

**PENNINGTON COUNTY FIRE SERVICE BOARD (FSB)  
BEST OPERATING PRACTICES (BOPs)**

ADMINISTRATION & MANAGEMENT	Date	BOP#
VEHICLE LIABILITY INSURANCE PROGRAM	Addition: 3/13/1996  Revision: 11/13/2013 1/1/2024	FSB104

<b>PREMISE:</b>	Fire departments and fire personnel respond to incidents 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 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.
<b>PURPOSE:</b>	The purpose of this BOP is to address the funding of vehicle liability insurance assistance. This BOP addresses vehicle liability insurance only.
<b>SCOPE:</b>	This BOP shall apply to all agencies, departments and/or organizations eligible for assistance from the FSB as detailed in the Bylaws of the FSB.

**OPERATING PRACTICE:**

**1) GENERAL PROVISIONS**

- a) Departments desiring assistance under this program **MUST** file a formal request each year with the FSB by August 15<sup>th</sup>.
- b) The department must obtain the policy and pay the premiums before requesting assistance from the FSB. 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.
- c) It is not the intent of the FSB to provide assistance before a department obtains the necessary insurance coverage.