



### FIRE DEPARTMENT INSURANCE REQUIREMENTS

Department	Community & Protective Services	Policy No.	
Section		Date Approved by Board	
Repeals		Board Resolution #	

Amended		Board Resolution #	
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Repealed		Board Resolution #	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 the department under contract through the Regional District authority in charge of preventing and fighting fires.
- 3.3 **Extended Fire Fighter Benefit** means supplement existing provincial hospital and medical insurance plans. The benefit provides 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 state.



3.5 **Agreement** means a negotiated and typically legally binding arrangement between parties as to a course of action.

#### 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 Local government 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 its own cost during the entire term of the Agreement, 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 the Regional District will provide extended benefits to the firefighters which will be funded through the applicable service function.

4.4 Society managed and operated fire departments shall procure and maintain in force at its own cost during the entire term of the Agreement, liability coverage for the directors and officers of the society

4.5 Society managed and operated fire departments shall procure and maintain in force at its own cost during the entire term of the Agreement all risk property insurance insuring all the personal and real property of the society against loss or damage at full replacement value including the fire hall building.

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 be added under the Regional District’s Municipal Insurance Association policy through a service provider agreement which names the society as an additional named insured entitled to full coverage in the amount of \$5,000,000 with respect to third party claims.

Affiliated Procedure	
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