Disclaimer: All Best Practices are provided as a guide for departments by the Pennington Co. Fire Service Board. These are for general guidance and should be modified by each department based on their own individual rules or standard operating guidelines/policies. Each department within Pennington Co. is ultimately liable for its own operations and practices.

PREMISE: Fire departments and fire personnel respond to incident's which have the potential to create liability for both. The Pennington County Fire Service Board (FSB), recognizes the need for fire departments to have the necessary vehicle liability insurance. The FSB also recognizes that not all fire departments may be able to afford to provide this insurance coverage therefore, the FSB may assist with providing the proper insurance. The factors that determine the appropriate level of assistance cannot be derived solely from department size, population, or any other single factor.

PURPOSE: The purpose of this BOP is to attempt to address the issue of vehicle liability insurance assistance funding. This BOP addresses vehicle liability insurance only. This BOP is to explain the involvement of the FSB in assisting eligible departments with necessary insurance coverage.

SCOPE: This BOP shall apply to any and all agencies, departments or organizations eligible for assistance from the FSB as detailed in the By-laws of the FSB.

HISTORY: Original March 13, 1996
Revised: November 13, 2013

OPERATING PRACTICE:

A. GENERAL PROVISIONS
1. Departments desiring assistance under this program MUST file a formal request each year with the FSB.
2. The Department must obtain the policy and pay the premiums before actually requesting assistance from the FSB.
3. It is not the intent of the FSB to provide the assistance before a department obtains the necessary insurance coverage.
4. Upon submission of a current certificate of insurance and a copy of an invoice from the insurance company, the Department may request assistance. The FSB will not grant assistance without proof of coverage.
5. Departments may not request assistance for any vehicles for which they will also receive assistance from other government entities such as cities, townships, town boards, counties, including the departments’ rural fire protection district, if applicable. (i.e., if a city is paying the vehicle liability insurance then the Department may not receive assistance on the same vehicle).
B. CURRENT YEAR: 1996
   1. The vehicle liability insurance program will continue as in past years. Total number of vehicles insured will be determined in the following manner:
      a. First priority will be the vehicles which are already being covered by the present policy.
      b. Second priority will be any new requests for vehicle insurance. In no case will the FSB authorize, nor the Fire Administrator be authorized, to add vehicles to the insurance list that would exceed the budgeted amount.

C. SUBSEQUENT YEARS: 1997 AND BEYOND
   1. Each department eligible for assistance may submit a request for assistance.
      a. The amount of assistance will not exceed an amount that the FSB could reasonably expect to pay had they purchased the insurance.
      b. If a department has a vehicle that is a part of the FSB "Lease to Purchase, Vehicle Replacement Program", CM-2 or other federal/state programs, that vehicle will be included as one of the departments’ eligible for assistance, not in addition to.
      c. Extraordinary cases or reasons for insuring more than the stated number will be considered by the FSB with full and complete justification. These requests will be reviewed on an individual basis only when the request is received.

D. COVERAGE LIMITS
   1. The department must have coverage in the following amounts for the FSB to consider assistance.
      a. general liability $1,000,000 per occurrence
      b. underinsured motorist, $1,000,000.
      c. uninsured motorist, $1,000,000.
   2. The FSB will not provide assistance for Physical Damage, Collision or Comprehensive except for a vehicle that is a part of the FSB’s "Vehicle Replacement Program".