vehicle.

The discussion above involves payment of the agreed value limit when a vehicle is damaged beyond repair. Be aware of another consideration in choosing an agreed value limit — in the majority of accidents, the vehicle is repairable. When a high agreed value is chosen, damages from even a severe accident may not involve an agreed value limit payment. The policy provides that a vehicle is repairable if it can be repaired for up to 75 percent of the agreed value. High agreed value limits allow for extensive repairs, even on older vehicles with low market values.

Remember that your plans may change over time, as will the values of emergency vehicles. VFIS recommends that you and your agent go through the above thought process periodically so your agreed values will meet your needs in the event of a loss. ❄️



THE LATEST IN CANADIAN FIREFIGHTING NEWS

*By Laura King, Editor,
Fire Fighting in Canada*



Canadian conference

The spring/summer conference season has wrapped up with highly successful meetings of fire-service minds across Canada. The Canadian Association of Fire Chiefs (CAFC) conference in Calgary was held in September and had a solid line-up of speakers who discussed the theme, Taking the Lead.

A few years ago, the CAFC joined forces with the country's fire marshals and commissioners and the two groups now hold their conferences together to promote networking and co-operation.

New for 2011 was the inclusion of the Canadian Chemical, Biological, Radiological, Nuclear and Explosive (CBRNE) First Responders conference with the CAFC convention. 🌟

Canadian Volunteer Fire Services Association partners with Duracell

The Canadian Volunteer Fire Services Association recently partnered with Duracell in a campaign to promote fire safety.

Through the Power Those Who Protect Us campaign, all Canadians can support volunteer firefighters by buying specially marked AA20 packs of Duracell batteries.

For each pack sold, Duracell delivers batteries to a Canadian volunteer fire department.

The campaign is starting to pay dividends with volunteer fire departments across Canada posting photos and blurbs on Facebook about their deliveries of Duracell batteries.

As Duracell notes in its public-awareness campaign, batteries are the key power source in many pieces of firefighting and lifesaving equipment. 🌟

Canada's north could see an interesting couple of years

It was recently announced at the Association of Yukon Communities annual general meeting that the Yukon government will assume responsibility for emergency services in rural Yukon municipalities.

Jim Regimbal, the fire chief in Dawson City, said the government committed to a 36-month transition period that will be measured to ensure the process is done properly. Regimbal sits on a steering committee, along with other fire chiefs, that meets on a regular basis to help advise the government.

This initiative stems from a review of services in Yukon. A government press release maintained that assuming responsibility for emergency response service in rural Yukon will reduce the burden on municipalities and provide better emergency response coverage. 🌟

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Protecting your most valuable assets

By Dave Wyrwas, President, Specialty Benefits

When asked to identify an emergency service organization's (ESO) most valuable asset, many initially think of buildings, pumpers, ladder trucks or other tangible assets. Upon reflection, the clear answer becomes obvious—personnel. Whether career or volunteer, these individuals are important to the organization.

Statistics prove the risk of a responder being injured is real. According to the U.S. Fire Administration, between 2006 and 2008 an average of 81,070 firefighter injuries occurred annually, with 39,715 occurring on the fire ground and 4,880 en route to or from a call. More than 38 percent of these injuries resulted in the responder missing work, resulting in lost wages. Statistics also show on average, 100 firefighters lose their lives each year with nearly 50 percent related to the cardio vascular system.

Keeping responders protected can contribute to the betterment of the organization. The following is a summary of benefits available to responders who are injured or suffer certain illnesses while participating in emergency services as well as other benefits designed to attract and retain your personnel.

Public Safety Officer's Benefit Program

This program was designed to assist in the recruitment and retention of law enforcement officers and firefighters. The program established a survivor benefit, which grew from \$50,000 during the program's first year to \$318,111.64 in 2011.

For survivors to qualify for death benefits, a responder's death must be the direct and proximate result of an injury sustained in the line of duty. The Hometown Heroes Survivors Benefits Act of 2003 expanded the program eligibility to include responders who die as a direct and proximate result of heart attacks or strokes while on duty or within 24 hours after engaging in a non-routine stressful or strenuous physical public safety activity or training. The inclusion of qualifying heart related deaths raised the issue of ascertaining "direct and proximate cause." As a result, a standard was established for evaluating claims involving heart attacks based on carbon monoxide levels.

There are exclusions that preclude benefits from being payable. For example, the act states; "If the public safety officer was performing his or her duties in a grossly negligent manner, benefits are not payable." Also, many of the activities routinely associated with a volunteer department (such as fund raising, social events and conventions) are not compensable death claims.

Workers' Compensation

In addition to state death benefits, the overwhelming majority of states provide workers' compensation (WC) for both career and volunteer firefighters. The intent of WC is to provide survivor benefits, income replacement and medical benefits when a responder is injured or dies in the line of duty. When reviewing a state's WC coverage, there are a variety of terms and provisions that are important to understand. These provisions dictate how and when benefits are paid and understanding them will help identify how a supplemental Accident and Sickness policy can complement WC, particularly in the event of a disabling injury. Some of these important provisions include:

- **Waiting periods.** How many days do you have to be disabled before you can begin receiving benefits?
- **Maximum and minimum income replacement benefits**
- **Definition of duty** - does it include activities such as fundraising, parades, conventions etc.?
- **Heart coverage** - How and when are heart related claims paid?

NEWS YOU CAN USE

The Kentucky Firefighters Association honors Steven Siereveld

The Kentucky Firefighters Association (KFA) recently inducted Steven Siereveld into the KFA Hall of Fame at its ninth annual event.

Siereveld is a regional director for VFIS and has been an active member in emergency operations for 20 years. He became extremely involved in the business end of the fire service industry. Siereveld joined the Kenton County Southern Hills Volunteer Fire Department in 1974 and served as president of the department's corporation for several terms and worked tirelessly for the establishment of a fire district. Now with the Edgewood Fire Department, he served as a vice-chairman and a chairman for 12 years and is actively involved in the KFA. Siereveld served as the association's business agent for 10 years and he also served on numerous KFA committees.

Congratulations to Steven Siereveld on receiving such a high honor!



State Death Benefit

Many states provide a line of duty death benefit but unfortunately there are 20 states that do not. It is important to review how benefits are paid for each state and how heart and circulatory conditions are covered. Compiled by the members of the National Volunteer Fire Council, a summary of benefits by state is available at www.nvfc.org.

Supplemental Accident and Sickness Insurance Programs

The VFIS Accident and Sickness Insurance Program is designed to complement and supplement WC. It provides benefits for:

- **Accidental death** and loss of life from illness (heart, circulatory and infectious disease).
- **Weekly Disability** benefits to replace a level of income in the event a responder is unable to work. This is important because waiting periods and maximum benefits paid under WC may not be sufficient to replace a responder's lost income.
- **Medical Expense benefits** intended to pay medical bills not covered by WC including coverage for heart attacks, which may not be covered by all WC statutes.
- **Lump Sum Permanent Impairment** benefits are payable in the event a responder loses the use of part of his body as a result of a covered injury.

Group Life Insurance

Many ESOs provide volunteers and career personnel with a 24-hour on- and off-duty life insurance benefit. Coverage is generally provided to an employee of the organization or in the case of a volunteer, they meet the criteria of an active member. Benefits may also be available for life members and auxiliary members.

Length of Service Awards Program (LOSAP)

The primary purpose of the Length of Service Awards Program (LOSAP) is to provide a stream of income when a volunteer reaches a designated age and is no longer active with the ESO. In some situations, the benefit is paid after a designated age even if a member is still active with the organization. There are two basic types of programs available:

- **Defined Contribution** - Organizations contribute an amount each year on behalf of each active volunteer. The funds are invested and at separation of service or at a designated age, the balance of the funds is generally paid to the volunteer as a lump sum.
- **Defined Benefit** - A monthly benefit is paid for life at a designated age based on the number of years a volunteer is active with the organization. Many of these plans include pre-retirement survivor benefits.

The VFIS program provides a cost effective and administratively efficient method of providing this program to the volunteer emergency service community.

Critical Illness Insurance

A new innovative program is now available in most states, which is designed to address two of the most significant health concerns among emergency service personnel: cancer and heart attacks. Critical Illness coverage provides lump sum benefits for emergency service responders (both career and volunteer) who suffer a heart attack, stroke or contract a life threatening cancer. The most prominent feature of the policy is that it pays benefits based on the diagnosis of the condition, whether contracted on duty or off duty.



In summary, there are a number of benefits available for career and volunteer responders. While the Federal Death Benefits and WC provide benefits for line of duty events, there are many situations where these programs do not adequately address the risks faced by or financial needs of the responders. The VFIS Accident and Sickness Program can supplement these benefits and provide an additional source of income for disabled responders. The VFIS Group Term, LOSAP and Critical Illness products provide meaningful benefits designed to provide an additional level of protection and valuable retention and recruitment tools. For more information please contact Dave Wyrwas at dwyrwas@vfis.com. 🌀

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VFIS wants you to stay connected! Stay on top of the latest news updates, communiqués, events and announcements by following us on Facebook and Twitter. You will immediately find it is a great way to stay on top of the most current fire and EMS news while also connecting with other individuals in your local community.

Following us on Facebook and Twitter allows you access to our Tailboard Training, a bi-weekly loss prevention program that enables our readers an opportunity for quick, valuable, fact-based training in a five to 10 minute timeframe. We encourage you to follow us so you have these indispensable tools available to educate your fire and EMS personnel.

VFIS Remembers

VFIS has released a tribute video to commemorate the 10th anniversary of the 9.11 attacks. You can access this video by visiting this link www.vfis.com/911-anniversary-tribute.htm.

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NEWS YOU CAN USE

All new Highway Safety program kit

Integrating a highway safety program into an emergency service organization (ESO) demonstrates a commitment to safety. This is important because fatal incidents involving emergency service and highway safety workers are on the rise. This updated version of Highway Safety will help emergency responders minimize the risk of responding on or near a highway by understanding the elements of a safe work zone and recognizing the potential hazards in operating on or near a highway.

This program covers a variety of items including the need for:

- Advanced warning.
- Apparatus positioning and placement.
- Multi-agency communication.
- Scene lighting.
- Retro-reflective and fluorescent personal protective equipment.
- Coordination of on-scene apparatus and personnel.

Highway Safety also presents safety principles and practices at vehicle-related highway incidents. Case studies of incidents are presented so participants recognize the potential outcomes associated with unsafe actions.

A highway safety program is a proactive measure an ESO can implement to reduce the chances for death and injury of personnel operating at vehicle-related incidents. Developing and implementing a standard operating guideline for safety at highway incident scenes is an important step for initial training, ongoing refresher classes, orientation, and everyday operations.

Order this new edition (item C10:104) online at <http://www.vfis.com/onlinestore.htm> or by calling 800-233-1957 ext. 7961.

