



GENERAL INSURANCE AGENCY

"Insurance for Volunteers"

1-800-882-0801 - WWW.INSURANCEFORVOLUNTEERS.COM

We Don't Just Find New Clients, We Make New Friends.



Issue 3

March 1, 2008

"The General Alarm"

NEW FLASH!!!!

With the New Year comes the possibility of new officers and committee members. So we can continue to provide with the service you're accustomed to, please take the time to keep us updated on your point of contact for all insurance issues. E-mail or call us with any changes.

We welcome to the General Insurance "family", the... **Goodwill Fire Co., #4, Pottsville** (Schuylkill) **Blandon Fire Co.** (Berks)

Fire Corps E-update, February 19, 2008.

Hamburger Helper - My Hometown Helper Grants Available. Application Deadline: March 31

General Mills Sales, Inc. and Hamburger Helper are searching for people in your hometown that are raising funds to help the community through projects both big and small.

Hamburger Helper will fund initiatives to help hometowns across America with monetary grants of up to \$15,000 per project between February 1 and March 31, 2008.

Requests for project funding must be sponsored by organizations with a 501(c)(3), 501(c)(4), or public school status. For more information, including application procedures and funding criteria and conditions, visit

www.myhometownhelper.com

CLIENT NEWS & EVENTS

Egypt Fire Co. #1 is having an All-You-Care-To-Eat Spaghetti Dinner on Fir., March 7th from 5 to 8 p.m. Donation is just \$7 for adults, \$3 for kids 7-12. Children under 7 are FREE! Dinner includes spaghetti, choice of sauce, Vienna bread and butter, beverage, and dessert. Go to <http://mysite.verizon.net/biztfzr3/egyptfireco12/> for more info.

Summit Station Fire Co. will be holding a Fish Dinner each Friday from 4:00pm – 7:00pm during Lent at the banquet hall.

Meredith Hose Co., Childs will be holding a Gun Raffle (or cash equivalent) on Sat., March 8th. Admission is just \$20 and includes food and refreshments. Contact JfiglioF@aol.com for more info.

Summit Station Fire Co. will be holding a breakfast on Sun. March 9th from 7am until Noon. Future breakfasts will be held on the 2nd Sunday each month. Call 570-754-3491 or 570-527-2789 for more info.

Trappe Fire Co. will be holding a Comedy Show on Fri., March 14th at 7:00PM at Morrehead Caterers. Tickets just \$25. For info., call Sue or Nancy at (610) 831-1733.

Ogontz Fire Co. will be hosting a Texas Hold 'Em Tourn. on Sat., March 15th. RSVP by Mar. 12th to pwash5@comcast.net. Doors open 6:30pm, play begins at 7:00pm. Donation \$20. Spectators are FREE. Food & Refreshments available.

Summit Station Fire Co. will be sponsoring a Rumpsch Match on Sun., Mar. 16th starting at 12 Noon at the fire comp. banquet hall. Call 570-754-3491 or 570-527-2789 for more info.

Kenhorst Fire Co. will hold its annual Flower Sale on Fri., Mar. 20th and Sat., Mar. 21st from 8:00am – 8:00pm. Call 610-777-9550 or 610-775-1914 for more info.

Humane Fire Co., Mahanoy City will be holding a Deviled Crab Dinner sale on Good Friday, Mar. 21st. Cost just \$7.00. Contact Joe Lewis at 570-773-2203 for more info.

Congratulations to the **Spring Mill Fire Co. #1** (Montgomery) on being awarded a FEMA grant.

Congratulations to the **Wissahickon Fire Co., Ambler** who recently took delivery of a Pierce 100' aerial and a 2008 Ford F350 4WD Pickup with seating for 5. A 2008 4WD Chevy Tahoe was also placed into service.

TRAINING & CLIENT SERVICES

A **SEXUAL HARRASSMENT CLASS** provided by **ESIP** and hosted by the **Glenside Fire Co.** will be held on Mon., March 24th. Contact Wes Fritz at 1-800-882-0801 ext. 14 or 215-317-8414 for more info.

American Fire Co., Lansford will be holding a **FLASHOVER SURVIVAL TRAINING** on April 12 & 13 at the fire station. For more info. call Asst. Chief Ron Hood at (570) 645-7413 or cell # (570) 527-7245 or Asst. Chief Joseph Greco at (570) 645-3045 or cell # (570) 657-0611.

BILLY GOLDFEDER "FIREFIGHTER SCARED STRAIGHT" SEMINAR sponsored by the **Mahanoy City and Pottsville Vol. Firemen's Relief Assn.** will be held on Thurs., May 15 at the Mahanoy Area School complex. For more info. contact Tony at 570-773-2193, 570-764-6033 or admin@mcfid.net.

FLASHOVER SURVIVAL TRAINING presented by the **American Fire Co., Lansford** will be held on May 31 & June 1 at the fire station. For more info. call Asst. Chief Ron Hood at (570) 645-7413 or cell # (570) 527-7245 or Asst. Chief Joseph Greco at (570) 645-3045 or cell # (570) 657-0611.

TIPS Class will be held on Thurs., Mar. 13th starting at 6:30pm at the **Spring Mill Fire Co.**, 1210 E. Hector St., Conshohocken. To register, call or e-mail Tony Blackwell (see contact info. below)

Got something you're selling?

Looking to Buy, Sell or Trade?

List it here - **FREE!**

CLIENT NEWS & EVENTS Continued...

Community Fire Company of Frystown will hold a Consignment Sale on Sat. April 26th from 9AM to ?. Items may be dropped off at the engine room April 21 through April 25. Pickup of items may be arranged with the sale committee; John Moser, 717-933-5782 or Lee Groff, 717-933-8448.

Kenhorst Fire Co. will be holding its annual Spring Bash featuring the 10th Anniversary of Triple Shot on Sat., Apr. 26th from 7:30pm-12:30am at the Company Ballroom. Cost is \$12 in advance, \$15 at the door and includes refreshments. Call 610-777-9550 or 610-775-1914 for more info.

Summit Station Fire Co. will be holding a Comedy Night and Dance on Sat., April 26th at the company banquet ball. Doors open at 7:00 p.m., Show begins at 8:00 p.m. Tickets are \$25 in advance - \$30 at the door. For ticket information – call the Fire Company at 754-3491; or Janet at 527-2789.

HARRISBURG FIRE EXPO will be held from Fri., May 16 thru Sun., May 18 at the Harrisburg Farm Show Complex. General Insurance Agency will have its booth in its regular location. Stop by and say Hi! More info. to follow.

Humane Fire Co., Mahanoy City will be selling raffle tickets for the June NASCAR® race at Pocono. Winning ticket based on the Memorial Day 7PM PA Daily Number and includes a pair of Pacesetter Club tickets, food, drink, parking, and pre-race pit/paddock passes. Tickets just \$3 ea. Or 2/\$5. Contact Joe Lewis at 570-773-2203.

BUY / SELL / TRADE

Aquishicola Fire Co. has a Motorola Syntor 9000X low-band radio for sale. 31-50MHz, 100-watt. Contact Rory Koons at 610-826-2066 for more info.

Diamond Fire Co., Walnutport has a Barron II Cylinder Refill System for sale. 5,000 psi, 13.2 cfm w/ 3-cylinder enclosed fill station and 2 cascade cylinders. Contact Mike Wentz at 610-597-0376 or station29@enter.net for more info.

Nesquehoning Fire Co. #1 has 11 – 100' sections of 5" LDH w/ Stortz connections for sale. Contact Chief McArdle at 570-669-6684 for more info.

LOSS CONTROL ARTICLES OF THE MONTH

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www.esip.com

Worker's Compensation for the Volunteers By Tony Blackwell, General Insurance Agency

As most of you know, the Commonwealth of Pennsylvania mandates that local government (municipalities) provide worker's compensation coverage for their volunteer firefighters and emergency responders. But what exactly are you covered for?

While there are hundreds of worker's compensation insurance carriers available in Pennsylvania, most or all provide similar type of coverage: A death benefit, lost wage protection, medical expenses, a permanent physical impairment benefit as well as other benefits. In the mid to late 90's, laws were changed that affect coverage.

Briefly, for lost wages, most of you are probably aware that the coverage is provided at 2/3rd of your gross income. Even if you have no income (retired, a student, unemployed), you're still entitled to a minimum amount from worker's comp.

Unfortunately, before the lost wage coverage becomes effective, the member must be off work for 7 consecutive days. And, in the event of a long-term disability, there is no cost of living adjustment (COLA). In other words, if WC is paying you \$300 per week today, 20 years from now, they'll still be paying you \$300 per week.

Medical expenses under WC are almost always covered at 100% with no deductible and no limit. "Almost" meaning in the claims we've seen, WC will typically pick up these expenses for injuries but for illnesses, a large majority of the time, WC initially denies the claim forcing the injured person to appeal that decision and, if necessary, continue that appeal to the point where both parties appear before a Work. Comp. Judge. For example, a volunteer firefighter suffers a stroke or heart attack while on an emergency response. History indicates WC will deny the claim.

A permanent physical impairment is an impairment caused by an injury or illness that a person will have for the remainder of his/her life. An example would be partial paralysis from a stroke or heart attack. WC typically has the individual seen by a doctor to have a permanent physical impairment evaluation performed. If the evaluation rating is determined to be less than 50% impairment compared to the body whole, WC will continue to provide benefits, as a partial disability, but only up to a total of 500 weeks. And, again, with no COLA.

As you can begin to see, there is a need to have some additional coverage in the form of an Accident & Health policy that will help fill in the gaps in WC coverage, become your primary coverage in the event WC does not respond and offer additional coverage not available through WC but may be important to the volunteers and their families.

We could go on and on about WC coverage – the Act is over 250 pages long, but one of the best ways to have all the finer details explained is to attend a Worker's Compensation Seminar for Volunteers when it comes to your area. You will find this Seminar to be extremely helpful in helping you and your elected municipal officials understand the coverage and rights afforded to you under the Pennsylvania Worker's Compensation Act [and General Insurance Agency can assist in bringing this seminar to you.](#)

Take good care and Be Safe!

Establishing a Youth Program

by Dawn Vail, Loss Control Safety Representative
Emergency Services Insurance Program

Serving the community and helping others is why many volunteer with emergency service organizations. There is nothing more rewarding than being involved in the local fire department or EMS organization; from teaching fire prevention to saving a life, there is a role for everyone – even for young people! Youth programs within emergency services promote character education and leadership as well as create a foundation for the future of the organization. If your organization has considered forming a youth program, or even if you already have active enrollment, this article will provide the resources needed to begin program development appropriately.

First, ensure that you and your organization know and understand all applicable federal, state, and local codes and ordinances with regard to child labor and/or education. Rules and regulations vary greatly from state to state and it goes without saying that the program must follow the laws in your state and locale explicitly. (For information pertinent to your state labor laws visit, http://www.dol.gov/esa/contacts/state_of.htm) From this standpoint, begin to develop the By-Laws of the program. The By-Laws should also include the number of adult leaders needed to operate the program as well as the maximum number of youth participants to be accepted in to the program at any one time. Also establish guidelines for the maximum amount of time per week a young person may volunteer both during the school year and during vacations or breaks. (For your state education department visit <http://www.ed.gov/about/contacts/state/index.html?src=gu>).

Secondly, contact your insurance agent and inform them of the program so that they can determine if the organizations current policy coverage is adequate. It is imperative that the organization provide some type of Accident & Health policy to protect the youth members. Please check your individual state's laws to see to what extent you may provide such coverage. That being said, in order to reduce the probability of a loss, we recommend that youth members be prohibited from performing the following tasks:

- Driving FD or EMS Vehicles or Ambulances
- Riding on FD Vehicles or Ambulances which are using lights and sirens
- Operating hydraulic equipment
- Entering a burning building
- Entering any environment which is IDLH (*inherent danger to life and/or health*)
- Performing ventilation duties on a burning building
- Operating near electrical equipment exposures
- Operating cutting tools including saws and acetylene cutting units
- Operating pumps of any fire vehicle while that vehicle is operating at an incident
- Ascending any ladder in excess of 24 feet in height
- Presence at station or incident scene during school hours or after 9:30 PM on an evening before a school day.
- Substituting for trained personnel
- Operating anywhere within a collapse zone of a building
- Operating without adequate supervision

Next, the program should require written approval by a parent or guardian. Approval should declare that the parents are aware of the inherent dangers and risks involved with the organizations activities and that youth membership may be terminated at any time the parent withdraws approval. Once permission has been granted, all youth members should receive a program orientation and be issued personal protective equipment appropriate for their activity level. For assistance with parental permission forms, contact ESIP's Loss Control Department at 1-800-822-3747 ext. 176.

Lastly, the youth members should only operate as a group with adequate and appropriate leadership. Neither training nor any other function of the group should ever be done individually.

Another option to fire departments and EMS organizations that wish to implement a youth program is to establish an Explorer Post in association with the Boy Scouts of America (BSA). The Explorer program follows all rules and regulations associated with BSA. Duties of the youth members must be approved by the local Boy Scout Council. In order to establish an Explorer Program, the fire department must contact the BSA local council and open a dialogue with them. The fire department must

agree to recruit adult volunteer leaders, develop a list of program ideas that include career, citizenship, social, service, outdoor, and fitness activities as well as provide meeting facilities. The youth group would also be provided insurance coverage through the local Learning for Life (LFL) office. (For more information and ideas regarding Explorer programs, visit <http://www.learning-for-life.org/exploring/fire/index.html>)

Youth programs allow young people a first hand opportunity to provide voluntary assistance to their community. Developing a well managed, structured program will teach the spiritual rewards associated with volunteerism and enhance your organizations recruiting efforts. Investing in young people is yet one more way emergency services can establish a positive role within the communities in which they serve.

Fire Line - Do Not Cross - Fire Line - Do Not Cross - Fire Line - Do Not Cross - Fire Line - Do Not Cross -

Our website has been redesigned for easier navigation and includes some additional Sample Forms in the Loss Control and Forms section!

Fire Line - Do Not Cross - Fire Line - Do Not Cross - Fire Line - Do Not Cross - Fire Line - Do Not Cross -

NVFC Offers Scholarships for Junior Firefighters, Grants for Departments

Applications Due May 15

The National Volunteer Fire Council's (NVFC) National Junior Firefighter Program is offering ten \$5,000 scholarships to junior firefighters nationwide who demonstrate commitment and dedication to their local junior firefighter program and the fire service. The departments of each of the winning students will also receive a grant of \$5,000. The application and criteria for the competitive scholarships will be available on the NVFC web site at www.nvfc.org/juniors no later than April 1. The deadline for applications is **May 15**.

The National Junior Firefighter Program was created by the NVFC and Spartan Motors, Inc. to help fire and EMS organizations nationwide develop, grow, and promote programs that encourage youth participation within the organizations. In addition, youth can use the Program to find out how to join a local fire, rescue, or EMS organization, keep track of their hours of service, and earn exciting rewards after spending a set number of hours helping their department. Launched in July 2007, the Program was recently awarded a grant by the Dunkin' Brands Community Foundation to expand the Program to include a scholarship and grant component, a more sophisticated web site with interactive database, stronger outreach efforts, and much more.

Stay tuned to the NVFC web site for additional information and to access the application. The scholarships and department grants will be awarded during Firehouse Expo in July. For additional information, visit www.nvfc.org/juniors, email nvfcoffice@nvfc.org. or call 1-888-ASK-NVFC (275-6832).

About the NVFC

The National Volunteer Fire Council (NVFC) is the leading nonprofit membership association representing the interests of the volunteer fire, EMS, and rescue services. The NVFC serves as the voice of the volunteer in the national arena and provides invaluable tools, resources, programs, and advocacy for first responders across the nation. Learn more at www.nvfc.org.

About The Dunkin' Brands Community Foundation

The Dunkin' Brands Community Foundation brings together a wide network of stakeholders, including Dunkin' Donuts and Baskin-Robbins franchisees, crew members, and employees, to support the service and leadership of emergency response organizations – especially in times of crisis. The Foundation supports emergency responders by providing financial assistance, building capacity, developing partnerships, encouraging volunteerism, and honoring local heroes. To learn more about the Dunkin' Brands Community Foundation please visit www.dunkinbrands.com/foundation.

About Spartan Motors, Inc.

Spartan Motors, Inc. designs, engineers and manufactures custom chassis and vehicles for the recreational vehicle, fire truck, ambulance, emergency-rescue and specialty vehicle markets. The Company's brand names – Spartan™, Crimson Fire™, Crimson Fire Aerials™, and Road Rescue™ – are known for quality, value, service, and being the first to market with innovative products. The Company has facilities in Michigan, Pennsylvania, South Carolina, and South Dakota. For more

information, visit www.spartanmotors.com.

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Check us out...

Goodwill Fire Co., Pottsville (Schuylkill) – www.pottsvillefire.com

Delano Fire Co. (Schuylkill) – www.delanofire.com

Elkins Park Fire Co. (Montgomery) – www.elkinsparkfire.com

Oley Fire Co. (Berks) - <http://www.oleyfire5.com/>

William Penn Fire Co. (Bucks) – www.williampennfireco.org

Yoe Fire & Rescue Co. (York) – www.yoefirerescue.com

Blandon Fire Co. (Berks) – www.blandonfire.com