

AGENDA
FIRE & EMERGENCY SERVICES COMMITTEE

Monday, 11th March 2019
7p.m. Council Chambers

Page

1. Call to Order
2. Approval of Agenda (as circulated)
3. Approval of Minutes of January 14th, 2019 (as circulated)
4. Business Arising from Minutes & Unfinished Business
 - 4.1 Firefighter Personnel Insurance – Update.....2-11
 - 4.2 Recruitment & Retention - Update 12
 - 4.3 Reply to letter to TIR re Detour Signage - Update
 - 4.4 Fire Departments - Budget Update
 - 4.5 Fire Services Coordinator/Administrator Position - Update.....
5. New Business
 - 5.1 AGM.....
 - 5.1a Draft Agenda..... 13
 - 5.1b Nomination Process 14
 - 5.2 Proposal for Fire Services Workshop 15
 - 5.3 Fire Department Insurance Update
6. In Camera (if required)
7. Next Meeting – Monday, May 13th, 2019 (*Note: AGM: Wednesday 10th April, 2019*)
8. Adjournment



Municipality of the District of Lunenburg

Fire & Emergency Services

Fire & Emergency Services Committee
Date: March 11, 2019
Item: 4.1
Authorization: K.Malloy

MEMORANDUM

Date: March 11, 2019
To: Chair and Members of the Fire & Emergency Services Committee
From: Chris Kennedy, Fire & Emergency Services Coordinator
Subject: Personnel Insurance Update.

RECOMMENDATION

“that the RESC Recommend to Municipal Council that Council approve the Group Personnel Insurance Project Plan as Submitted”

Background

The FESC has established a sub-committee to examine the possibility of establishing a group insurance programs for personnel insurance. This includes insurance coverage for Death benefits, weekly indemnity for lost wages, and possible family assistance program. With the possibility of an optional off duty coverage to be investigated.

Rational

There were concerns from fire service and FESC to look at our volunteer fire personnel insurance due to many inconsistencies. The coverage for life benefits being the largest concern with some department having coverage from \$50,00.00 to \$250,000.00. There is no family assistance program in place for fire departments at this time and is being looked at as a possible coverage. Some Departments carry an optional off duty coverage for firefighters that cover them for anything that happens during off duty hours from their respective departments. The FESC Subcommittee wants to see a standardized group insurance policy to give all firefighters the best possible and even coverage as possible.

PROJECT PLAN

The Insurance subcommittee is recommending the following steps to engage the municipality and fire service and to secure a common personnel insurance program for all volunteer fire firghters regardless of department. The proposed steps are as follows:

210 Aberdeen Road Bridgewater Nova Scotia Canada B4V 4G8
Phone: 902.541.5309 / Fax: 902.543.7123 / Web Site: www.modl.ca

- Established Insurance Sub committee (complete)
 - Secure consultant to develop and evaluate RFP for Brokerage Services (complete)
 - FESC to approve project plan
 - FESC request Council's approval of project plan also
 - Consult with Fire Service on Project plan (AGM April 10, 2019)
 - Post RFP solicit bids and & evaluate submissions
 - FESC recommendation & Council Award of brokerage contract
 - Broker develops proposed insurance package
 - FESC Recommendation to Council on cost allocation
-
- Fire Department consultation & vote for approval
 - Council award and implementation of standardized Insurance

On March 6, 2019 the FESC Insurance Subcommittee met to review the draft Request for Proposals (RFP) for Insurance Broker Services. Appendix A, is an excerpt from the RFP text outlining a scope of the type of policy that is being sought for the fire service.

While further review, discussion and approvals will be required from the FESC and Council, the Insurance subcommittee is seeking approval of the proposed project plan, so that it can proceed with securing detailed information on insurance program and costs.

APPENDIX - A

THIS IS NOT A TENDER FOR INSURANCE QUOTATIONS.

The purpose is to select insurance broker(s) who will partner with the Municipality of the District of Lunenburg Fire Services in formulating and implementing innovative and comprehensive Risk Management and Insurance Strategies only in respect to the exposures associated with Firefighter Accident and Sickness Program and Family Member Assistance Program within the Municipality of the District of Lunenburg Fire Services.

20. PROGRAM COVERAGE – DESCRIPTION OF COVERAGE

- 20.1 Each head of coverage is based solely on the Insured Person's participation in a covered/insured activity.

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Appendix A

20.2 It is understood by the Municipality of the District of Lunenburg that each defined head of coverage shall or may have numerous coverage extensions or sub-limits. Such coverage extensions and sub-limits may vary based on the insurer's protection program. The coverage description shall include all such extensions of coverage, sub-limits and specific exclusions.

20.3 Coverages to be addressed are

- (a) Loss of life benefit
- (b) Lump sum living benefits
- (c) Weekly income benefit
- (d) Occupational retraining benefit
- (e) Weekly injury permanent impairment benefit
- (f) Medical expense benefit
- (g) Transition benefit
- (h) Felonious assault benefit
- (i) Home alteration and vehicle modification benefit
- (j) Optional benefits

20.4 Verification and Exception Requirements

- (a) Provide insurance carrier rating (A, A+, etc.)
- (b) Describe all coverage exceptions
- (c) Describe optional benefits provided – Provide benefit table
- (d) Provide specimen policy

20.5 Note: The successful bidder shall be required to provide a proposal based on the aforementioned heads of coverage.

20.6 Quotes shall be inclusive of comparison coverage limits weekly indemnity

- \$500.00 weekly indemnity
- \$750.00 weekly indemnity
- \$1000.00 weekly indemnity

Death benefits

- \$150,000.00
- \$200,000.00
- \$250,000.00

20.7 Family Member Assistance Program

The Municipality of the District of Lunenburg and their fire service are currently assessing the need of implementation of this coverage. As outlined within the RFP document, Family Member Assistance Program is referred to. The Municipality shall require the successful respondent to assist in the understanding and presentation of such coverage. The Municipality reserves the right not to engage in or purchase Family Member Assistance Program during the 3 year term of this agreement.

Chris Kennedy
Fire Service Coordinator

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FESC INSURANCE SUBCOMMITTEE PRESENTATION TO LRFES

March 11, 2019 work to date and proposal
moving ahead

GROUP PERSONNEL INSURANCE PROJECT

- ▶ Reason to look at personnel insurance
- ▶ Project Goals
- ▶ What has been done to date
- ▶ Project Steps
- ▶ Discussion

THE WHY

Liability insurance made mandatory early 2009 as per the MGA,

- ▶ **Includes: vehicles, buildings and equipment coverage.**
- ▶ **It is a group policy for all Fire & Emergency services within our Municipality,**
- ▶ **reason was for consistent coverages.**
- ▶ **Vote was held and carried at the FESC Annual Meeting April 30, 2009 to accept the change in the insurance and premium payment procedure**

Fire department personnel coverage is all over the map

- ▶ **from \$50,000 to \$250,000 life coverages for members**
- ▶ **Cost to departments also varies greatly**
- ▶ **Some departments offer 24hr coverage to active members with additional coverage for family members at members cost**

PROJECT GOALS

- ▶ Standard policy for on Duty coverages
- ▶ Standardize coverages for life benefit,
- ▶ Possibly expand coverage or as *option* (24/7 off duty coverages, family coverages FAP)
- ▶ Possibly get cost savings (bulk purchase and standardized coverages)
- ▶ MODC interested as they have 200 members that could help in pricing?

WORK DONE BY SUBCOMMITTEE TO DATE

- ▶ Subcommittee has met several times over the last year a half gathering information
- ▶ Looked at the different insurers and policy types presently in place
- ▶ 24hr off duty & family coverage.
- ▶ Consultant hired:
 - ▶ to discuss what other Municipalities have done and some of their results
 - ▶ Develop RFP for brokerage services

PROJECT STEPS

- ▶ Established Insurance Sub committee
- ▶ Consultant has been hired by MODL to develop RFP for Brokerage Services
- ▶ FESC to approve project plan
- ▶ FESC request Councils approval of project plan also
- ▶ Consult with Fire Service on Project plan at AGM April 10, 2019s
- ▶ Send for posting once reviewed by MODL Solicitor
- ▶ Consultant to solicit & advise on evaluation of bids
- ▶ Award Tender
- ▶ Broker develops proposed insurance package:
- ▶ Fire Department consultation
 - ▶ Vote? What threshold required to proceed?
- ▶ FESC Recommendation to Council on cost allocation
- ▶ Council award and implementation of standardized insurance

COMMENTS/QUESTIONS



Municipality of the District of Lunenburg

Fire & Emergency Services
Committee
Date: March 11, 2019
Item: 4.2
Authorization: K.Malloy

MEMORANDUM

TO: Chris Kennedy, Fire Services Coordinator
Sarah Kucharski, Communications Officer

Cc: Fire & Emergency Services Committee

FROM: Alex Dumaresq, Deputy Chief Administrative Officer

DATE: February 12, 2019

RE: **Draft Recruitment & Retention Strategy**

Please be advised that, Municipal Council, in session on Tuesday, February 12, 2019, made the following motion:

“that Municipal Council accepts the recommendation of the Finance Committee and authorizes the Fire & Emergency Services Committee to conduct public engagement with fire services on the amended Recruitment and Retention Strategy”.

Please ensure the appropriate action is taken.



Alex Dumaresq
Deputy Chief Administrative Officer

/trb

**ANNUAL GENERAL MEETING
AGENDA
FIRE AND EMERGENCY SERVICES COMMITTEE**

Wednesday, April 10, 2019
7:00 p.m., _____

	<u>Page</u>
1. Call to Order	
2. Welcome and Opening Remarks – Mayor Bolivar-Getson	
3. Introduction of Committee Members & Councillors	
4. Approval of Minutes of Annual Meeting of April 11, 2018.....	X-X
5. Chair’s Annual Report – Fire and Emergency Services Committee.....	X-X
6. Fire Services Coordinator’s Report.....	X-X
7. Presentation Firefighter Personnel Insurance.....	X-X
8. Items Circulated with Registration Package – to be returned by JUNE 15 th	
8.1 Annual Fire and Emergency Services Provider Update Form	
8.2 Fire Tax Rate/Money Request Form	
8.3 Officer Information Form	
8.4 Matching Grant Form	
8.5 Application for Firefighter Recognition (Medals and Print)	
9. Other Items Circulated	
9.1 Application for Fire Department Recognition (Plaques and Helmets)	
9.2 Updated Maps for Road Map Series Book	
9.3 Updated Civic Maps	
10. Appointment of Four Representatives to Fire & Emergency Services Committee	
11. New Items	
11.1 Set Date for 2020 Annual General Meeting	
12. Adjournment	

6. Nominations for Committee Members at the Annual General Meeting [Amended Sept 25, 2018]

- 6.1. Nominations can be submitted to the Fire Service Coordinator seven days prior to the final Agenda package going out to the fire services via email. Those names can be brought forward in writing, by ballot or verbally from the floor when nominations are asked for then read off.
- 6.2. Members who let their name stand will be included in the voting process
- 6.3. Voting will be done by way of ballot, one vote per fire department present at the AGM.
- 6.4. If a tie occurs after three consecutive votes, those names will be put into a hat or similar vessel, the required number of names to fill the remaining committee positions will be picked by a person appointed by the Chair of the meeting.

Fire & Emergency Services
Committee
Date: March 11, 2019
Item: 5.1b
Authorization: K.Malloy

Request for Agenda Items

TO: Lead Staff Person
FROM: Brian Keizer
DATE: March 1 / 19

1. Agenda Topic

Workshop

2. Do you have written material to circulate with the agenda? Yes No

If you do, please attach it to this form. If you do not, please explain the matter.

To have an informal discussion on matters that affect fire services, policies and procedures

3. What is its relevance to the committee?

To have the committee get information about a go forward plan for future meetings

4. What outcome(s) are you seeking?

Brian Keizer
Committee Member Signature

Mar 1 / 19
Date

Approval for agenda: Yes No

Reviewer Comments:

[Signature]

Lead Staff Person or Chair of Committee

Date