

Present:

Commissioners:

J. Klosowski

K. Clair

R. Tofte

M. Miller, Treasurer

P. Frische, Secretary

A presentation was given by Robert Barber of **McNeil and Company (ESIP), insurance and risk services.**

McNeil and Co is the program manager for ESIP. They insure 3,000 fire departments across the country. Mr. Barber works with the Spain Agency in Carmel and will find a representative to suit us.

Programs available include liability, accident and sickness, group term life insurance and LOSAP.

Training is also available to reduce the chance of a loss.

Named insured currently includes BSEJFD, Brewster Fire Department, Inc., BFD Ladies Auxiliary. There is no additional charge to add other named insured. This will facilitate the claims process.

Currently, there are guaranteed replacement costs for the buildings and contents.

John K. asked that the bailout deck and the shed at headquarters be added. The patio area is considered part of the building. Gas pumps are also covered as well as vacant land.

If there are no claims for two years, the deductible will be waived three times in the third year.

Coverage options include: coverage if part of the building is damaged, payment for the demolition of the undamaged part and for expenses and income lost for two years.

There is also coverage available for "unintentional omission of property." This describes property added after the policy was written. Property in transit (\$25,000) refers, for example, to tables, chairs, etc. loaned out or used elsewhere.

Liability Coverage: ESIP has one policy that covers both Management and General liability coverage for individuals as well as the group.

Regarding paid EMS service, Transcare, for example, would cover their medical malpractice first and this company would cover it second.

Employment practices liability would also be covered (sexual harassment, disciplinary action, failure to hire, civil rights or discrimination, etc.). There is also \$50,000 for non-monetary relief (defense fund). ESIP will determine if their attorney or ours will respond to a claim.

Pollution liability is also offered. For example, if DEC mandates a cleanup after a spill for which the BFD is responsible, coverage is provided.

Employee dishonesty: Mr. Barber suggests a \$5,000,000 blanket that would cover any member of the department stealing at \$601.00 per year.

ESIP would offer primary liability for members' personal autos while on duty as well as payment for homeowner's deductible if a member's home is damaged while he or she is on a call.

Cost of replacement for apparatus is determined by BSEJFD Board of Commissioners.

ESIP offers on line training programs, EVOC, liability seminars, defensive driving, and safety audits.

R. Tofte asked about insurance recommendations concerning age of drivers. ESIP does not have a set criteria.

Respectfully submitted,

Patricia Frische
Secretary, BSEJFD

REGULAR MEETING

February 8, 2012

PRESENT: Commissioners:
J. Klosowski, Chairman
K. Clair
R. Tofte
G. Schramek
T. Palmer

P. Frische, Secretary
M. Liguori, Counsel
W. Ratajack, Ass't Chief
E. Butler, President

The meeting was called to order by Chairman J. Klosowski at 7:00 PM. Minutes of the organizational meeting were read and accepted by all commissioners present.

. The bills included vouchers #'s 02-01 to 02-63 A400 totaling \$61,905.02, A200 totaling \$2587.62 and A500 totaling \$201,126.30. After reviewing all the bills presented by the treasurer, all bills were approved for payment by all commissioners present.

A **MOTION** was made by T.Palmer and seconded by K. Clair to purchase two low band radios for the aerial and the rescue, at a cost of \$2,168 from Metrocom.

A **MOTION** was made by T. Palmer and seconded by R. Tofte to accept a membership application from Greg Gronert. The motion was approved by all commissioners present.

A **MOTION** was made by K. Clair and seconded by R. Tofte to uphold the suspensions of Sean Crowley and Greg Ermann for conduct unbecoming a Junior/Explorer member. The motion was approved by all commissioners present.

A **MOTION** was made by K. Clair and seconded by R. Tofte to accept the resignation of William O' Dell. The motion was approved by all commissioners present.

A **MOTION** was made by G. Schramek and seconded by R. Tofte to uphold the suspension of Pat Crowley for conduct unbecoming. The motion was approved by all commissioners present.

A **MOTION** was made by G. Schramek and seconded by T. Palmer to accept a request for a six month leave of absence from Sean Goodwin. The motion was approved by all commissioners present.

A **MOTION** was made by T. Palmer and seconded by R. Tofte to approve a change in status for Kim Papa and Glen Bisogno to associate status. The motion was approved by all commissioners present.

Permission was granted to William Rieg and Charles Fowler to continue to drive department vehicles.

Rick Hiss and Don Maguire were made honorary members of the Brewster Fire Department for their years of commitment and service to the department.

A **MOTION** was made by T. Palmer and seconded by R. Tofte to uphold the decision that Tom Priolo, Dave Thompson and Matt Frohman be removed from the rolls of the Brewster Fire Department for failure to live up to their commitment to the department. The motion was approved by all commissioners present.

Approval was given for the use of the Main Hall for the following events: Feb 18 to Guy Thomas; May 11 to the Putnam County Volunteer Firefighters Association Installation Dinner; March 3 for the Explorers' Dinner.

J. Klosowski stated laptops in the chiefs' cars have been updated.

K. Clair stated two bids were offered for HVAC units and service in the upstairs hall at the Main House. HRR Industries bid at \$5750.00 and Southeast Mechanical bid at \$6100.00. A **MOTION** was made by K. Clair and seconded by R. Tofte to accept the bid from HRR Industries. Painting is ongoing on at the Main House. K. Clair states there is still a leak in the mechanics room. Discussion took place regarding the flower garden at the Main House.

K. Clair presented two bids to replace space heaters at Station 1: Southeast Mechanical (\$7958.00) and HRR Industries (\$7,538.00) A **MOTION** was made by K. Clair and seconded by T. Palmer to award it to HRR Industries. The motion was approved by all commissioners present.

Discussion took place regarding the placing of steel from the World Trade Center at the Substation in a tribute to Sept 11. The plot plan shows it extends too far into street. Proposal is to put it in lower field. T. Palmer suggested putting a light on it.

A letter from M..Fitzgerald was read regarding hoses to conform to NFPA standards. J.Klosowski states they should use new hose. Hose testing has been scheduled.

T.Palmer states that the fire roads will be opened up behind train station on Marvin Mt.

K.Clair requested permission to purchase a fire extinguisher simulator due to requests from outside agencies for training and use during fire prevention.

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J. Klosowski stated glasses for installation dinner will take a month to order and will cost \$6.66 per glass. Meeting for installation dinner will be Monday, 2/13.

Regarding insurance claims, K. Clair reports Out of Service personnel to include Julie Kuklevsky, Adriel Barnes and Frank Rondinone. A motion was made by J.Klosowski granting permission for Tom Regan to return to service and seconded by K. Clair. The motion was approved by all commissioners present.

K. Clair also stated glass claim for 11-2-5 has been submitted and the claim regarding the resident on Pine Rd. has been settled.

Repeater cabinet lock replaced

J.Klosowski stated that in regard to the meeting with ESIP, the shed at main house needs to be added. Discussion took place regarding prices for replacement of apparatus.

T.Palmer stated a representative from Bruen will give a presentation in the next couple of weeks. A **MOTION** was made by T. Palmer to meet with Bruen on Feb 13 and seconded by G. Schramek to compare VFIS and ESIP. The prices have been bid.

M. Liguori discussed a social media policy. He will look into buying a package policy on these issues. There is a recommendation that a discipline committee be established by the Department.

T.Palmer states Craig Palmer will be here 2/17.

K.Clair states department physicals will take place March 4, 5 and 19 for all drivers and all members active on fire scenes. Hazmat will be the dept drill for February. He also stated that regarding Nims compliance, the 100, 200 and 700 levels are mandated. EVOG has to be finished and Putnam Lake will be giving this class in April.

K.Clair stated that the ladder truck is out being repaired, 11-7-1 will be going out for brakes and possibly a starter motor. Every chief has turned in vehicle usage charts this month.

Regarding Special Projects, R. Tofte states proposed renovation for the back room at the Main House (to include replacement of the ceiling, floor, walls, new lighting, enclosing hose cart in glass room, furniture, gas inserts for fireplace) would cost \$4500 for the architect's plans. Discussion took place as to where responsibility lies for funding this project. R. Tofte will attend the board meeting next month with the proposal.

Regarding EMS, P. Frische stated there is a trend for Mt. Kisco Medical Group to be calling 911 for a "transport." This will continue to be documented

11-8-4 will go out for spray linex.

Expectations for the chiefs include submission of a list of officers, monthly drills and a current list of Out of Service personnel. There was discussion regarding the bylaws that pertain to eligibility being an officer. Capital reserve fund is \$83,000.

The Chiefs' report was given by Chief Rieg; There will be two Blood Borne Pathogens makeup this month, PSS will be completed this month. There will be a work detail to clean up basement.

E. Butler stated membership is at 141 members with four more coming in

A **Motion** made by T. Palmer to use FailSaf to test hoses (23685 ft at .24 cents per foot for a cost of \$5684.40) seconded by RTofte The motion was approved by all commissioners present.

KClair stated that Granger, Perkins and Zep put in bids for paper supplies.

RTofte stated that Elite Uniforms will come here to measure members, has prices better than New England Uniform and has women's sizes and tailoring. A **Motion** was made by K. Clair and seconded by G. Schramek to use Elite to supply uniforms. The motion was approved by all commissioners present. Membership badges will be bought by the district. A **Motion** was made by J. Klosowski and seconded by K. Clair to purchase uniforms for six members and one chief. The motion was approved by all commissioners present.

At 9:42, a **MOTION** was made by T. Palmer and seconded by G. Schramek to go into Executive Session regarding a personnel issue. The motion was approved by all commissioners present. The meeting reconvened at 9:49.

A **MOTION** was made by G. Schramek and seconded by R. Tofte to adjourn the meeting. Being no further business, the meeting was adjourned at 9:55p.m.

Respectfully submitted,

Patricia Frische
Secretary, BSEJFD

Special Meeting

February 13, 2012

Commissioners present:

J. Klosowski
K. Clair
R. Tofte
G. Schramek
T. Palmer

P. Frische, Secretary

A presentation was given by and Dave Bruen, Ciro Didio and Kenneth Andrews from VFIS. Mr. Bruen states he has gone through the renewal proposal and states it is comprehensive insurance package that is tailored for volunteer fire departments. He stated he asked the carrier for a new proposal which is being presented tonight. Mr. Didio stated Mr. Andrews is a volunteer fireman as well.

Mr. Andrews states that online training is available such as EVOG. Coverage is available for contents and trucks are separate. The \$122,491.00 covers tables, chairs, and computers.

J. Klosowski asked that the shed at the Main Station be included on the policy.

Monuments are not covered under structures. They must be listed and will cost about \$100.00 to insure. Signs are covered.

Mr. Andrews states the policy is written for the fire service specifically; they do not use a "form." The Explorers are covered first by the Boy Scouts and then by the district.

A blanket public employee's fidelity bond would be written separately to cover the commissioners, secretary, treasurer, etc... Misuse of credit card is also covered.

VFIS replaces portable equipment coverage under blanket coverage. There is coverage for flood and earthquakes and mudslides.

Discussion took place regarding replacement value on vehicles. Towing is covered with no limit and no deductible due to accident or being stuck.

Coverage is available for the public if they are hurt on our property. Management liability (errors and omissions) covers the commissioners and officers in the department for 11 million per occurrence.

Auto coverage is available for personal vehicle accidents personal. There is no coverage for auto deductibles for accidents while responding to a call.

General liability covers any pollution, asbestos, water run-off.

R. Tofte asked about age for drivers. Mr. Andrews states that is up to the department. The chief should be allowed to make exemptions as needed.

Discussion afterwards included comparison of coverages and costs between ESIP and VFIS.

A **MOTION** made by T. Palmer and seconded by K. Clair to accept VFIS' proposal. The motion was approved by all commissioners present.

Respectfully submitted,

Patricia Frische
Secretary, BSEJFD