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Issue 51

"The General Alarm"

A Subscription-Based Newsletter

General Insurance Agency, Inc. ~ 1-800-882-0801 ~ www.insuranceforvolunteers.com

News

By Linda Fritz, Marketing Director

We've Moved!!! …

We have relocated our New Jersey office from Manahawkin to Long Beach Twp. Our new office address is 2007 Long Beach Blvd., Long Beach Twp., NJ 08008. Our new office number is (609) 492-8911 and the fax number is (609) 492-9922. With our move, we are planning to hold an Open House on Sat., June 12, 2010. We are in the process of finalizing everything so stay tuned for more information and get ready to spend a day at the beach!

Don't forget the Harrisburg Fire Expo will be held on Fri., Sat., & Sun. – May 21th – 23rd at the Harrisburg Farm Show Complex. Please plan to visit us, especially on Friday as we unveil our new booth display. Immediately after the expo on Friday, we are co-sponsoring a FREE training seminar with ESIP, then of course, attend the Provident hospitality event. Both the seminar and the hospitality event will be held at the Sheraton Harrisburg-Hershey. The seminar starts at 5:30 pm and the hospitality at 7:00 pm. We look forward to

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Risk Management for "Emergency" Responses

By Tony Blackwell, Agent/Firefighter, General Insurance Agency

Here's a topic of conversation the next time you're sitting around the station. "What do you consider an emergency response"?

By definition an emergency response is an effort by public safety personnel and citizens to mitigate the impact of an incident on human life and property. If we were to take the definition and apply it to our emergency responses, one could consider every dispatch an emergency that warrants lights and sirens. And some do. I'm sure some of your members will say that we should respond to a tree down or a move-up assignment the same way you would to a working fire or motor vehicle accident… with lights and siren activated. And, by definition, they'd be correct. A tree down in the middle of the road "could" have an impact on human life and getting to the mutual-aid station for a stand-by "could" have an impact on property – if there were to be a second call.

"Utilizing risk management – or avoiding risk - can be accomplished long before the pagers are even activated..."

Now let's add risk management into the mix. Risk management is defined as the discipline of dealing with and avoiding risks. If we apply risk management, then one could argue the risk of being involved in an accident while responding to something that is arguably not a true emergency is

Please see ***Training*** on page 2

News *from page 1*

seeing you in Harrisburg in May!

We'd like to welcome the following organizations to our "family" of friends:
Swatara Twp. Vol. Firemen's Relief Assn (Dauphin)
East Penn Twp. Vol. Firemen's Relief Assn. (Carbon)

Training Seminars Coming to YOUR Area… Arrive Alive… Arrive Safely Seminar – Tues., Mar. 23rd – 6:30pm, Citizens Fire Co., Mahanoy City. See our website to register.

Leadership Seminar – Pride and Ownership: "Love for the Job" - Save the Date – April 10, 2010. See the Training Page under the Agency Services on our website or Registration Form below.

Volunteer Firefighters' Relief Assn. Workshops will be held on the following dates and locations:

Apr. 7th: Fairview Twp. Fire Co. (York)
Apr. 14th: Bucks County Public Safety Training Center (Bucks)

Apr. 15th: Montgomery County Fire Academy (Montgomery)
Apr. 21st: Hanover Twp. Vol. Fire Co. (Northampton)
Apr. 22nd: Jenkins Twp. Vol. Fire Dept. (Luzerne)
Workshops begin at 7:00 PM. To register, call 717-787-1308 or e-mail fire@auditorgen.state.pa.us.

Extinguishing the Flames of Liability – Fri., May 21st, Sheraton Harrisburg-Hershey. See our flyer below or visit our website to register.

See all up-coming Training Seminars on our website at www.insuranceforvolunteers.com under the Agency Services page.

Training *from page 1*

not worth the potential consequences of responding with lights and siren. Avoiding risk, in this case responding under normal traffic flow, could be a better way of dealing with the incident.
Think of it this way, our apparatus has equipment we don't use on every call. Just because we have lights and sirens, doesn't mean we *have* to use them on every call either.
While it's sometimes difficult to determine the difference between what could or could not be an emergency, as officers and apparatus operators, it is something you need to determine as quickly as possible. Utilizing risk management – or avoiding risk - can be accomplished long before the pagers are even activated by adopting a policy or procedure outlining the types of dispatches that you will respond under non-emergency conditions to. Simply pre-plan the different types of calls you're dispatched to and list them as examples of "non-emergency responses" in your policy or procedure. Examples could be trees or wires down, move-up or stand-by assignments, alarm activations, and/or non-life threatening medical assists.
If the situation changes based on additional dispatcher information later, you can always change your response mode – similar to how we down-grade responses based on similar additional information.
If you remember risk management in your responses and operations - "Risk a lot to save a lot. Risk little to save little" – you'll greatly reduce the chances of damaging apparatus or worse, injuring or killing someone.

Be Safe.

Up-Coming Events

Ogontz Fire Co. holds its monthly Texas Hold 'Em Tournament on the **3rd Saturday**. Doors open at 6:30pm. Games start at 7:00pm. $20.00 entry fee with door prizes awarded. Food and drinks available.

Egypt Fire Co., #1 will be holding an All You Can Eat Spaghetti Dinner on Fri., Mar. 5th from 5PM – 8PM. Donation is Adults - $7.50, Kids 7-12 - $3.00, Under 7 – Free. Meal includes spaghetti with choice of sauce (meat, meatball, marinara), salad, bread & butter, beverage & dessert.

Slatedale Fire Co. will be holding a Comedy Night on Sat., Mar. 6th. Advance Tickets - $20.00. $25.00 at the door. Hot buffet, refreshments, 3 great comedians and dancing included. Contact Brenda at 610-767-1052 or Michelle at 610-760-9652 for more information.

Brockton & Tuscarora Fire Cos. will hold a Block Shoot on Sun., Mar. 14th. Doors open at Noon.

Citizens Fire Co., #2, Mahanoy City will hold a Ham & Cabbage Dinner on Wed., Mar. 17th from 3PM – 7PM. Cost just $6.50. Eat in or Take out. Free delivery in Mahanoy City

Citizens Fire Co., #2, Mahanoy City will hold a Fish Dinner on Fri., Mar. 19th from 3PM – 7PM. Cost just $8.50. Eat in or Take out. Free delivery in Mahanoy City

Meredith Hose Co. will be holding a Gun Raffle at its hall on Rt. 6 in Childs, PA on Sat., Mar. 20th from 5 PM to 9 PM. Ticket price is $20 which includes five gun or cash prizes, food and refreshments.

Harrisburg River Rescue & Emer. Services will be holding an indoor Fleam Market on Sun., Mar. 21st from 8AM – 2PM at their station at 1119 S. Camerson St., Harrisburg. Vendors will be selling crafts, collectibles and antiques. River Rescue staff will also offer breakfast and lunch. Visit www.harrisburgriverrescue.org for more info.

Aquashicola Vol. Fire Co. will be holding their 22nd Annual Good Friday Fish Fry, Apr. 2nd from 3PM – 7PM. Takeout and delivery available. Call 610-826-2066.

South Newton Twp. Fire Co. will be holding their Band Night on Sat., May 1st. Doors open at 5 PM. Meal will be served at 6 PM and includes Ham, Scalloped Potatoes, Corn, Drinks and Snacks. At 7 PM **Chris Woodward** will perform and play until 10:30 PM. You can visit his website at **www.chriswoodwardmusic.com**. This is a BYOB event and only 200 tickets are being sold. Tickets are $12 each or $20 a couple. There will also be small games of chance offered during the evening. Call 717-532-4999 and leave a message.

Brockton Fire Co. will be holding a housing parade on Sat., May 15th at 1PM for their new 2010 KME Pumper. Registration and judging from 11:30AM at the fire station. Awards to be presented. Food and Beverages available. For more info. and registration form e-mail **Brocktonfire@pa.metrocast.net**.

"Extinguishing the Flames of Liability" Seminar - Friday, May 21, 2010 - at 5:30pm at the Sheraton Harrisburg-Hershey

Presented by ESIP and General Insurance Agency.

This seminar will be held after the show ends and before the Provident Hospitality event begins.

See the flyer at the bottom of this newsletter.

Saturday, June 5, 2010 Firefighter Appreciation Night with the Reading Express at the Sovereign Center, Reading

More information to follow. Save The Date - Stay Tuned!

Safety Rules are Useless… Without Training & Enforcement

By Bill Tricarico, Loss Control Director, McNeil and Company

I was visiting a fire station recently and while meeting with the Chief, he told me about his safety initiatives and how well they were working. We went over the department's policies and procedures and I was duly impressed with what I saw. Then, the tones went off and he quickly left saying that he would like to take me on the call with him, but the safety rules prohibited civilians to ride in vehicles using lights and sirens.

I walked out the front of the station and saw the members responding in their personal cars. Two of them ran the red light on the corner, in violation of department policies as well as state law. I stood there as the crew entered the first engine looking for signs of seat belts being buckled, but it was apparent that was not being done. As a matter of fact, as the engine left quarters, one member was still standing in the crew cab donning his turnout coat while being held steady by two other members. The driver hurried into the front seat and never checked around the vehicle for obstructions or open compartment doors as I had just read they were required to do. It became apparent that this great safety program never left the pages of the policy manual.

Emergency service organizations need policies to provide members with tools and guidelines to operate efficiently and safely. They give the organization consistency of operations. They also streamline the administrative process and provide accountability all of which reduce risk and make everyone safer. Another plus for policies is that they provide a basis for liability defense.

First, let's distinguish the difference between a policy and a procedure because they are different. A policy is a philosophical statement about a particular subject. It explains the desired result or expectation. A procedure involves specific steps which will be completed in order to implement the policy.

Establishing a safety program is not easy and writing it is not the most difficult part. There are three distinct parts to developing effective policies and procedures: Writing the policy, Training and then the dreaded "e" word, Enforcement.

The first step is writing the policy. The place to start is with your existing policies. Look for gaps which may have been caused by new equipment, changes in codes or standards, or changes within response areas such as new types of businesses or response challenges such as the introduction of a new major roadway or construction of a school or busy shopping center. Also seek out policies which are verbal, exist only as memos, or have become irrelevant, outdated, inaccurate or difficult to understand. This part takes a good deal of research including laws, codes, and standards which affect the way you must operate. Next determine who will write the policy. This could differ from one policy to another.

For instance a policy on driving should be done by people who have experienced vehicle

*Please see **ESIP** on page 7*

Buy, Sell, Trade

Conshohocken Fire Co # 2 is selling a HURST power unit. 2-cycle, single tool unit. Unit no longer in service - available immediately. Good for spare back-up use - needs some minor engine work. Asking $35.00 or best offer. Unit is available for inspection - contact Chief Engineer John Costello at 610-220-8560 or chiefengineer35@verizon.net

Telford Fire Co. is selling a 1979 Simon Duplex 100' Rear-mount LTI Aerial. Refurbished in 1988 with pierce Arrow cab and body. 12,300 miles, full NFPA compliment of ground ladders. Truck is avail. for immediate delivery. Asking $40,000. For more info. call John Guretse at 215-919-0715 or e-mail info@telfordfireco.com

Bryn Mawr Fire Co. is selling a 2002 E-One 100' Quint. The truck is in excellent condition with full maintenance records avail. Truck will be available for delivery in Feb. 2010. For more info. visit www.brynmawrfirecompany.org or e-mail Charley Dolan at cpd2bm@aol.com.

Birdsboro Union Fire Dept. is selling a 1980/90 Mack Kenco Rescue. Truck is in great condition. 9000 watt light tower, rescue reels, 250 hale pump, 300 gallon tank, Asking $49,000. Please contact Fire Chief Scott V. Kulp for additional information. (610-802-1620)

Second Alarmer's Rescue Squad (SARS) has 2 ambulances for sale. First unit is a 2002 American LaFrance Type III E450 with 82,831 miles. Second unit is a 2002 American LaFrance Type I F350 4X4 with 56,321 miles on it. Asking price is $30,000.00 each or best offer. Units can be sold separately or together. Contact Fred Trasatti, Chief at 215-778-5599 for more info. or to set an appointment to look at the trucks.
Photos available at http://ilovesealisle.com/sars/truck.sale.html.

Firemen's Union & Relief Assn. of Norristown has approx. 25 bunker coats and pants available for donation to another Relief Assn. The gear is in good condition and most have been cleaned in the past year. If your department is in need of gear, contact Jim Mullane, Pres. at (484) 880-8256, (610) 277-5171 or e-mail norrfd@aol.com.

Vera Cruz Fire Dept. is selling a 1984 3,300 gallon tanker. For more info email vcfd28@yahoo.com or go to www.vercruzfirecompany.com.

Summit Station Fire Co. is selling a 1989 Pem-Fab American Eagle Pumper. 1,250 gpm pump, 500 gal tank. Visit www.summitstationfire.comfor more info.

Eastern Salisbury Fire, Amb. & Rescue is selling a 1988 Ford E-One 16' Walk-in. 6-Man Rescue Truck – 14,600 Miles – Excellent Condition - $45,000.00. Contact Asst. Chief Shawn Meder or Chief Clint Ballek at 610-797-5227 for more info.

East Greenville Fire Co. is selling a 1993 Spartan/Quality 1500gpm Pumper. Photos and specs available at www.egfd38.com or call Dave Conrad at 215-852-554 or Grant Boyer at 267-228-1732.

Sassamansville Fire Co. has a Code 3 MX 7000 light bar with control box for sale. Asking $450.00. Call Chief 68 @ 610-960-8582 for more info.

Washington Fire Co., Conshohocken is selling a 1990 E-One Pumper/Rescue. Asking price is $35,000. For more info. contact Chief Engineer Anthony D'Angelo at 610-476-2677 or Fire Marshal John McGrath at 484-534-7560.

Weldon Fire Co. is selling a 1996 Spartan/Saulsbury 2000 gpm Pumper. 8-man cab, Rescue-style compartments, Auto. Trans. Low miles, excellent condition. For more info. contact Wally Clark at weldonfire@gmail.com or call 215-353-2381. Unit avail. for immediate delivery.

From the Desk of Wes Fritz…

The other week, I was giving a presentation and was discussing how Accident & Health (A&H) policies coordinate Loss of Income benefits with the municipal worker's compensation (WC). As most of you are aware, WC will pick up 66 2/3% of your lost weekly gross wages. The A&H policy then covers the other 1/3rd, up to the benefits your organization purchased.

A very important factor to remember is this article will focus on injuries. For illnesses, such as heart attack and stroke, it is very unlikely WC would provide any benefits. That means your A&H policy would become primary coverage for both loss of income as well as medical expenses.

"there is a possibility for a member to actually receive less than 66 2/3% of their weekly gross wages."

For example, if a member makes $1,200 per week and gets hurt, WC would reimburse $800 and the A&H policy would reimburse the member $400, to make the member "whole". Again, I'm assuming the organization purchased that much Loss of Income Benefit.

Pennsylvania bases their WC payments on State Average Weekly Wage (SAWW). PA has a minimum benefit a volunteer will receive as well as a maximum benefit. For 2010, the minimum is $563.00 per week with the maximum at $845 per week. If a member has no weekly income, they would still be entitled to a minimum of $563.00 from WC. At the opposite end of the scale, the WC weekly loss of income benefits would max out at $845 – which represents a gross weekly income of $1,268.00. As you can see, there is a possibility for a member to actually receive less than 66 2/3% of their weekly gross wages.

The easiest way to figure it out is to take your weekly gross pay and multiply it by .6667. If that number is more than $845, you gross more than the SAWW, meaning in the event of a WC claim, you would not receive the full 66 2/3% benefit from WC

(New Jersey has similar WC laws for both minimum and maximum benefits a person may receive. In NJ, the SAWW is approx. $989.33. The minimum is 20% or the SAWW, or $198 per week. The maximum is 75% of the SAWW or $742.)

As I explained this to the fire company, the need to cover your members by an A&H policy became quite clear.

As you all know, our agency represents the Provident Accident &Health program, so I'll use their coverage to explain how the benefits work and coordinate in Pennsylvania.

In the event the member does not receive the full 66 2/3% of their lost gross wages from WC because they make more than the SAWW, Provident would provide the additional Loss of Income benefit, up to the policy limits.

For example, let's say a member makes $1,500 per week and the organization carries up to $1,000 of Loss of Income Benefits in their Provident policy. In the event of an injury, in this case, WC would only pay the member $845 per week even though 66 2/3% of his/her lost gross wages is $1,000. The member would be losing $155 per week from WC.

In the example above, Provident would not only cover the 1/3rd of the lost gross wages ($500), but also the additional lost wages ($155) not paid by WC because of the maximum limit based on the SAWW. In this case, the member would receive $655 from Provident – which is under the policy limits of up to $1,000 per week for this example, thus making the member "whole".

There are so much more to explain regarding Loss if Income Benefits with A&H policies, such as the length for which benefits last and cost of living adjustments, but I'm only allotted so much space.

I wanted to focus on the State Average Weekly Wage. In future newsletters, I'll discuss the others.

If you have any questions, or need a more detailed explanation of your Provident Accident & Health coverage, please do not hesitate to call or e-mail Tony or myself.

Until next month, Take Good Care.

ESIP *from page 4*

operations in your area while administrative policies should be the product of members with a background in that particular area.

Next is training. Every new or amended policy must be transmitted to the membership through a process of training. A good friend who is a Chief recently told me that he had instituted a seat belt policy, but no one seemed to be following it and enforcement had become an issue. I asked how he had trained the members and got back "Trained? What do you mean train? I gave a policy to wear seat belts. No training involved here." After thinking it over, he re-instituted the policy and provided training which included statistics of deaths and injuries to firefighters who were not belted. He used basic driver training videos to show the importance of seat belt use and discussed the danger that an unbelted firefighter posed to everyone else onboard. He recently called to tell me that seat belt usage was nearly 100%. Training must be completed for all policies.

Finally, the third part of developing policies is enforcement. When we hear about a fire truck which was involved in an intersection accident after going through a red traffic light at 30 miles per hour we can be pretty certain of two things. First, this was not the first red light this driver had run at 30 MPH. It probably was his or her habit to do so and their luck just ran out. The second thing which is fairly certain is that this was not the first time that Captain or Lieutenant was sitting next to that driver as the vehicle ran the a red light and said nothing. Enforcement starts with the line officer and if enforcement is not handled at this level, then no safety policy is worth the paper on which it is written.

So remember, without all three areas covered, Writing, Training, and Enforcement, your safety program really doesn't exist.

E-Learning Training Management System available at

www.esip.com

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Business Directory

Provident
www.providentbenefits.com
800-447-0360

McNeil and Company / ESIP
www.esip.com
800-822-3747

Firehouse Grants
David Schwartz, 215-896-8174
www.firehousegrants.com
Assistance with grant writing.

PA Fire Recovery Service
Shawn Meder, 1-866-344-6332
www.pafrs.com
Cost recovery billing

Maintenance Unlimited
Marvin Reist, 717-512-4969
www.maintenanceunlimitedpa.com
Fire hose testing

Ketterer's Rescue Products
Steve Ketterer, 717-561-2621
www.kettererrescueproducts.com
EMS, Rescue & Water Rescue Equip.

Servpro
215-368-4110
www.servpro.com
Fire & Water Cleanup & Restoration, Emergency Board-up.

Berks Fire Water Restorations, Inc.
866-478-8661
www.bfwrestorations.com
Fire & Water Cleanup & Restoration, Emergency Board-up.

Compleat Restorations
800-699-1176
www.compleatrestorations.com
Fire & Water Cleanup & Restoration, Emergency Board-up.

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Extinguishing the Flames of Liability

Presented by ESIP, Sponsored by General Insurance Agency

Friday, May 21, 2010 - 5:30PM

Sheraton Harrisburg-Hershey
4650 Lindle Road
Harrisburg, PA 17111

You've been asking for something to do after the Expo and before the Provident hospitality and we've responded.

This seminar has also been called "Top ten ways to keep your firefighters alive, yourself out of jail and your department out of negative headlines" It is designed for officers as well as appointed and elected administrative officials of fire departments. The lesson centers on the top 10 areas in which fire departments are involved in injury and legal actions describing the extent of each and suggestions to reduce the likelihood of the department getting involved with such actions.

All members are invited and urged to attend this FREE seminar. Afterwards, you're invited to attend the Provident Hospitality, also at the Sheraton Harrisburg-Hershey!

Name	Company	Phone	E-Mail

Name	Company	Phone	E-Mail

Fax to: 570-773-3554 or 267-640-0916 by May 1, 2010

or register at WWW.INSURANCEFORVOLUNTEERS.COM in the Agency Services section.

REGISTRATION FORM

"LOVE FOR THE JOB"

Chief Lasky brings his passion for the fire service to explain why firefighting is the best job in the world. He gives an upfront and honest criticism about the need to reignite the love of the job in order to serve the public with honor, integrity, and excellence.

The program is appropriate for all current leaders and those who aspire to be future leaders in the emergency services profession.

Rick Lasky, Chief
Lewisville, Texas Fire Department

Best selling author, lecturer, and member of the *Fire Engineering* and FDIC advisory boards

Saturday, April 10, 2010
8:00 a.m. – 4:00 p.m.
Abington Junior High School
2256 Susquehanna Road, Abington, PA
$10.00 (Includes Lunch)

Your Name: _____

E-Mail: _____

Cell Phone: _____ Home Phone: _____

Your Organization: _____

Send Check and Registration Form To:
Abington Township Fire Department
1176 Old York Road, Abington, PA 19001

Phone: 267.536.1055 ~ Web: AbingtonFD.org

One name per form. Duplicate the form if you need more copies. For multiple registrations from your organization, submit one check with a list of attendees.