

Peace River Regional Districts Insurance Requirements for Fire Departments

| | Tomslake | Pouce Coupe | Dawson Creek | Tumbler Ridge | Chetwynd | Moberly Lake | Hudsons Hope | Charlie Lake | Fort St. John | Taylor |
|--------------------------------|--|---|---|--|---|--|--|---|--|---|
| General Liability | \$5,000,000 per occurrence | No Minimum - Each party agrees to procure and maintain in force at its own cost during the entire term of the contract, a comprehensive general liability policy, policies and/or program | No Minimum - Each party agrees to procure and maintain in force at its own cost during the entire term of the contract, a comprehensive general liability policy, policies and/or program | No Agreement with PRRD (Does not provide Rural Fire Service) | No Minimum - Each party agrees to procure and maintain in force at its own cost during the entire term of the contract, a comprehensive general liability policy, policies and/or program | \$5,000,000 per occurrence | No Agreement with PRRD (Does not provide Rural Fire Service) | \$40,000,000 per occurrence through MIA PRRD Policy | 7.01 Each party agrees to procure and maintain in force at its own cost during the entire term of this Agreement, a comprehensive general liability policy, policies and/or program. 7.06 Each party agrees to procure and maintain in force at its own costs, during the entire term of this Agreement, a comprehensive general liability policy, in an amount not less than \$5,000,000, | 1.1. Each party agrees to procure and maintain in force at its own cost during the entire term of this Agreement, a comprehensive general liability policy and/or program in an amount not less than \$5,000,000. |
| Extended Benefits | PRRD Did provide up until 2020, the society opted out of the program, now Tomslake provides their own coverage through Provident Insurance | The City agrees to 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 | The City agrees to 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 | | Chetwynd agrees to 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 | PRRD Provides extended benefits through VFIS (Policy Attached) | | PRRD Provides extended benefits through VFIS (Policy Attached) | The City agrees to 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 | Taylor agrees to 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 |
| Property Insurance | The Society shall take out and maintain, at its sole costs and expense: i. all risks property Insurance, insuring all personal and real property of the Society against loss or damage due to any cause, at replacement value, including the fire hall building: | N/A | N/A | | N/A | PRRD Owned | | PRRD Owned | N/A | N/A |
| Directors & Officers Insurance | ii. "Directors & Officers Liability" insurance coverage for the directors and officers of the Society. | N/A | N/A | | N/A | ii. "Directors & Officers Liability" insurance coverage for the directors and officers of the Society. | | None Needed, All members are employees of PRRD | N/A | N/A |