



### FIRE DEPARTMENT INSURANCE REQUIREMENTS

Department	Community Services	Policy No.	0340-62
Section	Protective Services	Date Approved by Board	February 11, 2021
Repeals		Board Resolution #	RD/21/02/19

Amended	January 12, 2023	Board Resolution #	RD/23/01/17
Amended		Board Resolution #	
Amended		Board Resolution #	

Repealed		Board Resolution #	
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#### 1.0 Purpose

- 1.1 The purpose of the “Fire Department Insurance Requirements” policy is to set minimum requirements for insurance coverage for fire departments that provide fire protection on behalf of the Peace River Regional District.

#### 2.0 Scope

- 2.1 This policy applies to all local government and society operated fire departments that provide fire protection on behalf of the Regional District through a service agreement.
- 2.2 This policy applies to all fire departments operated directly by the Peace River Regional District.

#### 3.0 Definitions

- 3.1 **Fire Department** means the department of a municipal authority in charge of preventing and fighting fires.
- 3.2 **Society Managed and Operated Fire Department** means a fire department operated and managed by a society under contract to the Regional District authority in charge of preventing and fighting fires.
- 3.3 **Extended Fire Fighter Benefit** means an insurance benefit provided to fire fighters working on behalf of their employer in addition to existing provincial hospital and medical insurance plans, to provide for reimbursement of expenses and services not covered by existing government plans.
- 3.4 **Workers Compensation Coverage** means a type of business insurance that provides benefits to employees who suffer work-related injuries or illnesses. Specifically, this insurance helps pay for medical care, wages from lost work time and more. Workers' compensation insurance benefits can vary by province.



3.5 **Agreement** means a negotiated and typically legally binding arrangement between parties for the provision of services in exchange for financial remuneration or support.

#### 4.0 Policy

4.1 The owner of the fire department shall procure and maintain in force at its own cost during the entire term of the Agreement, comprehensive general liability insurance in an amount not less than \$40,000,000.

4.2 The fire departments shall procure and maintain, during the entire term of the Agreement, extended firefighter benefits at rates and limits to be determined by the local government.

4.3 Benefits:

a. Society managed and operated fire departments shall procure and maintain in force at their own cost during the entire term of any Agreement with the PRRD for the provision of fire protection services in a PRRD fire service area established by bylaw, extended firefighter benefits that include:

- i. Accidental Death & Dismemberment of not less than \$100,000.
- ii. Disability Coverage of not less than \$300 per week.
- iii. Heart & Circulatory Coverage of not less than \$100,000.
- iv. Infectious Disease Coverage of not less than \$50,000
- v. Chronic Disease Coverage of not less than \$5000.00
- vi. Off Duty & Family Coverage
- vii. Post-Traumatic Stress Disorder (PTSD) Coverage
- viii. Weekly Income Benefits of not less than \$300 per week

b. If the Society cannot procure and maintain in force its own extended benefits as required in 4.3 a) above, the Regional District will provide extended benefits to the member firefighters of any society managed and operated fire department under contract with the PRRD to provide protection services in a fire service area established by bylaw, funded through the applicable service function.

4.4 Society managed and operated fire departments shall procure and maintain in force at their own cost during the entire term of any Agreement with the PRRD for the provision of fire protection services in a PRRD fire service area established by bylaw, liability coverage for the directors and officers of the Society.

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bylaw, all risk property insurance insuring all the personal and real property of the Society against loss or damage at full replacement value..

- 4.6 The Fire Department shall procure and maintain, as part of the services, during the entire term of the Agreement, workers compensation coverage for all employees and volunteers employed by the Fire Department, whether as career, work experience, volunteer, or paid on call members.
- 4.7 Society managed and operated fire departments shall procure and maintain, as part of the services, during the entire term of the Agreement, workers compensation coverage for all employees and volunteers employed by the Fire Department, whether as career, work experience, volunteer, or paid on call members.
- 4.8 Society managed and operated fire departments shall procure and maintain in force at their own cost during the entire term of the Agreement, commercial general liability insurance providing insurance for death, bodily injury and property loss and damage and all other losses arising out of or in connection with the society's activities in an amount not less than \$5,000,000 per occurrence, with a deductible of not more than \$5,000 per occurrence, and shall name the Regional District and its servants, agents, officers, employees, and elected officials as additional insured.

Affiliated Procedure	
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