

MINUTES
Special Meeting
Litchfield Board of Fire Commissioners & EMS
September 13, 2022 – 5:00 PM
Litchfield Fire Department
258 West St, Litchfield CT

Members Present: John Campbell, Michael Castelli, Sean Fogarty, Jack Hodges, Gary Shuhi, Jon Torrant.

Members Absent: None

1. Call Meeting to Order

Chairman J. Campbell opened the special meeting at 5:00 p.m.

2. Discuss and Approve insurance questions to forward to the First selectmen's Office.

In addition to the attached questions, this special meeting is including the following questions for the BOS and CIRMA to clarify town/CIRMA insurance coverage, medical coverage, workman's comp and/or any limitations for coverage:

1. If a person or volunteer at a firehouse is doing maintenance - ordered or not ordered - such as shoveling snow or changing a light bulb, what is the coverage?

2. If a civilian is asked to assist on a fire scene, is there coverage?

3. Bantam responds to region 5 dive team, are their members covered for region 5 dive team activities? If they're working with another town/region/department, is everyone covered?


4. Are rope rescue program issues covered?

5. For fundraisers and activities such as breakfasts or roast beef dinners, is there full coverage for assisting member and nonmember volunteers? There currently is coverage with VFIS but verification is needed with CIRMA.

All question above and the attached will be submitted to E. Callahan at town hall. Clarification is needed on task force, training and emergence response. What does state and county chiefs provide? Are personal vehicles responding to a call covered? CIRMA has only given grey answers. J. Hodges motioned to appoint S. Fogarty and D. Carroll as contact liaisons between BOS and FC & EMS for special insurance task team. J. Torrant seconded and commission unanimously approved.

3. Adjournment

Motion to adjourn at 5:10pm by J. Hodges, J. Torrant seconded and vote was unanimous.



John Campbell, Chairman
Board of Fire Commissioners & EMS

10-13-2022
Date

Litchfield Board of Fire Commissioners & EMS
ATTACHMENT for Special Meeting
Litchfield Fire Department - 258 West St, Litchfield CT
September 13, 2022 – 5:00 PM

After reviewing the information from both VFIS and The Hartford, the representatives of the commission see the following differences between our current policy and the proposed supplemental policy.

1. Hartford has no safety vest benefit
2. Hartford has no military death benefit
3. Hartford has no dependent elder benefit
4. Hartford has no Repatriation benefit
5. Hartford has no injury permanent impairment benefit
6. Hartford has no heart impairment benefit
7. Hartford has no occupational retraining benefit
8. Hartford has no felonious assault benefit

Note: The VFIS Accident & SICKNESS policy contains coverage for Heart & Circulatory and Infectious Disease incidents.

1. Hartford has an “Actively-at-Work” clause which limits benefits if not working at least 30 hrs. per week
2. Hartford “Total Disability” is based on ANY occupation vs VFIS uses own occupation
3. Hartford Heart & Circulatory is limited to members 70 years old and under
4. Hartford Heart & Circulatory has a prior condition clause
5. Hartford Heart & Circulatory does not cover ALL heart conditions
6. Hartford bases many benefits on participation in “emergency duty” vs VFIS uses “covered activities”

The board of fire commissioners has proposed the following additional questions to The Hartford and/or CIRMA.

1. If a person is doing station maintenance, are they fully covered without limitation? (workers comp, medical, etc)
2. If a civilian is deputized at an active scene, are they covered and to what limitation?
3. Regional Dive Teams/Task forces, if a member is injured while participating in that activity, are they fully covered without limitation?
4. Fundraising activities such as breakfasts, dinners, etc. Are members and non-members covered, and are there any limitations?
5. Are company officers covered from a liability perspective for errors and omissions during active duty?