



# REPORT

To: Chair and Directors

Report Number: CS-BRD-054

From: David Sturgeon, Protective Services Manager

Date: February 11, 2021

**Subject: Insurance Requirements for PRRD Fire Protection Service Providers**

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## **RECOMMENDATION: [Corporate Unweighted]**

That the Regional Board adopt the Minimum Insurance Requirements for Fire Departments Policy, which specifies minimum requirements that the Regional District will require for insurance coverage by type and limit, for fire departments that provide fire protection on behalf of the Peace River Regional District.

## **BACKGROUND/RATIONALE:**

On January 14, 2021 the Regional Board passed the following resolution:

### *MOVED, SECONDED, AND CARRIED*

That the Regional Board receive a report regarding liability, accident, and disability insurance for career and volunteer fire departments that provide fire protection services on behalf of the Peace River Regional District including input from the Regional Fire Chiefs; further, that the report includes policy recommendations for minimum insurance standards that the Peace River Regional District will maintain for fire services.

On February 2, 2021 a Regional Fire Chiefs meeting was held at the Peace River Regional District (PRRD) office in Dawson Creek with Pouce Coupe, Dawson Creek, Tumbler Ridge, Moberly Lake, Hudson's Hope, Fort St. John and Taylor in attendance. PRRD staff reviewed the direction given by the Regional Board with the group, and provided a draft of the minimum insurance policy for the chiefs to review and provide feedback. Seven of the chiefs responded that they agreed in principle to the draft policy as all the fire departments already carry the same amount and type of insurance specified in the draft policy. One chief expressed concern that it should not be the responsibility of the PRRD to mandate extended firefighter benefits as this is the responsibility of each municipality, but also agreed in principle that all fire departments should carry this coverage.

As per the table below it has been determined that each municipality holds the same coverage as they are all members of the Municipal Insurance Association. For the extended firefighter benefits, the majority of the departments already carry the same coverage with the exception of a couple of rider limits being slightly different.

**INSURANCE COVERAGE BY FIRE DEPARTMENT**

Provider	Description	Tomslake Society	Tomslake provided by PRRD	Pouce Coupe	Dawson Creek	Tumbler Ridge	Chetwynd	Moberly Lake Society	Moberly Lake provided by PRRD	Hudsons Hope	Charlie Lake	Fort St. John	Taylor
<b>MIA/Municipal</b>	General Liability	5M	40M	40M	40M	40M	40M	5M	40M	40M	40M	40M	40M
	Errors & Omissions	5M	40M	40M	40M	40M	40M	5M	40M	40M	40M	40M	40M
	Additional Liability	n/a	20M	20M	20M	20M	20M	n/a	20M	20M	20M	20M	20M
	AD&D	n/a	50K	50K	50K	50K	50K	n/a	50K	50K	50K	50K	50k
	Loss of Use	n/a	50K	50K	50K	50K	50K	n/a	50K	50K	50K	50K	50k
	Accident p/week	n/a	300	300	300	300	300	n/a	300	300	300	300	300
	Medical Reimbursement	n/a	5K	5K	5K	5K	5K	n/a	5K	5K	5K	5K	5K
<b>Private</b>	Directors & Officers Liability	5M	n/a	n/a	n/a	n/a	n/a	5M	n/a	n/a	n/a	n/a	n/a
<b>Extended Fire Fighter Benefits</b>	AD&D	100K		50K	250K	100K	150K		100K	100K	100K	100K	100K
	Disability p/week	300		300	600	300	900		300	500	300	300	300
	Heart & Circulatory	100K		50K	250K	100K	100K		100K	100K	100K	100K	100K
	Infectious Disease	n/a		50K	250K	100K	100K		100K	100K	100K	100K	100K
	Chronic Disease	n/a		7.5K	7.5K	5K	7.5K		7.5K	7.5K	7.5K	7.5K	5k
	Off Duty	Yes		Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes
	Family	Yes		No	Yes	Yes	Yes		Yes	Yes	Yes	Yes	yes
	PTSD Coverage	Yes		Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes
	WorkSafe	Yes		Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes

**Minimum coverage listed for each category, may be higher**

A copy of a draft policy has been provided as an attachment for discussion by the Regional Board. For comparison/information purposes, the existing insurance requirements specified in each contract the PRRD holds with external fire departments or societies for fire protection are provided in the attachment “Current Insurance Requirements through Contract for Fire Departments”. This document outlines the minimum insurance requirements already in place as per the rural fire protection agreements. It is important to note that the PRRD’s legal counsel and the Municipal Insurance Association both review these agreements prior to execution to ensure that the PRRD’s liability coverage and the requirements outlined in the agreement are appropriate.

**ALTERNATIVE OPTIONS:**

1. That the Regional Board provide further direction.

**STRATEGIC PLAN RELEVANCE:**

- ☒ Not Applicable to Strategic Plan.

**FINANCIAL CONSIDERATION(S):**

None.

**COMMUNICATIONS CONSIDERATION(S):**

If a policy is approved by the Regional Board it will be communicated individually to each department through the Fire Chief.

**OTHER CONSIDERATION(S):**

None.

**Attachments:**

1. Draft 'Fire Department Insurance Requirements' Policy
2. Current Insurance Requirements through Contract for Fire Departments