

**HYALITE RURAL FIRE DISTRICT
BOARD OF TRUSTEES PUBLIC MEETING**

DATE: JANUARY 22, 2019 TIME: 7:00 p.m.

LOCATION: Sourdough Fire Station, 4541 S. 3rd Rd., Bozeman, MT

**CALL TO ORDER OF HYALITE RURAL FIRE DISTRICT
REMINDER TO PUBLIC THAT MEETINGS ARE BEING RECORDED**

PUBLIC COMMENT ON MATTERS NOT INCLUDED IN THE AGENDA

HYALITE CONSENT AGENDA

1. Approval of Financial Report
2. Approval of Warrants
3. Approval of December 18, 2018 Meeting Synopsis

[Supporting Information Attached]

REGULAR AGENDA

1. Discussion and Decision – Health Insurance Renewal April 1, 2019
2. Discussion – May 7, 2019, Trustee Election
3. Discussion – Financial Dashboard Status
4. Discussion and Decision – Proposal for Replacement of Command Vehicle C-6-2
5. Discussion and Decision – Policy Subcommittee Recommendations:
 - a. Invoice Policy
 - b. Meeting Agenda Policy
 - c. Travel and Meal Reimbursement Policy
 - d. Alcohol and Tobacco Use Policy

[Supporting Information Attached]

6. Fire Chief's Report
[Supporting Information Attached]
7. Trustees' Activities
8. Announcements

EXECUTIVE SESSION – This portion of the meeting may be closed pursuant to [§ 2-3-203\(3\), MCA.](#)

1. Fire Chief 2018 Performance Evaluation

ADJOURNMENT

This notice is posted on the door of the Administrative Building of the Sourdough Fire Station, the Rae Fire Station, The Cottonwood Fire Station and posted on the Hyalite website and/or Facebook Page at least 48 hours prior to the meeting. Notice of the meeting is published in the Bozeman Daily Chronicle at least 48 hours prior to the meeting.

Consent Agenda

9:03 PM

01/15/19

Accrual Basis

Hyalite Rural Fire District

Balance Sheet

As of December 31, 2018

	Dec 31, 18
ASSETS	
Current Assets	
Checking/Savings	
100000 · Cash/Investments	1,562,270.10
Total Checking/Savings	1,562,270.10
Accounts Receivable	
110000 · Accounts Receivable	3,233.48
Total Accounts Receivable	3,233.48
Other Current Assets	1,220,811.90
Total Current Assets	2,786,315.48
Fixed Assets	
180000 · Capital Assets	
181000 · Land	361,201.00
182000 · Buildings & Improvements	3,951,562.68
186000 · Machinery & Equipment	2,442,042.39
186100 · Accumulated Depreciation	-2,459,031.45
Total 180000 · Capital Assets	4,295,774.62
Total Fixed Assets	4,295,774.62
TOTAL ASSETS	7,082,090.10
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	68,542.96
Credit Cards	66.87
Other Current Liabilities	169,622.20
Total Current Liabilities	238,232.03
Long Term Liabilities	2,057,142.84
Total Liabilities	2,295,374.87
Equity	
241000 · Unrestricted Fund Balance	415,203.68
241001 · General fixed asset acct group	4,295,774.62
241002 · General LT debt account group	-2,232,142.74
241100 · Reserved Fund Balance	
241101 · Restricted for Debt Service	354,300.35
241102 · Reserved for Capital Reserve	
241103 · Capital improvements	175,388.00
241104 · Capital replacement	
241105 · Apparatus replacement	797,972.78
241106 · Building repair/replacement	29,973.32
Total 241104 · Capital replacement	827,946.10
Total 241102 · Reserved for Capital Reserve	1,003,334.10
Total 241100 · Reserved Fund Balance	1,357,634.45
241200 · Assigned to vol firefighters	2,371.54
Net Income	947,873.68
Total Equity	4,786,715.23
TOTAL LIABILITIES & EQUITY	7,082,090.10

Hyalite Rural Fire District

Profit & Loss Budget vs. Actual

July through December 2018

	Jul - Dec 18	Budget	\$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
310000 · Taxes	1,227,992.87	1,193,716.00	34,276.87	102.9%
316000 · Entitlement Share	36,838.82	36,000.00	838.82	102.3%
320000 · Firefighter fundraising event	2,371.54	0.00	2,371.54	100.0%
360000 · Miscellaneous Revenues	7,613.42	4,000.00	3,613.42	190.3%
365000 · Contributions and Donations	631.92	1,700.00	-1,068.08	37.2%
370000 · Investment Earnings	7,755.46	20,000.00	-12,244.54	38.8%
Total Income	1,283,204.03	1,255,416.00	27,788.03	102.2%
Gross Profit	1,283,204.03	1,255,416.00	27,788.03	102.2%
Expense				
420000 · Public Safety Expenses	13,156.37	40,000.00	-26,843.63	32.9%
420100 · Personnel Services	125,440.22	350,000.00	-224,559.78	35.8%
420200 · Supplies	15,754.41	22,000.00	-6,245.59	71.6%
420220 · Meals/Incentives	4,826.74	11,000.00	-6,173.26	43.9%
420240 · Fuel	10,986.53	36,000.00	-25,013.47	30.5%
420310 · Election Costs	0.00	7,000.00	-7,000.00	0.0%
420320 · Professional Subscription/Dues	2,092.02	4,000.00	-1,907.98	52.3%
420330 · Community Outreach/Education	1,634.52	10,000.00	-8,365.48	16.3%
420340 · Utility Services	24,407.28	52,000.00	-27,592.72	46.9%
420350 · Professional Services	16,259.25	40,000.00	-23,740.75	40.6%
420390 · Firefighter Physicals	839.00	15,000.00	-14,161.00	5.6%
420400 · Training/Travel - Trustees	948.04	3,000.00	-2,051.96	31.6%
420420 · Facilities	8,797.14	35,000.00	-26,202.86	25.1%
420500 · Insurance	68,078.95	65,000.00	3,078.95	104.7%
420930 · Safety Equipment	18,452.74	70,000.00	-51,547.26	26.4%
420940 · Apparatus	18,773.37	70,000.00	-51,226.63	26.8%
420970 · Capital outlay	3,833.68			
490100 · Debt Services	0.00	242,225.00	-242,225.00	0.0%
66000 · Payroll Expenses	888.28			
669100 · Other Charges	161.81	500.00	-338.19	32.4%
Total Expense	335,330.35	1,072,725.00	-737,394.65	31.3%
Net Ordinary Income	947,873.68	182,691.00	765,182.68	518.8%
Net Income	947,873.68	182,691.00	765,182.68	518.8%

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Hyalite Rural Fire District

Transaction List by Vendor

December 2018

Type	Date	Num	Memo	Clr	Split	Amount
ADVANCED WASTEWATER SPECIALISTS						
Bill	12/15/2018	14752	Checked system backing up in basement ...		420423 · Building & Site	-465.00
Albertsons						
Credit Card Charge	12/12/2018	58001100231	Supplies for night with Santa.	X	420336 · Public Relations	-240.62
Alex Richard						
Bill Pmt -Check	12/06/2018	7802310	Meal at Qdoba.		202100 · Accounts Payable	-23.96
Amazon						
Credit Card Charge	12/16/2018	8893850	Clothes hangers.	X	420202 · Facility Supplies	-24.99
Credit Card Charge	12/31/2018	183104152	Medical kits for vehicles.	X	420203 · Medical Supplies	-92.01
BALCO						
Bill	12/04/2018	51935	Company pant.		420209 · Clothing & Uniforms	-96.00
Bill Pmt -Check	12/20/2018	7802328	Company pant.		202100 · Accounts Payable	-96.00
Best Rate Diesel Repair Inc.						
Bill	12/13/2018	16983	E6-3 PM service chassis and deck engine.		420942 · E-6-3	-1,214.58
BlueCross BlueShield of Montana						
Liability Check	12/20/2018	7802327	X6A680		-SPLIT-	-5,377.80
Bound Tree Medical						
Bill Pmt -Check	12/20/2018	7802329	Gloves.		202100 · Accounts Payable	-875.65
Bozeman Chronicle						
Bill Pmt -Check	12/06/2018	7802311	347411		202100 · Accounts Payable	-26.00
Bill	12/14/2018	1846089	Notice for 12/18 meeting.		420333 · Formal & Legal Notices	-26.00
Byte Technologies LLC						
Credit Card Charge	12/04/2018	1408408	1 year license-new PC protection	X	420202 · Facility Supplies	-29.95
Century Link						
Bill	12/01/2018	4066024041528B	Dec/Jan services for Cottonwood.		-SPLIT-	-121.27
Bill	12/04/2018	4065876270585B	Dec/Jan services for Rae phone.		420342 · Phones	-40.16
Bill	12/10/2018	4065874149951B	SD phone line.		420342 · Phones	-36.05
Bill Pmt -Check	12/20/2018	7802330			202100 · Accounts Payable	-161.43
Charter Communications						
Bill	12/01/2018	0672244120118	Service from 12/9-01/18/19.		-SPLIT-	-267.13
Bill Pmt -Check	12/20/2018	7802331	8313200110672244		202100 · Accounts Payable	-267.13
Citi Card						
Bill Pmt -Check	12/06/2018	7802309			200000 · Short-Term Payables	-2,819.04
Custom Logo						
Bill	12/01/2018	17291	12 silk screen orders.		420209 · Clothing & Uniforms	-307.80
Bill Pmt -Check	12/06/2018	7802312	Emb caps.		202100 · Accounts Payable	-29.95
Bill Pmt -Check	12/20/2018	7802332	12 silk screen orders.		202100 · Accounts Payable	-307.80
Davis Johnson						
Bill	12/06/2018	20254	Meal at Qdoba for D. Johnson, Marsh, Ric...		420220 · Meals/Incentives	-43.65
Bill	12/13/2018	036569	Crew of 5 at Cottonwood. D Johnson, Mar...		420220 · Meals/Incentives	-43.25
Bill Pmt -Check	12/20/2018	7802333	Meal at Qdoba for D. Johnson, Marsh, Ric...		202100 · Accounts Payable	-43.65
DirectTV						
Bill	12/13/2018	35582815759	Charges for 12/12-01/11.		420345 · TV/Internet Services	-155.98
Bill Pmt -Check	12/20/2018	7802334	029404001		202100 · Accounts Payable	-155.98
Domino's Pizza						
Credit Card Charge	12/05/2018	976203	Wed training.	X	420386 · Training Meals	-274.50
Credit Card Charge	12/05/2018	976203	Delivery fee for training food.	X	420386 · Training Meals	-10.50
Ensemble Care for Heros (ECMS)						
Bill	12/31/2018	INV244806	Repair turnouts.		420932 · Safety Equipment Maintenance	-192.70

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Type	Date	Num	Memo	Clr	Split	Amount
Firehouse Subs						
Credit Card Charge	12/07/2018	306974	Recruit training.	X	420386 · Training Meals	-169.98
Credit Card Charge	12/14/2018	308471	Recruit training.	X	420386 · Training Meals	-169.98
FURS						
Liability Check	12/06/2018	ACH			-SPLIT-	-5,196.13
General Distributing Co.						
Bill Pmt -Check	12/06/2018	7802313	56625		202100 · Accounts Payable	-70.00
Bill Pmt -Check	12/20/2018	7802335	56625		202100 · Accounts Payable	-60.00
Bill	12/31/2018	00712345	Cufts		420203 · Medical Supplies	-62.00
Industrial Comm & Elec of Bozeman						
Bill	12/01/2018	31326	Program 23 zones and scan lists into port...		420932 · Safety Equipment Maintenance	-3,387.00
Bill	12/11/2018	31436	Belt clips (12), dust covers (20) and batteri...		420932 · Safety Equipment Maintenance	-562.00
Bill Pmt -Check	12/20/2018	7802336			202100 · Accounts Payable	-3,949.00
J&H INC						
Bill Pmt -Check	12/06/2018	7802314	13753		202100 · Accounts Payable	-135.04
Bill	12/24/2018	547708	Monthly maintenance - Canon IR C2225		420201 · Office Supplies and Materials	-85.15
JA Gear						
Bill Pmt -Check	12/06/2018	7802315	Repair turnouts.		202100 · Accounts Payable	-170.00
Bill	12/10/2018	283364	Repair turnouts.		420932 · Safety Equipment Maintenance	-80.00
Bill Pmt -Check	12/20/2018	7802337	Repair turnouts.		202100 · Accounts Payable	-80.00
Jimmy Johns						
Credit Card Charge	12/12/2018	85882G	Training.	X	420386 · Training Meals	-281.75
Kenyon Noble						
Bill Pmt -Check	12/06/2018	7802316			202100 · Accounts Payable	-114.82
Bill	12/07/2018	6884244	Recruit training.		420385 · Training Supplies	-204.00
Lonna Braverman [vendor]						
Bill	12/04/2018	04001100182	Reim for night with Santa event supplies fr...		420336 · Public Relations	-102.16
Bill	12/11/2018	011266	Office and station supplies from Staples.		-SPLIT-	-59.96
Bill Pmt -Check	12/20/2018	7802338			202100 · Accounts Payable	-162.12
Malcolm Malone (vendor)						
Bill	12/18/2018	045396	Qdoba meal for Malone, Saunders, Lympu...		420220 · Meals/Incentives	-46.71
MasterCard						
Bill	12/22/2018		Brian's credit card payment for the period ...		210400 · MC Nickolay 4850	-66.94
Metta Sairs						
Bill	12/18/2018	143708	Meal at SC2- Natural Kitchen for Sairs, Ly...		420220 · Meals/Incentives	-37.70
Montana Dept. of Revenue						
Liability Check	12/06/2018	ACH	6442692-002-WTH		220035 · Montana withholding	-870.00
Montana Firemen's Association						
Liability Check	12/06/2018	7802308			220030 · MT Firemens' Association dues	-527.58
Montana State University						
Bill Pmt -Check	12/06/2018	7802317	Firefighter 1 certification.		202100 · Accounts Payable	-95.00
Bill	12/10/2018	161-85	Seminar attendance.		420400 · Training/Travel - Trustees	-250.00
Bill Pmt -Check	12/20/2018	7802339	Seminar attendance.		202100 · Accounts Payable	-250.00
Municipal Emergency Services						
Bill Pmt -Check	12/06/2018	7802318	Leather bunker boot.		202100 · Accounts Payable	-305.75
NAPA Auto Parts						
Bill Pmt -Check	12/20/2018	7802340	12342		202100 · Accounts Payable	-448.68
Bill	12/27/2018	053615	E-6-3		420940 · Apparatus	-86.98

Hyalite Rural Fire District

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December 2018

Type	Date	Num	Memo	Clr	Split	Amount
Nick Shrauger						
Bill	12/10/2018	Mileage	Roundtrip mileage for meeting in Great Fal...		420400 · Training/Travel - Trustees	-196.20
Bill Pmt -Check	12/20/2018	7802341	Roundtrip mileage for meeting in Great Fal...		202100 · Accounts Payable	-196.20
Northwestern Energy						
Bill	12/10/2018	3252724-4	Nov/Dec services for 5370 Gooch Hill Road.		420341 · Gas & Electric	-161.62
Bill	12/10/2018	1196979-7	Nov/Dec services for 10200 Cottonwood R...		420341 · Gas & Electric	-592.46
Bill	12/10/2018	3091809-8	Nov/Dec services for 4541 S 3rd Road Fire		420341 · Gas & Electric	-1,314.88
Bill	12/10/2018	0180737-9	Nov/Dec services for 5400 Gooch Hill Road		420341 · Gas & Electric	-251.05
Bill	12/11/2018	0180089-5	Nov/Dec services for 4541 S 3rd Rd SOTH		420341 · Gas & Electric	-162.31
Bill Pmt -Check	12/20/2018	7802342			202100 · Accounts Payable	-2,482.32
Overhead Door Co. of SW MT						
Bill	12/21/2018	18219a	Repair opener that would not open.		420423 · Building & Site	-100.00
Owenhouse-Ace Hardware						
Bill Pmt -Check	12/06/2018	7802319			202100 · Accounts Payable	-615.66
Bill	12/14/2018	472068/2	Toro Powerclear.		420422 · Lawn/Snow Removal	-729.00
Bill	12/16/2018	472132/2	Sourdough station supplies and Cottonwo...		-SPLIT-	-59.91
Bill	12/17/2018	472225/2	Station supplies and safety equipment.		-SPLIT-	-29.48
Bill	12/22/2018	472608/2	Sandpaper and joint cemnt.		420423 · Building & Site	-9.48
Bill	12/31/2018	472962/2	Tow strap for command.		420931 · Safety Equipment	-19.99
PayneWest Insurance						
Bill	12/19/2018	217674	Renewal business insurance package CP...		420510 · Liability Insurance	-18,409.00
Bill	12/19/2018	217677	Renewal business CACC 1/1/2019.		420510 · Liability Insurance	-10,316.00
Bill	12/19/2018	217675	Renewal business CAUT		420510 · Liability Insurance	-8,431.00
People Facts						
Bill Pmt -Check	12/06/2018	7802320	Addon.		202100 · Accounts Payable	-16.67
Bill	12/31/2018	2018121257	December charges.		420335 · Subscriptions	-16.67
PERS						
Liability Check	12/06/2018	ACH			-SPLIT-	-291.02
RAE Water						
Bill Pmt -Check	12/06/2018	7802321			202100 · Accounts Payable	-124.99
Bill	12/21/2018	5370-00	5370 Gooch Hill Road		420346 · Water/Sewer	-42.74
Bill	12/21/2018	FIRE-00	5400 Gooch Hill Road		420346 · Water/Sewer	-85.85
Republic Services						
Bill Pmt -Check	12/06/2018	7802322			202100 · Accounts Payable	-323.71
Bill	12/28/2018	001422340	10200 Cottonwood Rd		420347 · Trash	-92.43
Bill	12/28/2018	001421750	4541 South 3rd Road		420347 · Trash	-95.71
Ressler						
Bill Pmt -Check	12/06/2018	7802323	56595		202100 · Accounts Payable	-108.48
Rosauers						
Credit Card Charge	12/07/2018	No receipt	Apple pie for employee xmas party.	X	420220 · Meals/Incentives	-8.99
Credit Card Charge	12/07/2018	19727G	Supplies for employee xmas party.	X	420220 · Meals/Incentives	-179.32
Rosie Barndt, CPA, PC						
Bill Pmt -Check	12/20/2018	7802343	November services.		202100 · Accounts Payable	-1,256.25
Bill	12/31/2018	156	December services.		420351 · Accounting & Auditing	-1,087.50
Sammy Saunders						
Bill Pmt -Check	12/20/2018	7802344	EMT course from Inter Mountain Medical ...		202100 · Accounts Payable	-500.00
SimsUshare						
Credit Card Charge	12/10/2018	ch_1DfrwVin	Simulation program for command training.	X	420201 · Office Supplies and Materials	-74.95

Hyalite Rural Fire District

Transaction List by Vendor

December 2018

Type	Date	Num	Memo	Clr	Split	Amount
Staples						
Credit Card Charge	12/10/2018	19825G	Cord for projector to Nickolay's new comp...	X	-SPLIT-	-69.94
State Treasurer						
Bill Pmt -Check	12/06/2018	7802326	Filing fee for FY18.		202100 · Accounts Payable	-800.00
Story Distributing						
Bill	12/18/2018	83142	Diesel		420240 · Fuel	-2,989.33
Tangaro & Company CPAs						
Bill	12/04/2018	1444	Audit of FY ended June 30, 2018		420351 · Accounting & Auditing	-6,400.00
Bill Pmt -Check	12/20/2018	7802345	Audit of FY ended June 30, 2018		202100 · Accounts Payable	-6,400.00
The UPS Store						
Bill	12/01/2018	832884692870628880...	AQ Repair of E-6-2.		420932 · Safety Equipment Maintenance	-48.76
Bill Pmt -Check	12/20/2018	7802346			202100 · Accounts Payable	-61.98
Town and Country						
Bill	12/03/2018	19	Echert, Haworth, Robertson, Shives		420220 · Meals/Incentives	-45.32
Bill	12/08/2018	46	Nale Pickett - Sourdough supplies.		420202 · Facility Supplies	-16.76
Bill	12/09/2018	417	Richard, Rose, Fout, Lipperd		420220 · Meals/Incentives	-40.91
Bill	12/10/2018	121	Robertson, Perry, Haworth, Sterzig, Shives		420220 · Meals/Incentives	-41.81
Bill	12/16/2018	231	Malone, Fout, Lipperd, Rose		420220 · Meals/Incentives	-31.81
Bill	12/17/2018	268	Echert, Haworth, Perry, Shives, Richard		420220 · Meals/Incentives	-48.16
Bill Pmt -Check	12/20/2018	7802349			202100 · Accounts Payable	-556.54
Bill	12/20/2018	248	Saunders, MJ, Richard, Eggers, Sairs, Prato		420220 · Meals/Incentives	-66.46
Bill	12/23/2018	177	Malone, Sairs, Rose, Danaaey		420220 · Meals/Incentives	-35.95
Bill	12/26/2018	403	Prata, Saunders, MJ, Richard, Lympus, Rif		420220 · Meals/Incentives	-62.10
Bill	12/27/2018	363	Rif, Eaton, Saunders, Richard, Prato		420220 · Meals/Incentives	-45.53
Bill	12/30/2018	431	Eggers, Johnson M, Lympus, Rose		420220 · Meals/Incentives	-39.21
Town Pump						
Credit Card Charge	12/02/2018	064743	QRU-6	X	420240 · Fuel	-25.23
Credit Card Charge	12/04/2018	154808	E-6-3	X	420240 · Fuel	-28.02
Credit Card Charge	12/12/2018	220434	WT 6 1	X	420240 · Fuel	-17.35
Credit Card Charge	12/15/2018	170244	E 6	X	420240 · Fuel	-5.86
Credit Card Charge	12/15/2018	170524	E 6	X	420240 · Fuel	-3.92
Credit Card Charge	12/15/2018	083824	E 6 3	X	420240 · Fuel	-67.80
Credit Card Charge	12/15/2018	153849	E 6 1	X	420240 · Fuel	-22.21
Credit Card Charge	12/16/2018	131459	E 6	X	420240 · Fuel	-37.68
Credit Card Charge	12/16/2018	134321	WT 6 1	X	420240 · Fuel	-20.34
Credit Card Charge	12/16/2018	160707	WT 6 1	X	420240 · Fuel	-19.20
Credit Card Charge	12/20/2018	015132	C 6	X	420240 · Fuel	-32.57
Credit Card Charge	12/20/2018	015208	QRU 6	X	420240 · Fuel	-27.22
Credit Card Charge	12/20/2018	174240	E 6 2	X	420240 · Fuel	-25.72
Credit Card Charge	12/26/2018	153814	Plow truck fuel.		420240 · Fuel	-34.70
Credit Card Charge	12/26/2018	182152	Pickett		420240 · Fuel	-25.47
United States Treasury						
Liability Check	12/06/2018	ACH	81-2360037		-SPLIT-	-1,865.64
USPS						
Credit Card Charge	12/05/2018	450372694	Postage for DPHHS check.	X	420201 · Office Supplies and Materials	-6.70
Credit Card Charge	12/07/2018	450617241	Postage for CitiCard and Wex Bank paym...	X	420201 · Office Supplies and Materials	-13.40
Credit Card Charge	12/24/2018	452715990	Mail MPERA supp insurance application.		420201 · Office Supplies and Materials	-6.70

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Hyalite Rural Fire District

Transaction List by Vendor

December 2018

Type	Date	Num	Memo	Clr	Split	Amount
Verizon						
Bill Pmt -Check	12/06/2018	7802324	November/December.		202100 · Accounts Payable	-242.33
Bill	12/23/2018	9820947314	Dec/January		420342 · Phones	-242.31
W.S. Darley & Co.						
Bill	12/03/2018	17344901	Primer repair kit. E-6.		420947 · E-6	-88.00
Walt Zidack						
Bill	12/10/2018	Mileage	Roundtrip mileage for meeting in Great Fal...		420400 · Training/Travel - Trustees	-196.20
Bill Pmt -Check	12/20/2018	7802347	Roundtrip mileage for meeting in Great Fal...		202100 · Accounts Payable	-196.20
Western Cafe						
Credit Card Charge	12/11/2018	418445	Meal.	X	420220 · Meals/Incentives	-18.75
Wex Bank						
Bill Pmt -Check	12/06/2018	7802325	0203-00-109722-9		202100 · Accounts Payable	-423.11
WILLIAM CHARLTON						
Bill	12/12/2018	332402	Post-fire food at Papa Johns.		420220 · Meals/Incentives	-53.00
Bill Pmt -Check	12/20/2018	7802348	Post-fire food at Papa Johns.		202100 · Accounts Payable	-53.00

Hyalite Rural Fire District

Missing Checks

December 2018

Type	Date	Num	Name	Memo	Amount
Paycheck	12/10/2018	7802307	Jason Revisky		-4,982.45
Liability Check	12/06/2018	7802308	Montana Firemen's Association		-527.58
Bill Pmt -Check	12/06/2018	7802309	Citi Card		-2,819.04
Bill Pmt -Check	12/06/2018	7802310	Alex Richard	Meal at Qdoba.	-23.96
Bill Pmt -Check	12/06/2018	7802311	Bozeman Chronicle	347411	-26.00
Bill Pmt -Check	12/06/2018	7802312	Custom Logo	Emb caps.	-29.95
Bill Pmt -Check	12/06/2018	7802313	General Distributing Co.	56625	-70.00
Bill Pmt -Check	12/06/2018	7802314	J&H INC	13753	-135.04
Bill Pmt -Check	12/06/2018	7802315	JA Gear	Repair turnouts.	-170.00
Bill Pmt -Check	12/06/2018	7802316	Kenyon Noble		-114.82
Bill Pmt -Check	12/06/2018	7802317	Montana State University	Firefighter 1 certification.	-95.00
Bill Pmt -Check	12/06/2018	7802318	Municipal Emergency Services	Leather bunker boot.	-305.75
Bill Pmt -Check	12/06/2018	7802319	Owenhouse-Ace Hardware		-615.66
Bill Pmt -Check	12/06/2018	7802320	People Facts	Addon.	-16.67
Bill Pmt -Check	12/06/2018	7802321	RAE Water		-124.99
Bill Pmt -Check	12/06/2018	7802322	Republic Services		-323.71
Bill Pmt -Check	12/06/2018	7802323	Ressler	56595	-108.48
Bill Pmt -Check	12/06/2018	7802324	Verizon	November/December.	-242.33
Bill Pmt -Check	12/06/2018	7802325	Wex Bank	0203-00-109722-9	-423.11
Bill Pmt -Check	12/06/2018	7802326	State Treasurer	Filing fee for FY18.	-800.00
Liability Check	12/20/2018	7802327	BlueCross BlueShield of Montana	X6A680	-5,377.80
Bill Pmt -Check	12/20/2018	7802328	BALCO	Company pant.	-96.00
Bill Pmt -Check	12/20/2018	7802329	Bound Tree Medical	Gloves.	-875.65
Bill Pmt -Check	12/20/2018	7802330	Century Link		-161.43
Bill Pmt -Check	12/20/2018	7802331	Charter Communications	8313200110672244	-267.13
Bill Pmt -Check	12/20/2018	7802332	Custom Logo	12 silk screen orders.	-307.80
Bill Pmt -Check	12/20/2018	7802333	Davis Johnson	Meal at Qdoba for D. Johnson,...	-43.65
Bill Pmt -Check	12/20/2018	7802334	DirectTV	029404001	-155.98
Bill Pmt -Check	12/20/2018	7802335	General Distributing Co.	56625	-60.00
Bill Pmt -Check	12/20/2018	7802336	Industrial Comm & Elec of Bozeman		-3,949.00
Bill Pmt -Check	12/20/2018	7802337	JA Gear	Repair turnouts.	-80.00
Bill Pmt -Check	12/20/2018	7802338	Lonna Braverman [vendor]		-162.12
Bill Pmt -Check	12/20/2018	7802339	Montana State University	Seminar attendance.	-250.00
Bill Pmt -Check	12/20/2018	7802340	NAPA Auto Parts	12342	-448.68
Bill Pmt -Check	12/20/2018	7802341	Nick Shrauger	Roundtrip mileage for meeting ...	-196.20
Bill Pmt -Check	12/20/2018	7802342	Northwestern Energy		-2,482.32
Bill Pmt -Check	12/20/2018	7802343	Rosie Barndt, CPA, PC	November services.	-1,256.25
Bill Pmt -Check	12/20/2018	7802344	Sammy Saunders	EMT course from Inter Mountai...	-500.00
Bill Pmt -Check	12/20/2018	7802345	Tangaro & Company CPAs	Audit of FY ended June 30, 2018	-6,400.00
Bill Pmt -Check	12/20/2018	7802346	The UPS Store		-61.98
Bill Pmt -Check	12/20/2018	7802347	Walt Zidack	Roundtrip mileage for meeting ...	-196.20
Bill Pmt -Check	12/20/2018	7802348	WILLIAM CHARLTON	Post-fire food at Papa Johns.	-53.00
Bill Pmt -Check	12/20/2018	7802349	Town and Country		-556.54

**HYALITE RURAL FIRE DISTRICT
BOARD OF TRUSTEES PUBLIC MEETING
SYNOPSIS**

DATE: DECEMBER 18, 2018 TIME: 7:00 p.m.
LOCATION: Sourdough Fire Station, 4541 S. 3rd Rd., Bozeman
BY: Hyalite Rural Fire District Board of Trustees

In compliance with [MCA 2017 2-3-212](#) and the Hyalite Rural Fire District Bylaws, the minutes of HRFD Board of Trustees open public meetings are comprised of an audio recording and a written synopsis. The audio recording is designated as the official record of a meeting. The written synopsis serves to assist the public in accessing portions of the audio recording and is a good faith attempt to provide the public with another method to be informed about the actions of the Board. The minutes are available to the public at www.hyalitefire.org/board-meeting-minutes/ or at the Hyalite Rural Fire District Administrative Offices, 4541 S. 3rd Rd., Bozeman, MT, during its standard business hours.

TRUSTEES IN ATTENDANCE:

Pete Geddes, Chair
Chuck Tate, Vice Chair and Secretary
Walt Zidack, Treasurer
Nick Shrauger, Trustee

Not in attendance:
Justin Miller, Trustee

STAFF IN ATTENDANCE:

Jason Revisky, Fire Chief
Lonna Braverman, Administrative Assistant

PUBLIC IN ATTENDANCE:

Betty McCoy

0:00:00	
0:00:04	CALL TO ORDER OF HYALITE RURAL FIRE DISTRICT Chair Geddes called the meeting to order and reminded the public that the meeting was being recorded.
0:00:09	PUBLIC COMMENT ON MATTERS NOT INCLUDED IN THE AGENDA Chair Geddes asked for public comment on non-agenda items. There was no comment.
0:00:18	HYALITE CONSENT AGENDA Chair Geddes asked for any information that Trustees want removed from the consent agenda. There were no requests to remove items from the consent agenda. Motion: Trustee Zidack made motion to approve consent agenda as presented. Second: Trustee Tate seconded the motion. Vote: Unanimous approval.

	[See Board Packet for the Consent Agenda items approved.]
	REGULAR AGENDA
0:00:38	<p>Discussion and Decision – Trustee Election</p> <p>Lonna Braverman reported that a Trustee election is scheduled for May 7, 2019, to fill the Trustee position now held by Chuck Tate – his term expires on May 7, 2019. The start date for filing Declaration of Candidacy is December 13, 2018. The filing deadline is February 11, 2019.</p> <p>We will notice the election, availability of Declaration of Candidacy forms, and filing deadline on the HRFD website, Facebook page, stations, and in the Bozeman Chronicle.</p> <p>Chair Geddes asked for Board discussion.</p> <p>Trustee Shrauger wanted to make sure the information gets posted on the HRFD website.</p> <p>Chair Geddes asked for public comment. There was no public comment.</p> <p>Motion: Trustee Zidack made motion to approve Resolution 2018-03 regarding the Trustee Election.</p> <p>Second: Trustee Shrauger seconded the motion.</p> <p>Vote: Unanimous approval.</p> <p>Action Items:</p> <ul style="list-style-type: none"> • Repeat trustee election dates and information at the January Board meeting. • Notice the election. <p>[See Attachment A for Resolution 2018-03.]</p>
0:04:34	<p>Discussion – Financial Dashboard Status</p> <p>Trustee Zidack displayed the latest version of the dashboard and described the changes made from the previous version of the dashboard. Still some work to be done on nomenclature on reserve items, and there needs to be clear definitions noted on the dashboard.</p> <p>Chair Geddes asked for Board discussion.</p> <p>Trustee Shrauger asked that more visible borders be used on the various sections of the dashboard. He also wants to be able to clearly tie labels used on the dashboard to the items shown on accounting reports.</p> <p>Chair Geddes as for public comment. There was no public comment.</p> <p>Action Item:</p> <ul style="list-style-type: none"> • Chief Revisky to define a standard formula for determining amount for building repairs. • Develop glossary and descriptions addendum, add darker borders. <p>[See Board Packet for the version of Financial Dashboard presented.]</p>

<p>0:25:38</p> <p>0:35:29</p>	<p>Discussion and Decision – 2019 Business Insurance Renewal Shaun Peterson from PayneWest Insurance presented information on renewal quotes for HRFD business insurance effective January 1, 2019. There are 2 policies – Accident policy and Property & Casualty policy.</p> <p>The expiring Accident policy premium was \$10,479; the renewal is slightly less at \$10,316. The expiring Property & Casualty policy premium was \$27,018; the renewal is slightly less at \$26,840. VFIS is the carrier for both renewal policies.</p> <p>PayneWest will be looking at other possible carrier rates, but VFIS is the major carrier dealing with fire departments.</p> <p>Trustee Tate asked if the insurance industry is doing anything to address distracted driver issues contributing to rate increases. Mr. Peterson addressed the question.</p> <p>Chair Geddes asked for a high level overview of the coverages. Mr. Peterson provided an overview. There was discussion of umbrella coverage and Management Liability which is sometimes referred to as Directors and Officers (D&O).</p> <p>Chair Geddes asked for public comment. There was not public comment.</p> <p>Motion: Trustee Zidack made motion to renew business insurance for 2019 through PayneWest. Second: Trustee Tate seconded the motion. Vote: Unanimous approval.</p> <p>[See Attachment B for renewal quote documents.]</p>
<p>0:43:08</p>	<p>Fire Chief Report Fire Chief Jason Revisky presented the Fire Chief report. He mentioned the department Christmas party was held on December 7 at Triple Tree Owner’s Center, catering was donated by Montana Ale Works.</p> <p>The department’s Night with Santa event was held December 12. It was well attended. The department gets good community exposure for a nominal cost and creates a lot of good will in community.</p> <p>There will be a good-bye gathering honoring outgoing county Commissioner Steve White at the courthouse on December 13 from 1pm-4pm.</p> <p>Trustee Zidack questioned the time Chief Revisky is still spending on 911 Center activities. Chief Revisky addressed the question.</p> <p>Chair Geddes asked for public comment on the Chief’s report. There was no public comment.</p> <p>Chair Geddes asked for any further Board discussion on the Chief’s report. There was no further Board discussion.</p> <p>Action Item: Lonna will draft thank you letters from Board to Montana Ale Works and Triple Tree HOA.</p> <p>[See Attachment C for the Fire Chief’s report presented.]</p>

0:50:58	<p>Trustees' Activities</p> <p>Trustee Zidack gave a summary of the seminar that he and Trustee Shrauger attended on December 8 in Great Falls. There was some discussion on legal risks of Board subcommittees and the concept of “rolling meetings”.</p> <p>Trustee Shrauger suggested the Chief do more to publicize the department’s large role in training videos with MSU’s Fire Services Training School, in both the Chief’s Report to the Board and on the website.</p> <p>Chair Geddes asked for public comment. There was not public comment.</p> <p>Action Item:</p> <ul style="list-style-type: none"> • Lonna will order name tags for Justin Miller, Nick Shrauger, and Pete Geddes. • Ensure ALL Board meetings are noticed, including subcommittee meetings, in Chronicle. <p>[See Attachment D for Trustee Zidack’s seminar summary.]</p>
1:17:15	<p>Announcements</p> <p>Next Board meeting: Tuesday, January 22, 2018, at Sourdough station.</p> <p>Trustee Zidack will be out of town for the next 2 check signing dates. Lonna will ensure another Trustee is available to sign checks.</p> <p>Trustee Zidack would like to have proposal for new command vehicle from Chief Revisky at the January meeting.</p>
1:20:33	ADJOURNMENT

Attachment A

Resolution 2018-03

RESOLUTION NO. 2018-03

HYALITE RURAL FIRE DISTRICT

A RESOLUTION CALLING FOR A TRUSTEES ELECTION

WHEREAS, Section 7-33-2106, MCA, requires that the trustees of the rural fire district are to be elected and can only be appointed by the county commissioners if no nominations are made for the trustee offices; and

WHEREAS, candidates for the office of trustee of the fire district to be filled by the election may file their Declaration of Candidacy form at least 85 days before the election day; and

WHEREAS, the Montana election laws require the election to be held on school election day, which is May 7, 2019; and

WHEREAS, the trustees of the fire district have determined that 1 trustee position(s) will expire in May 2019; and

WHEREAS, the trustees find that it is necessary to elect 1 trustee(s) at the election in 2019.

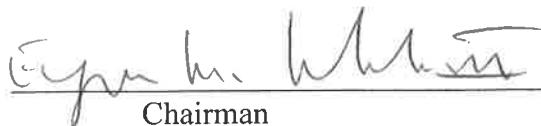
NOW THEREFORE, BE IT RESOLVED:

1. A trustee election for the above-named rural fire district to elect 1 trustee(s) shall be held on May 7, 2019.
2. A Declaration of Candidacy form for trustee may be filed with the Gallatin County Election Department no later than February 11, 2019. If the number of candidates is equal to or less than the number of positions to be elected, the county governing body shall declare elected by acclamation each candidate who filed a nominating petition for a position. If a nomination is not made for one or more trustee positions, the county governing body shall appoint one or more trustees as necessary to fill those positions.

Dated this 18 day of DECEMBER, 2018.

BOARD OF TRUSTEES

By:


Chairman

Attachment B

Business Insurance Renewal Quotes



**A PROPERTY & CASUALTY PROPOSAL
PREPARED FOR:**

HYALITE RURAL FIRE DISTRICT

PRESENTED BY: PAYNEWEST INSURANCE INC
P.O. BOX 6127
HELENA, MT 59604 - 0000
(406) 442-5360

DATE PREPARED: November 15, 2018

This proposal is valid for 90 days

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GENERAL INFORMATION

First Named Insured: HYALITE RURAL FIRE DISTRICT

Mailing Address: 4541 SOUTH 3RD AVENUE
BOZEMAN,MT 59715 - 0000

Other Named Insured(s): RAE FIRE SERVICE AREA
SOURDOUGH RURAL FIRE DISTRICT
SOURDOUGH FIREFIGHTERS ASSOCIATION
RAE VOLUNTEER FIRE COMPANY

RISK CONTROL SERVICES and RISK MANAGEMENT

As a valuable service to your organization, VFIS provides risk control services. Employing risk control techniques will accomplish two major objectives. The first is to reduce or eliminate the loss producing conditions and exposures of your organization.

This in turn will achieve the second objective of risk control, which is to help you control the costs of your insurance program and reduce uninsured losses. While insurance coverages should take care of the majority of covered losses, you should understand that claims often contain hidden costs, known as indirect losses, which are not covered by insurance. Some examples of indirect losses are deductibles that must be paid, downtime of equipment or apparatus, temporary or permanent reductions in staffing, costs of overtime, fines, lowered morale and poor public image.

VFIS Risk Control Services can provide your organization with a number of resources to assist you in accomplishing these objectives. While we cannot eliminate all of your exposures, we can help you reduce the potential for losses through consistent and ongoing risk control and risk management efforts.

Risk Control Services

Our experienced technical staff of professionals can assist you in your risk control efforts in many ways. VFIS is proud to offer these valuable services at no cost to your organization. The following are just some of the services available to VFIS clients:

- Mutual Aid by VFIS - An emergency services self audit and resource identification guide which highlights known loss producing exposures and directs you to available VFIS resources to assist your organization in addressing them.
- Communique's - Technical reference bulletins addressing specific areas of operation and offering suggested management controls in SOG/SOP language. Available by contacting VFIS Risk Control Services or by visiting our website at www.vfis.com.
- Direct Contact - Risk control professionals are available to answer questions regarding codes, laws and standards; technical issues; and management and operational policies and procedures.
- On-Site Services - VFIS clients, meeting certain eligibility requirements, will benefit from having an on-site loss control survey conducted by one of our risk control professionals. The purpose of these surveys is to evaluate your existing policies and procedures to determine their effectiveness in controlling your organization's specific exposures. If necessary, VFIS will then provide you with recommendations and resources to enhance or support current practices.
- Professional Referrals - VFIS Risk Control Services has a nationwide network of resources in many aspects of emergency services work. If we cannot assist you directly, we will be happy to put you in contact with an agency or individual who can provide you with the needed assistance.

Risk Management

The practice of risk management will allow your organization to identify and evaluate your exposures to loss. To evaluate your exposures, you'll need to understand some basic risk management principles:

1. **Never risk more than you can afford to lose.** If a given loss would cripple your organization, then you need to transfer the risk to someone else.
2. **Do not risk too much for too little return.** For example, accepting a higher level of deductible on your vehicle coverage may provide only marginal premium savings.
3. **Know the odds.** If the potential for a given loss is very remote, then you may be able to address the exposure a different way than if the potential is more common.

In summary, you need to know how much money, time and equipment is at risk. Then determine if you can afford to assume the risk of losses yourself or transfer them to someone else. Lastly, know where frequent or serious losses are more likely to come from and address them accordingly.

Once you understand this, there are four risk management methods you may employ:

1. **Eliminate the exposure.** Stopping the sale or distribution of alcoholic beverages in your social hall is an easy way to eliminate your liquor law liability exposure.
2. **Assume the risk yourself.** Insurance deductibles are an example of assuming risk. If you don't believe you will have a frequency of losses or if your organization has enough financial resources, you may want to take on a larger deductible, such as \$1,000 or \$2,500 as opposed to a \$250 deductible.
3. **Reduce the exposure.** When backing up, use a spotter whenever possible. This practice does not eliminate the possibility of an accident, but it reduces the chances.
4. **Transfer the risk.** If an exposure cannot be reduced or eliminated and assuming it is too risky, then transfer the exposure to a third party. Although insurance is the most common method of transfer of risk, it is not the only method. Another commonly used method is a hold harmless agreement or indemnification clause in a contract.

VFIS risk control professionals are always available to assist you with your risk control and risk management needs.

Volunteer Firemen's Insurance Services, Inc.®

VFIS®, VFIS® with design and Volunteer Firemen's Insurance Services, Inc.® are all registered service marks of the same PA Corporation.

PROPERTY

Schedule of Locations

<u>Premises/Item</u>	<u>Address</u>	<u>Occupancy</u>
1 / 1	5400 GOOCH HILL RD	FIRE STATION
2 / 1	10200 COTTONWOOD RD	FIRE STATION
2 / 2	10200 COTTONWOOD RD	TRAINING BUILDING
3 / 1	4541 S 3RD AVE	FIRE STATION
3 / 2	4541 S 3RD AVE	STORAGE
4 / 1	5370 GOOCH HILL RD	DWELLING

Schedule of Limits

<u>Premises/Item</u>	<u>Building</u>	<u>Building Valuation</u>	<u>Contents</u>	<u>Contents Valuation</u>	<u>Deductible</u>
1 / 1	\$502,887	GRC	\$56,935*	RC	\$2,500
2 / 1	\$1,320,833	GRC	\$142,096*	RC	\$2,500
2 / 2	\$116,440	GRC	\$7,116*	RC	\$2,500
3 / 1	\$2,992,498	GRC	\$292,465*	RC	\$2,500
3 / 2	\$219,340	GRC	\$23,397*	RC	\$2,500
4 / 1	\$292,465	RC	\$0		\$2,500

Blanket Contents Limit: \$522,009 *Indicates Contents included in Blanket Limit

Special deductibles apply to loss caused by earthquake or flood and may, in some cases apply to wind as well. See the coverage highlights and any Property notes in the following pages.

CRIME

***** *Coverage Not Requested* *****

PORTABLE EQUIPMENT
Blanket Portable Equipment Coverage

<u>Covered For</u>	<u>Limit</u>	<u>Deductible</u>
All causes of physical loss unless excluded	Guaranteed Replacement Cost	\$500

If Portable Equipment coverage is provided on a blanket basis, coverage is provided for all portable firefighting, ambulance and rescue related equipment owned or furnished for your regular use. Note that boats over 100 horsepower are not covered under blanket; they must be scheduled.

Scheduled Portable Equipment Coverage

***** *Coverage Not Requested* *****

AUTO

<u>Coverage</u>	<u>Symbol</u>	<u>Limits</u>
Bodily Injury / Property Damage Combined Single Limit	1	\$1,000,000
"No Fault" or Statutory Personal Injury Protection		Not Included
Medical Payments	7	\$1,000
Uninsured Motorists	2	\$500,000
Underinsured Motorists Insurance	2	\$500,000
Hired & Borrowed Vehicles		Included
Commandeered Vehicles		Included
Volunteers/Employees as Insureds Under Non-Owned Autos		Included (Excess)
Temporary Substitute Vehicles		Included
Fellow Member Liability		Included
Incidental Garage Liability		Included
Physical Damage Comprehensive	7,8	see schedule below
Physical Damage Collision	7,8	see schedule below

Schedule of Covered Vehicles

<u>Veh. No.</u>	<u>Year</u>	<u>Make</u>	<u>Classification</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
0001	2000	INTERNATIONAL	PUMPER		\$495,000	\$1,000	\$5,000
0002	1996	INTERNATIONAL	RESCUE HEAVY		\$150,000	\$1,000	\$5,000
0003	1998	GMC	FIRST RESPONDER		\$25,000	\$1,000	\$5,000
0004	1985	PIERCE	PUMPER TANKER		\$250,000	\$1,000	\$5,000
0005	2002	INTERNATIONAL	PUMPER		\$495,000	\$1,000	\$5,000
0006	2003	INTERNATIONAL	PUMPER		\$495,000	\$1,000	\$5,000
0007	1996	CHEVROLET	FIRST RESPONDER		\$25,000	\$1,000	\$5,000
0008	2012	INTERNATIONAL	PUMPER TANKER		\$495,000	\$1,000	\$5,000
0009	2000	FORD	FIRST RESPONDER		\$40,000	\$1,000	\$5,000
0010	2011	CHEVROLET	FIRST RESPONDER		\$46,910	\$1,000	\$5,000
0011	2013	INTERNATIONAL	PUMPER TANKER		\$329,000	\$1,000	\$5,000

<u>Veh. No.</u>	<u>Year</u>	<u>Make</u>	<u>Classification</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
0012	2006	TOYOTA	FIRST RESPONDER		\$25,000	\$1,000	\$5,000
0013	1989	GMC	SERVICE	X		\$1,000	\$2,000
0014	2016	KENWORTH	PUMPER TANKER		\$254,000	\$1,000	\$5,000
0015	1999	FORD	FIRST RESPONDER		\$20,000	\$1,000	\$5,000

GENERAL LIABILITY

This coverage contains the following four sections:

- **Coverage A. Bodily Injury and Property Damage Liability** protects you when claims are made against you because of injury to others or damage to their property, unless caused by an auto.
- **Coverage B. Personal and Advertising Injury Liability** protects you when claims are made against you because of offenses such as false arrest, wrongful eviction or slander.
- **Coverage C. Professional Health Care Liability** protects you when claims are made against you as a result of your handling of patients, or providing, or failing to provide, medical services.
- **Coverage D. Medical Expense** protects you when claims are made against you as a result of injuries suffered by the public (not your volunteers or employees) because of your premises or operations. These expenses are payable even if the injury occurred through no fault of your own.

<u>Coverages</u>	<u>Limits</u>
Each Occurrence or Medical Incident.....	\$1,000,000
Personal and Advertising Injury (each offense).....	\$1,000,000
Fire Damage Legal Liability (any one fire).....	\$1,000,000
Medical Expense (each accident).....	\$5,000
General Aggregate.....	\$10,000,000
(the total payable in any policy term)	
Products / Completed Operations Aggregate.....	\$10,000,000
(the total payable in any policy term)	

<u>Optional Coverages (apply only if checked)</u>
--

<input checked="" type="checkbox"/> Employer's (Stop Gap) Liability
--

- | |
|--|
| <ul style="list-style-type: none"> • Provides General Liability and Auto Liability coverage to you (the insured organization) if a volunteer or employee alleges they were injured on the job and are entitled to sue the organization and seek damages beyond the benefits available under the applicable Workers' Compensation statute. • Needed when the insured's Workers' Compensation policy provided for your volunteers and/or employees does not contain Part Two — Employer's Liability. |
|--|

<input type="checkbox"/> Owned Watercraft Liability (boats exceeding 100 horsepower)

MANAGEMENT LIABILITY

	<u>Limits</u>
Each Offense or Wrongful Act	\$1,000,000
Aggregate (the total payable in any policy term).....	\$10,000,000
Defense Expense for Injunctive Relief	\$50,000

☒ **"Claims made" basis**

- This means that coverage is provided only for claims that are reported during the policy period, regardless of when the incident giving rise to a claim occurred. VFIS covers claims arising from incidents that occurred prior to the initial policy period as long as you had no reason to suspect that a claim might be presented as a result of the incident.
- If you are aware of any such incidents, be sure to report them to your agent immediately.

A signed and dated application is required before coverage can be bound.

☐ **"Occurrence" basis**

- This means that coverage is provided only for claims arising out of incidents that occur during the policy period, regardless of when the claim is eventually reported.
- You should not purchase occurrence coverage unless:
 - You are currently insured on an occurrence basis, or
 - You are currently insured on a claims made basis and you have decided to purchase a supplemental extended reporting period from your current carrier.

Cyber Liability and Privacy Crisis Management Expense

- Cyber Liability protects you when claims are made against you for monetary damages arising out of an electronic information security event.
- Privacy Crisis Management Expense reimburses for expenses you incur as a result of a privacy crisis management event first discovered during the policy period. This first party coverage is intended to provide professional expertise in the identification and mitigation of a privacy breach while satisfying all Federal and State statutory requirements.
- Cyber Extortion Expense reimburses for expenses you incur as a result of a cyber extortion threat first made against you during the policy period.

Cyber Liability

Each Event Limit: \$1,000,000 Each Electronic Information Security Event
 Retroactive Date: None

Privacy Crisis Management Expense

Each Event Limit: \$50,000 Each Privacy Event
 Retroactive Date: None
 Deductible: \$0 Each Privacy Event

Cyber Extortion Expense

Each Event Limit: \$20,000 Each Cyber Extortion Threat
 Deductible: \$0 Each Cyber Extortion Threat

Privacy Crisis Management Expense and Cyber Extortion Expense

Aggregate Limit: \$50,000 Aggregate

MANAGEMENT LIABILITY

Coverage Highlights

Management Liability coverage protects you against claims for monetary damages arising out of:

- **Employment-related practices**, such as wrongful termination, failure to promote or sexual harassment.

Example: A paid firefighter is terminated in July of 1999, and she is unable to find other similar employment until January of 2001. At a trial held later that year, she is successful in proving that she was wrongfully terminated and is awarded lost wages for the eighteen months she was unemployed. The organization's liability for these wages would be covered; liability for back wages, overtime or similar damages required by law or regulation are the obligation of the organization and would not be covered. This coverage would provide you with the cost of your legal defense, and pay an award up to the limit of liability.

- Errors in the **administration of employee benefit plans**, such as Accident and Sickness coverage, Group Life or Workers' Compensation.

Example: A paramedic covered under an Accident & Sickness policy gives instructions to the squad's insurance administrator to name his daughter as his beneficiary. Following his death from an on-the-job traffic accident, his daughter learns that she is not entitled to any benefits under the policy because the change of beneficiary card was misplaced and never processed. She brings suit to recover the money she would have received had the change of beneficiary been handled properly. This coverage would provide you with the cost of your legal defense, and pay an award up to the limit of liability.

- Other **wrongful acts** not specifically excluded.

Example: A taxpayer group brings suit against their fire district and its commissioners, alleging the improper spending of public funds. They argue that the commissioners have wasted their tax money by purchasing a state-of-the-art aerial device for \$750,000 even though there are no structures in the district more than two stories tall. This coverage would provide you and your commissioners with the cost of your legal defense, and pay an award up to the limit of liability.

Example: Bids are solicited from outside contractors to build a new ambulance garage. The lowest bid is not accepted, even though it was made by a fully qualified contractor of good reputation. The contractor sues the ambulance district, arguing that his bid was rejected for no good reason and alleging favoritism in the awarding of the contracts. This coverage would provide you with the cost of your legal defense, and pay an award up to the limit of liability.

MANAGEMENT LIABILITY

Coverage Highlights

The following apply unless noted otherwise in this proposal:

Defense Expense for Injunctive Relief

A plaintiff may sue your organization not for money but to require action of some type. They're seeking injunctive relief; they want your organization to do something or to stop doing something.

This automatic coverage will reimburse your organization up to \$50,000 for reasonable legal fees incurred in your defense.

Example: A person who was denied volunteer membership by you brings legal action to be admitted as a member.

Example: A resident seeks an injunction to stop the fire department's installation of a siren directly behind her house.

Outside Directorship Liability

- Automatically covers your volunteers or employees who choose to serve on the board of directors of an outside organization as long as that organization:
 - is not-for-profit, and
 - is related to the emergency services.
- Coverage is excess of any insurance.

Volunteers and Employees as Insureds

- Covers all volunteers (whether or not they are members of your organization) and employees while acting on behalf of your organization.
- Other insureds include your officers, directors, commissioners or trustees.
- Also included is your medical director (if any).
- VFIS coverage is primary for all of the above insureds, not excess of any personal insurance that may apply.

Estates, Heirs, and Legal Representatives

- Included as insureds.

Spousal Liability

- Included, but only for acts within the course and scope of your operations.

Unlimited Defense Costs

- The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits.

Fair Labor Standards Act Suit Defense Coverage

- Limit of \$100,000 each claim incurred provided for the defense of any claim for violation of the Fair Labor Standards Act.

MANAGEMENT LIABILITY

Coverage Highlights

Blanket Additional Insureds

- Automatically covers any person or organization that may be liable for your employment practices, your administration of employee benefit plans or other wrongful acts, but only to the extent of that liability.

Unintentional Release of HIPAA Information

- Limit of \$100,000 provided for the payment of fines and penalties assessed upon the insured for HIPAA violations.

Expanded Aggregate Limit

- The Aggregate Limit shown in the schedule applies separately to each named insured (unless you have selected a \$10,000,000 aggregate limit).

MANAGEMENT LIABILITY

Cyber Liability and Privacy Crisis Management Expense Coverage Highlights

Cyber Liability

- Coverage applies to each electronic information security event which includes:
 - Transmission of malware from your computer system to a third party;
 - The inability of an authorized user to access your web site or your computer system because of a denial of service attack;
 - A personal identity event or corporate privacy event caused by information that is obtained or released directly from your computer system.

As used in this definition, a denial of service attack means an intentional attack directly on your computer system that prevents or slows down access to your web site or your computer network. However, a denial of service attack which affects the internet at large and is not directed at your computer system is not an electronic information security event.

Personal Identity Event or Corporate Privacy Event

- What is a personal identity event or corporate privacy event?
 - Unauthorized disclosure of or failure to protect identifiable or confidential corporate information from misappropriation;
 - The failure to disclose or warn of an actual or potential disclosure of misappropriation of personally identifiable or confidential corporate information;
 - Violation of any federal or state privacy statute pertaining to the disclosure or misappropriation of personally identifiable or confidential corporate information.

Privacy Crisis Management Expense Coverage

- Pays on behalf applicable reasonable and necessary fees because of a privacy event which includes:
 - To conduct a computer forensic analysis to determine the cause and extent of the privacy event;
 - Provide a crisis management review and advice by an approved independent crisis management or legal firm;
 - Notification to affected parties for printing, advertising, mailing of materials or other costs;
 - Travel expenses by directors and employees to mitigate damages;
 - Call center services for credit monitoring as well as identity theft education and assistance for affected individuals.
- Privacy crisis management expenses shall not include:
 - Compensation, fees, benefits or overhead of any insured or "employee" of any insured;
 - Costs or expenses that would have been incurred in the absence of the "privacy event";
 - Costs or expenses associated with upgrading, maintaining, improving, repairing or remediating any "computer system", procedures, services or property as a result of a "privacy event".

MANAGEMENT LIABILITY

Cyber Liability and Privacy Crisis Management Expense Coverage Highlights

Privacy Event

- What is a privacy event?
 - Unauthorized disclosure by you of personally identifiable or confidential corporate information or your failure to protect personally identifiable or confidential corporate information from misappropriation;
 - Failure to disclose or warn of an actual or potential disclosure or misappropriation of personally identifiable or confidential corporate information;
 - Violation of any federal or state privacy statute pertaining to the disclosure or misappropriation of personally identifiable or confidential corporate information.

Cyber Extortion Expense

- Reimburses you for expenses paid in response to a cyber extortion threat.

Cyber Extortion Threat

- What is a cyber extortion threat?

A cyber extortion threat is a demand for monetary payment based on a credible threat directly involving your computer system (not the internet at large) to:

 - Launch a denial of service attack;
 - Steal, release or publish personally identifiable information or confidential corporate information;
 - Alter, damage or destroy electronic data;
 - Cause you to transfer, pay or deliver any funds or property without your authorization.

Coverage Territory

For cyber liability, privacy crisis management expense and cyber extortion expense coverage, the coverage territory means worldwide, but the event and suit must take place in the U.S., Puerto Rico or Canada.

EXCESS LIABILITY

Excess Liability coverage protects you with the following:

1. It provides excess coverage over your primary liability insurance stated on a schedule of underlying insurance.
2. The Excess Liability policy will automatically take the place of primary liability policies whose aggregate limits have been exhausted.

Policy Type: Excess Liability

	<u>Limits</u>
Each Occurrence	\$5,000,000
Annual Aggregate	\$10,000,000
Retained Limit on Uninsured / Self-Insured Exposures	\$0

Coverage Highlights

The following apply unless noted otherwise in this proposal:

Liquor Liability	<ul style="list-style-type: none">• Follows form with underlying coverages.
Pollution Liability	<ul style="list-style-type: none">• Follows form with underlying coverages.
Management Liability	<ul style="list-style-type: none">• Follows form with underlying coverages.
Employer's Liability	<ul style="list-style-type: none">• Follows form with underlying coverages.
Unlimited Defense Costs	<ul style="list-style-type: none">• The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits.
Expanded Aggregate Limit	<ul style="list-style-type: none">• The aggregate limit shown in the schedule applies separately to each location.
Unmanned Aircraft (Drones)	<ul style="list-style-type: none">• Coverage is included for unmanned aircraft that is owned, operated, rented or loaned to you.• \$1,000,000 each occurrence/aggregate sublimit applies.

PREMIUM SUMMARY
HYALITE RURAL FIRE DISTRICT (MT) C46513

	<u>Premium</u>
Property.....	\$8,823
Crime	Not Requested
Portable Equipment.....	\$2,248
Auto.....	\$8,431
General Liability.....	\$2,626
Management Liability	\$1,307
Excess Liability	\$3,405
Total Estimated Annual Premium	\$26,840

PROPOSAL NOTES

Auto

Note: The Medical Payments limit of \$1,000 applies to vehicles: All Covered Autos

Note: The Uninsured Motorist Coverage Limit is provided on a non-stacked basis.

Excess Liability

Note: Coverage is quoted excess of Auto Liability and General Liability and Management Liability.

HYALITE RURAL FIRE DISTRICT (MT) C46513

Coverage	Effective/ Expiration Dates	Accept <i>Initial to accept coverage</i>	Decline <i>Initial to decline coverage</i>	Premium Quoted
Property	_____	_____	_____	\$ _____
Crime	_____	_____	_____	\$ _____
Portable Equipment	_____	_____	_____	\$ _____
Auto	_____	_____	_____	\$ _____
General Liability	_____	_____	_____	\$ _____
Management Liability	_____	_____	_____	\$ _____
Excess Liability	_____	_____	_____	\$ _____
Total	_____	_____	_____	\$ _____

Payment Plans	Installment Option	<input type="checkbox"/>	Semi-Annual (\$2,500 account minimum)
	(no installment fee)	<input type="checkbox"/>	Quarterly (\$3,500 account minimum)
		<input type="checkbox"/>	Ten Pay (\$10,000 account minimum and 25% down payment)

Signature of Insurance Representative

Date _____

Agency Name/Address _____

Producer/Service Rep

Before you return this form, you must:

1. Provide the INSURED'S Federal ID#:_____
2. Identify all mortgagees, loss payees and (for Auto only) additional insureds/lessors (provide address).
3. Choose \$1,000,000 underlying limits when there is Excess Liability.

This is not a binder, nor should it be used as one. This form is solely for the purpose of ordering property and casualty insurance coverages for which VFIS has provided a valid quote.

GENERAL FRAUD WARNING NOTICE

Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act, which is a crime and may subject the person to criminal and civil penalties.

Signature of Insured

Date _____

Comments/Notes:

STATE-SPECIFIC FRAUD WARNING NOTICES

Alabama Fraud Warning

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

Arkansas Fraud Warning

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information on an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Colorado Fraud Warning

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Delaware Fraud Warning

Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act, which is a crime and may subject the person to criminal and civil penalties.

Florida Fraud Warning

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kansas Fraud Warning

Any person who commits a fraudulent insurance act is guilty of a crime and may be subject to restitution, fines and confinement in prison. A fraudulent insurance act means an act committed by any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer or insurance agent or broker, any written statement as part of, or in support of, an application for insurance, or the rating of an insurance policy, or a claim for payment or other benefit under an insurance policy, which such person knows to contain materially false information concerning any material fact thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto.

Kentucky Fraud Warning

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Louisiana Fraud Warning

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Maine Fraud Warning

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Maryland Fraud Warning

Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Hampshire Statement of Residency

To procure automobile insurance, I hereby attest that I am, and each named insured is, a resident of the State of New Hampshire. I understand that if I falsely claim for myself or any named insured to be a resident of the State of New Hampshire, I am subject to prosecution, imprisonment of up to one year, a fine of \$2,000 and the denial of coverage for any loss, not occurring in New Hampshire, under the automobile insurance policy for which I am applying. I also understand that this statement will be relied upon in connection with future renewals of the automobile insurance policy for which I am applying, and that it is my responsibility to inform my insurance company before my next renewal after I or any named insured ceases to be a New Hampshire resident and that I will be subject to the penalties listed above if I fail to do so.

New Jersey Fraud Warning

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

New Mexico Fraud Warning

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

New York Fraud Warning

Commercial Insurance: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Automobile Insurance: Any person who knowingly and with intent to defraud any insurance company or other person files an application for commercial insurance or a statement of claim for any commercial or personal insurance benefits containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, and any person who, in connection with such application or claim, knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the value of the subject motor vehicle or stated claim for each violation.

Ohio Fraud Warning

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma Fraud Warning

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Oregon Fraud Warning

Any person who knowingly and with intent to defraud or solicit another to defraud an insurer: (1) by submitting an application, or (2) by filing a claim containing a false statement as to any material fact, may be violating state law.

Pennsylvania Fraud Warning

All Types of Insurance: Any person who knowingly and with intent to defraud any insurance company or other person files an application or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Motor Vehicle Insurance: Any person who knowingly and with intent to injure or defraud any insurer files an application or claim containing any false, incomplete or misleading information shall, upon conviction, be subject to imprisonment for up to seven years and payment of a fine of up to \$15,000.

Rhode Island Fraud Warning

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Tennessee Fraud Warning

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Vermont Fraud Warning

Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

Virginia Fraud Warning

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

Washington Fraud Warning

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

West Virginia Fraud Warning

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.



**AN ACCIDENT & SICKNESS INSURANCE PROPOSAL
PREPARED FOR:**

HYALITE RURAL FIRE DISTRICT
4541 SOUTH 3RD AVENUE
BOZEMAN, MT 59715

PRESENTED BY: PAYNEWEST INSURANCE INC
PO BOX 6127
HELENA, MT 59604

DATE PREPARED: November 16, 2018

This proposal is valid for 90 days.

Additional Entity Summary	
Included:	RAE FIRE SERVICE AREA RAE VOLUNTEER FIRE COMPANY SOURDOUGH FIREFIGHTERS ASSOCIATION SOURDOUGH RURAL FIRE DISTRICT

Prepared For: HYALITE RURAL FIRE DISTRICT

VOLUNTEER BASIC BENEFITS	Quote Number:	120893	120894
Loss of Life Benefits			
Accidental Death Benefit Amount		\$300,000	\$300,000
Seat Belt Benefit Amount.....		\$75,000	\$75,000
Safety Vest Benefit Amount.....		\$75,000	\$75,000
Military Death Benefit Amount		\$15,000	\$15,000
Illness Loss of Life Benefit Amount.....		\$300,000	\$300,000
Dependent Child & Education Benefit Amount Per Dependent Child		\$30,000	\$30,000
Spousal Support & Education Benefit Amount		\$15,000	\$15,000
Memorial Benefit Amount		\$5,000	\$5,000
Dependent Elder Benefit Amount Per Dependent Elder		\$5,000	\$5,000
Repatriation Benefit Amount.....		\$2,500	\$2,500
Lump Sum Living Benefits			
Accidental Dismemberment & Paralysis Benefit..... Principal Sum		\$300,000	\$300,000
Vision Impairment Benefit..... Principal Sum		\$300,000	\$300,000
Injury Permanent Impairment Benefit Principal Sum		\$300,000	\$300,000
Heart Permanent Impairment Benefit Principal Sum	Not Included		\$300,000
Illness Permanent Impairment Benefit..... Principal Sum	Not Included		\$300,000
Cosmetic Disfigurement Resulting from Burns Benefit..... Principal Sum		\$300,000	\$300,000
HIV Positive Lump Sum Living Benefit Principal Sum		\$300,000	\$300,000
Weekly Income Benefits			
Total Disability Benefit Weekly Amount (first 28 days)		\$800	\$800
Total Disability Benefit Maximum Weekly Amount (after 28 days)		\$800	\$800
Total Disability Minimum Weekly Amount.....		\$200	\$200
Partial Disability is equal to 50% of Total Disability Benefit Limit			
Occupational Retraining Benefit Maximum Amount		\$20,000	\$20,000
Weekly Injury Permanent Impairment (Lifetime) Benefit	Included		Included
Medical Expense Benefits			
Benefits Paid: Excess of Workers' Comp			
Medical Expense Benefit Maximum Amount		\$10,000	\$10,000
Cosmetic Plastic Surgery Benefit..... Maximum Amount		\$25,000	\$25,000
Post-Traumatic Stress Disorder Benefit..... Maximum Amount		\$25,000	\$25,000
Critical Incident Stress Management Benefit..... Maximum Amount		\$25,000	\$25,000
Family Expense Benefit Amount..... Per Day		\$100	\$100
Family Bereavement & Trauma Counseling Benefit..... Per Person		\$1,000	\$1,000
Transition Benefit	Included		Included
Felonious Assault Benefit Amount		\$150,000	\$150,000
Home Alteration & Vehicle Modification Benefit Maximum Amount		\$50,000	\$50,000
Volunteer Basic Premium for 1 Year		\$7,040	\$7,460

Prepared For: HYALITE RURAL FIRE DISTRICT

VOLUNTEER OPTIONAL BENEFITS (ANNUAL PREMIUM SHOWN)	Quote Number: 120893		120894	
	Limit	Premium	Limit	Premium
Weekly Hospital Benefit Amount	\$300	\$173	\$300	\$173
First Week Total Disability Benefit Amount	Not Incl.		Not Incl.	
Coordinated 28 Day Total Disability Benefit Amount.....	Not Incl.		Not Incl.	
Weekly Injury Permanent Impairment COLA.....	Not Incl.		Not Incl.	
Extended Total Disability Benefit.....	Included	\$196	Included	\$196
Long-Term Total Disability Benefit	Not Incl.		Not Incl.	
Long-Term Total Disability COLA.....	Not Incl.		Not Incl.	
Extra Expense Benefit		\$146		\$146
Extra Expense Benefit Monthly Amount	\$500		\$500	
Extra Expense Benefit Maximum Amount	\$12,000		\$12,000	
24-Hour Accident Benefit – Injury Only	Not Incl.		Not Incl.	
Off-Duty Accident Benefit – Injury Only	Not Incl.		Not Incl.	
Organized Team Sports Benefit Rider				
Accidental Death & Dismemberment Benefit Amount*	Not Incl.		Not Incl.	
Total Disability Benefit Maximum Weekly Amount*	Not Incl.		Not Incl.	
Medical Expense Benefit Maximum Amount*	Not Incl.		Not Incl.	
Policy Amendment Rider	Not Incl.		Not Incl.	

* Since these benefits are based on exposures (e.g. number of persons, type of activity, type of league) premium may vary annually based on differences in exposure.

Please Note: Coverage provided under the optional 24-Hour / Off-Duty AD&D benefit requires a Roster listing the covered members.

Total Volunteer Basic and Optional:		
Premium for 1 Year	\$7,555	\$7,975

This proposal is only a brief description of the coverage(s) available under policy series V50000. The policy contains reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in the policy. If there are any conflicts between this proposal and the policy, the policy shall govern. The policy is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania domiciled insurance company, with its principal place of business at 175 Water Street, 15th Floor, New York, NY 10038. The company is currently authorized to transact business in all states and the District of Columbia and is identified by NAIC No. 19445.

Prepared For: HYALITE RURAL FIRE DISTRICT

CAREER BASIC BENEFITS	Quote Number:	120893	120894
Loss of Life Benefits			
Accidental Death Benefit Amount.....		\$300,000	\$300,000
Seat Belt Benefit Amount		\$75,000	\$75,000
Safety Vest Benefit Amount.....		\$75,000	\$75,000
Military Death Benefit Amount		\$15,000	\$15,000
Illness Loss of Life Benefit Amount		\$300,000	\$300,000
Dependent Child & Education Benefit Amount.....Per Dependent Child		\$30,000	\$30,000
Spousal Support & Education Benefit Amount		\$15,000	\$15,000
Memorial Benefit Amount		\$5,000	\$5,000
Dependent Elder Benefit Amount	Per Dependent Elder	\$5,000	\$5,000
Repatriation Benefit Amount.....		\$2,500	\$2,500
Lump Sum Living Benefits			
Accidental Dismemberment & Paralysis Benefit	Principal Sum	\$300,000	\$300,000
Vision Impairment Benefit.....	Principal Sum	\$300,000	\$300,000
Injury Permanent Impairment Benefit.....	Principal Sum	\$300,000	\$300,000
Heart Permanent Impairment Benefit.....	Principal Sum	Not Included	\$300,000
Illness Permanent Impairment Benefit	Principal Sum	Not Included	\$300,000
Cosmetic Disfigurement Resulting from Burns Benefit.....	Principal Sum	\$300,000	\$300,000
HIV Positive Lump Sum Living Benefit.....	Principal Sum	\$300,000	\$300,000
Weekly Income Benefits			
Total Disability Benefit Weekly Amount (first 28 days)		\$800	\$800
Total Disability Benefit Maximum Weekly Amount (after 28 days)		\$800	\$800
Total Disability Minimum Weekly Benefit Amount		\$200	\$200
Partial Disability is equal to 50% of Total Disability Benefit Limit			
Occupational Retraining Benefit	Maximum Amount	\$20,000	\$20,000
Weekly Injury Permanent Impairment (Lifetime) Benefit		Not Included	Not Included
Medical Expense Benefits			
Benefits Paid: Excess of Workers' Comp			
Medical Expense Benefit.....	Maximum Amount	\$10,000	\$10,000
Cosmetic Plastic Surgery Benefit	Maximum Amount	\$25,000	\$25,000
Post-Traumatic Stress Disorder Benefit	Maximum Amount	\$25,000	\$25,000
Critical Incident Stress Management Benefit	Maximum Amount	\$25,000	\$25,000
Family Expense Benefit Amount	Per Day	\$100	\$100
Family Bereavement & Trauma Counseling Benefit	Per Person	\$1,000	\$1,000
Transition Benefit.....		Not Included	Not Included
Felonious Assault Benefit	Amount	\$150,000	\$150,000
Home Alteration & Vehicle Modification Benefit.....	Maximum Amount	\$50,000	\$50,000
Career Basic Premium for 1 Year		\$2,690	\$2,882

Prepared For: HYALITE RURAL FIRE DISTRICT

CAREER OPTIONAL BENEFITS (ANNUAL PREMIUM SHOWN)	Quote Number: 120893		120894	
	Limit	Premium	Limit	Premium
Weekly Hospital Benefit Amount	\$300	\$71	\$300	\$71
First Week Total Disability Benefit Amount	Not Incl.		Not Incl.	
Coordinated 28 Day Total Disability Benefit Amount.....	Not Incl.		Not Incl.	
24-Hour Accident Benefit – Injury Only	Not Incl.		Not Incl.	
Off-Duty Accident Benefit – Injury Only	Not Incl.		Not Incl.	
Organized Team Sports Benefit Rider				
Accidental Death & Dismemberment Benefit Amount*	Not Incl.		Not Incl.	
Total Disability Benefit Maximum Weekly Amount*	Not Incl.		Not Incl.	
Medical Expense Benefit Maximum Amount*	Not Incl.		Not Incl.	

* Since these benefits are based on exposures (e.g. number of persons, type of activity, type of league) premium may vary annually based on differences in exposure.

Please Note: Coverage provided under the optional 24-Hour / Off-Duty AD&D benefit requires a Roster listing the covered members.

Total Career Basic and Optional		
Premium for 1 Year	\$2,761	\$2,953
Grand Total Volunteer and Career Premium		
	\$10,316	\$10,928

This proposal is only a brief description of the coverage(s) available under policy series V50000. The policy contains reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in the policy. If there are any conflicts between this proposal and the policy, the policy shall govern. The policy is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania domiciled insurance company, with its principal place of business at 175 Water Street, 15th Floor, New York, NY 10038. The company is currently authorized to transact business in all states and the District of Columbia and is identified by NAIC No. 19445.

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

Executive Offices: 175 Water Street, 18th Floor, New York, NY 10038

(212) 458-5000

(a capital stock company, herein referred to as the Company)

APPLICATION FOR BLANKET ACCIDENT AND SICKNESS INSURANCE

Application for a plan of accident and sickness is hereby made by: HYALITE RURAL FIRE DISTRICT

(Name of Participating Organization)

to National Union Fire Insurance Company of Pittsburgh, Pa. for coverage under Blanket Accident and Sickness Master Policy as described in Quote-Number _____ a copy of which is attached to and made a part of this application.

Policy Effective Date: _____ at 12:01 A.M. in your time zone

Customer Number: C46513

Policy Termination Date: _____ at 12:01 A.M. in your time zone

Payment Plans: ☐ 1 Year – Annual
☐ 1 Year – Semi-Annual (\$1,500 policy minimum)

The following changes in limits or coverage from the above mentioned Quote-Number are hereby requested:

The above named entity hereby acknowledges that the changes shown above may result in a change of premium from that which was previously quoted.

The above named entity hereby understands that this application for accident and sickness coverage is subject to approval of the Company.

General Fraud Warning: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

(Signed by Authorized Representative)

(Title of Authorized Representative)

Signed by Licensed Resident Agent
(Where Required by law)

(Date)

Why Accident and Sickness Coverage?

The VFIS Accident and Sickness policies provide insurance protection to help with the expenses of an unexpected injury or illness a member may suffer as a result of participation in Covered Activities of emergency service work. These expenses can be from medical expenses, lost income due to disability, or other financial losses which affect a member or their family.

The National Fire Protection Association reported 62,085 emergency service personnel injuries in 2016¹. Despite this statistic many emergency service members continue to believe that accidents only happen to others or that Workers' Compensation will meet all their financial needs in the event of injury, illness or even death. This is simply not always the case.

Even in states with generous Workers' Compensation benefits, there can be gaps in coverage. Common gaps are caused by waiting and retroactive periods, maximum disability income benefit limits, and pre-existing condition limitations such as heart or circulatory malfunction. In addition, benefits for fundraising events, junior members, auxiliary members, and trustees or directors may not be covered.

For nearly 50 years, VFIS has been offering insurance coverage which has helped to insure emergency service personnel fill the coverage gaps for the financial impact of unexpected illness or injury while performing duties on behalf of the Emergency Service Organization. As the hazards of emergency service work have changed and evolved, our program has also evolved to keep pace with them. That's why VFIS is America's leading provider of insurance products to Emergency Service Organizations and is widely considered the premier provider of accident and sickness insurance protection throughout the United States and Canada.

¹ National Fire Protection Association Journal, Nov./Dec. 2017.

Preface

This proposal is only a brief description of the coverage(s) available under policy series V50000. The policy contains reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in the policy. If there are any conflicts between this proposal and the policy, the policy shall govern. The policy is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania domiciled insurance company, with its principal place of business at 175 Water Street, 15th Floor, New York, NY 10038. The company is currently authorized to transact business in all states and the District of Columbia and is identified by NAIC No. 19445.

We, us, or ours in this proposal refers to National Union Fire Insurance Company of Pittsburgh, Pa.

All benefits described in this proposal must arise out of and result from an Insured Person's participation in a Covered Activity. The term "member" used throughout this proposal refers to an Insured Person.

Throughout this proposal, key items such as policy definitions and benefit tables are included in text boxes for your ease of reference. Capitalized terms are defined in the policy. The actual policy providing benefits will be issued, and will contain reductions, limitations, exclusions, and termination provisions.

Coverage may vary by state. Refer to policy for specific coverage language and benefit amounts.

Risk Management

Emergency Service Organizations are faced with many challenges. They are responsible for protecting lives and property in an ever changing environment. Much time is spent dealing with complex financial and legal aspects of your organization.

You have requested this Accident and Sickness insurance proposal from VFIS to help cover your members. Although well known for our specialized insurance products, VFIS is equally recognized as the national leader in providing risk management services to help our clients identify and reduce their exposure to loss.

Your most important responsibility extends to the health and safety of your personnel. As part of VFIS's commitment to help you with this responsibility, we have developed a comprehensive series of training and educational programs that are provided at little or no cost to clients who purchase our insurance products. While insurance coverage is designed to transfer financial responsibility of loss, it is just as important that we offer resources to help you potentially prevent a loss from occurring or if it does occur, limit its impact.

Following are a few of the education and training programs that VFIS provides, which may be useful to help protect your personnel. We would be happy to help you implement any of these programs. Please contact VFIS to get started.

We are here to help.

VFIS Patient Handling addresses proper EMS patient movement, partner pairing, maximum unassisted lifting weights and limitations of equipment. The program includes an instructor's guide, participant manual, a CD-ROM and video. This program will help your organization provide training to minimize strains and sprains while lifting.

The **VFIS Infectious Disease Program** is available to assist you in the development and implementation of your administrative and operational infection control program. The program includes an instructor's guide and participant manual.

The **VFIS Emergency Vehicle Driver Training Program** is available to provide the basis for your driver training program. The program includes an instructor's guide, participant manual, CD-ROM for PowerPoint, and competency course video. VFIS Risk Control Communiqués on Intersections, Response Speed, and Warning Devices are also available to help your organization develop standard operating guidelines.

As a VFIS client, you may request these training resources which are available at no charge.

Visit vfis.com today.

Who is Covered Under the Accident and Sickness Program?

Coverage is provided for all membership classes including auxiliary members, junior members, members-in-training, officers, directors, trustees and administrative personnel.

Non-member volunteers asked by the organization to help in non-emergency events (e.g. fundraising) are also covered.

Deputized bystanders are covered at the time of the emergency while participating in the emergency.

Benefits do not change based on membership class. For example, junior members are entitled to the same benefits as fully trained emergency response volunteers.

Benefits are also available for career members for an additional premium.

Insured Person(s) – means any officially designated member of the **Policyholder** and/or **Participating Organization** while acting as:

- (1) a volunteer member for the **Policyholder** and/or **Participating Organization**;
- (2) any junior member or member in training;
- (3) any commissioner, director, trustee or other similar position associated with the **Policyholder** and/or **Participating Organization**;
- (4) any bystander deputized at the time of the emergency by an official of the **Policyholder** and/or **Participating Organization** to assist in an emergency, but only during the actual emergency;
- (5) any auxiliary member;
- (6) any non-member who is requested to participate by the auxiliary or **Policyholder** and/or **Participating Organization**;
- (7) any member who receives remuneration for on-call duty or out of pocket expenses and
- (8) **Administrative Personnel**;

Subject to the following:

An **Insured Person** will not include a **Paid Employee** while acting within the scope of his or her employment unless the policy is specifically endorsed to provide coverage for career members, except for **Administrative Personnel**.

Paid Employee(s) – means a person who receives compensation and works an average of 25 hours or more per week for the **Policyholder** and/or **Participating Organization**. The time frame used to determine the average hours or the salaried schedule will be the same time frame used to calculate the **Average Weekly Wage**. **Paid Employee** does not include **Administrative Personnel**.

When Does Coverage Apply?

Coverage is provided when a member performs any normal duty of the emergency service organization when under the direction of an officer, whether it is an emergency or non-emergency duty.

Travel to and from these duties is covered.

Good Samaritan Acts are also covered.

Most non-league sport activities held on behalf of and for the benefit of the department are covered. We do not provide benefits for football, hockey, lacrosse, soccer, boxing events, rugby or martial arts.

League Sports can be covered but will require a separate rider purchased in addition to the base policy.

Covered Activity – means any activity, including travel directly to and from such activity, which is a normal duty of an **Insured Person**, including any:

- (1) emergency response for fire suppression and rescue or emergency medical activity;
- (2) training exercise which simulates an emergency and where active physical participation is required;
- (3) **Firematic Events or Contests**;
- (4) class room training;
- (5) fund-raising activities including athletic activities solely for the purpose of raising funds for the **Policyholder** and/or **Participating Organization** or other non-profit organization when such fund-raising is performed as an activity of the **Policyholder** and/or **Participating Organization**, except any form of football, hockey, lacrosse, soccer, boxing, rugby or martial arts;
- (6) official functions attended primarily by members of the **Policyholder** and/or **Participating Organization** for which the purpose is to further the business of the **Policyholder** and/or **Participating Organization** (i.e. installation dinners, banquets, etc.);
- (7) official conventions, conferences or meetings of emergency fire, rescue or medical personnel attended by the **Insured Person** on behalf of the **Policyholder** and/or **Participating Organization** including personal travel and activities related to attending such convention, conference or meeting;
- (8) participation in pre-approved covered athletic events or programs conducted on the premises of the **Policyholder** and/or **Participating Organization**;
- (9) authorized public safety education events; and
- (10) administrative or maintenance duties.

Under no circumstances is there coverage for participation in the athletic events listed in Exclusion number 9.

The **Covered Activity** must be performed at the direction, or with the knowledge, of an officer of the **Policyholder** and/or **Participating Organization**, unless immediate action is required of the **Insured Person** at the scene of an emergency not on behalf of the **Policyholder** and/or **Participating Organization** or any other organization.

DEATH BENEFITS

Accidental Death or Illness Loss of Life

We will pay a Death Benefit when a member dies as a result of an Injury or Illness that occurs:

- a. during a specific Covered Activity; or
- b. due to a covered Injury or Illness; or
- c. due to a heart attack or stroke within 48 hours of an emergency response or training exercise requiring active physical participation.

Injury(ies) – means accidental bodily injury sustained by the **Insured Person**:

- (1) during and resulting from an **Insured Person's** participation in a specific **Covered Activity** while coverage under this policy is in force as to the **Insured Person**;
- (2) which directly (independent of sickness, disease, mental incapacity or any other cause) causes a loss to the **Insured Person**; and
- (3) which is not otherwise defined as an **Illness**.

The term **Injury**, for the purposes of this policy, will not include human immunodeficiency virus (HIV), acquired immune deficiency syndrome (AIDS) or AIDS related complex (ARC), or any heart or circulatory malfunction.

Illness(es) – means any disease, sickness, or infection of an **Insured Person** while coverage under this policy is in force as to the **Insured Person**. The **Illness** must:

- (1) manifest itself during a specific **Covered Activity** with the result that the **Insured Person** interrupts his or her participation in such **Covered Activity** in order to receive immediate **Medical Treatment**; or
- (2) directly result from participation in a **Covered Activity** and also result in the **Insured Person** receiving **Medical Treatment** within 48 hours of participation in such **Covered Activity**. The requirement that **Medical Treatment** be received within 48 hours is waived for **Infectious Diseases**; or
- (3) **Illness** also includes the **Mandatory Quarantine** of an **Insured Person**.

No Illness Loss of Life Benefit will be payable if an Accidental Death Benefit is payable under the policy, or if, as a direct result of participation in the same Covered Activity, an HIV Positive Benefit was paid to the member under the policy.

Seat Belt Benefit

We will pay an additional amount if a member was wearing a properly fastened seat belt at the time of a motor vehicle accident which caused death.

Safety Vest Benefit

We will pay an additional amount if a member was wearing an approved safety vest and death occurs when struck as a pedestrian at a motor vehicle accident or while directing traffic.

Military Death Benefit

We will pay a Death Benefit if a Covered Person's death occurs due to bodily injury while serving in the United States Military or their respective Guard or Reserve units. Death must occur within 12 months.

Covered Person - means all members who are listed on the **Policyholder** and/or **Participating Organization's** roster. The roster will be maintained and periodically updated by the **Policyholder** and/or **Participating Organization**. The roster will be kept on file by the **Policyholder** and/or **Participating Organization**.

Dependent Child And Education Benefit

If a Death Benefit is payable, We will pay an additional benefit for each surviving Dependent Child which can be used for anything at the payee's discretion, including costs for education, living expenses, grief counseling, etc.

Dependent Child - means any unmarried child of the **Insured Person** who was dependent upon the **Insured Person** and either claimed on the **Insured Person's** most recent or final federal tax return, or was dependent as a result of a legally enforceable agreement filed with a court or other administrative body.

Spousal Support And Education Benefit

If a Death Benefit is payable, We will pay an additional benefit to the surviving spouse of a married member. This benefit can be used for anything at the spouse's discretion including education, final expenses, grief counseling, etc.

Memorial Benefit

If a Death Benefit is payable, then the deceased member's department will receive an additional lump sum benefit. This benefit can be used for anything at the department's discretion, such as final expenses incurred by the department, establishing a memorial or trust fund or financial assistance to beneficiaries. This benefit is payable for each such death.

Dependent Elder Benefit

If a Death Benefit is payable, We will pay a benefit for each surviving Dependent Elder.

Dependent Elder - means any parent, parent-in-law, grandparent, grandparent-in-law, great grandparent or great grandparent-in-law of the **Insured Person** who was dependent upon the **Insured Person** and claimed on the **Insured Person's** final federal tax return.

Repatriation Benefit

If a Death Benefit is payable, We will pay the expense to transport the deceased member when their body is beyond a 30 mile radius from their current primary residence at the time of death resulting from a Covered Activity.

LUMP SUM LIVING BENEFITS

Accidental Dismemberment And Paralysis Benefit

If a member sustains a covered Injury and suffers dismemberment or paralysis, a lump sum benefit will be payable based on the extent of the Injury.

Accidental Dismemberment and Paralysis Chart

<u>For Loss of:</u>	<u>% of Principal Sum Payable</u>
Quadriplegia	200%
Paraplegia	200%
Hemiplegia	200%
Uniplegia	100%
Both Hands or Both Feet	100%
One Hand and One Foot	100%
Entire Sight of Both Eyes	100%
One Hand and Entire Sight of One Eye	100%
One Foot and Entire Sight of One Eye	100%
Speech and/or Hearing	100%
One Arm or One Leg	100%
One Hand or One Foot.....	50%
Entire Sight of One Eye	50%
Both Thumbs	50%
One Thumb.....	25%
Each Joint of a Finger or Toe.....	10%

Vision Impairment Benefit

If a member sustains a covered Injury which causes permanent vision impairment, a lump sum will be payable to the member based on the extent of the Injury. This chart shall apply separately to each eye.

Vision Impairment Chart

<u>Vision Impairment</u>	<u>% of Vision Impairment Benefit Payable Per Each Eye</u>
20/20.....	0.00%
20/30.....	2.75%
20/40.....	5.50%
20/50.....	8.25%
20/60.....	11.00%
20/80.....	16.50%
20/100.....	22.00%
20/120.....	28.00%
20/150.....	36.00%
20/180.....	44.50%
20/200 or poorer.....	50.00%

In no event will benefits be paid for both Vision Impairment Benefit and Accidental Dismemberment and Paralysis Benefit for an Injury to the same eye sustained while participating in the same Covered Activity.

Permanent Damage - means with reference to the eyes, irreparable **Injury** which results in permanently impaired vision, but not in total and irrecoverable loss of sight.

Injury Permanent Impairment Benefit

A lump sum benefit will be paid to any member who suffers a Permanent Impairment as a result of an Injury. An impairment value is assigned after the member has reached maximum medical rehabilitation, and the member's medical condition is considered stable or non-progressive.

To calculate the benefit paid, the Physician uses the "Guides to the Evaluation of Permanent Impairment" published by the American Medical Association to determine the impairment rating.

If a member has an Injury resulting in Quadriplegia, Paraplegia or Hemiplegia, 200% of the Principal Sum is payable. Uniplegia will be paid at 100% of the Principal Sum.

Benefits for an Injury due to a Permanent Impairment paid under this provision will be in addition to any Accidental Dismemberment Benefit or Vision Impairment Benefit paid or payable under the policy. However, in no event will the total amount of benefits payable as a result of any one accident exceed 100% of the largest Principal Sum shown in the Schedule for these benefits, unless:

- (1) the Permanent Impairment rating for an Injury is 90% or higher in which case 125% of the Principal Sum is payable, or
- (2) an Injury resulting in Quadriplegia, Paraplegia or Hemiplegia, in which case 200% of the Principal Sum is payable.

Permanent Impairment - means a medical condition which is a physical or functional abnormality or loss, which remains after the maximum medical rehabilitation has been achieved, and which is considered stable or non-progressive by the **Physician** at the time an evaluation is made.

Physician(s) - means any duly licensed medical practitioner:

- (1) who is acting within the scope of his or her license; and
- (2) who is not the **Insured Person** or an **Immediate Family Member**.

Heart Permanent Impairment Benefit

This lump sum benefit is payable if a member suffers a Heart Permanent Impairment which results in at least 26 weeks of Total Disability.

Heart Permanent Impairment Benefit Chart

Left Ventricular Ejection Fraction	New York Heart Association Functional Classification	Heart Permanent Impairment Benefit Due
26 to 30% function	Class II	25%
26 to 30% function	Class III or IV	50%
21 to 25% function	Class II or III	50%
21 to 25% function	Class IV	75%
Less than 21% function	Class II or III	75%
Less than 21% function	Class IV	100%

The benefit due is calculated by multiplying the benefit percentage due and the Principal Sum. The benefit is further modified by the member's age on the date of the heart impairment, according to the following table:

- Age 40 or less – 125% of the amount payable
- Age 41 to 65 – 75% of the amount payable
- Age 66 or over – 50% of the amount payable

No benefit is payable if a member had a pre-existing Left Ventricular Ejection Fraction of 35% or lower prior to the Covered Activity causing the Heart Permanent Impairment.

Heart Permanent Impairment - means a medical condition which is a physical and functional abnormality or loss as a consequence of an **Insured Person** sustaining a heart impairment as a result of a **Covered Activity**, resulting in:

- (1) a "Left Ventricular Ejection Fraction" of 30% or less; and
- (2) a "New York Heart Association Functional Classification" of II, III, or IV; and
- (3) at least 26 weeks of **Total Disability**.

Left Ventricular Ejection Fraction - means a clinically used measure of the percentage of blood the heart is able to eject from the left ventricle.

New York Heart Association Functional Classification is a standard measurement of how heart function affects activities of daily living. Below is a summary of the New York Heart Association Classification:

- I. No symptoms and no limitation in ordinary physical activity.
- II. Mild symptoms and slight limitation during ordinary activity. Comfortable at rest.
- III. Marked limitation in activity due to symptoms, even during less-than-ordinary activity. Comfortable only at rest.
- IV. Severe limitations. Experiences symptoms even while at rest.

Illness Permanent Impairment Benefit

If an Illness to a member results in 260 weeks of Total Disability Benefits, the following percentage of the Illness Permanent Impairment Benefit shown in the schedule will be payable:

- 50% If the member is unable to return to their occupation.
- 75% If the member is unable to return to any Gainful Occupation.
- 125% If the member has been approved or, if not eligible, otherwise meets the eligibility criteria for Social Security disability benefits.

If a member has received a Heart Permanent Impairment Benefit and later becomes eligible for payment under this benefit for the same condition, the amount payable under this benefit is reduced by the amount previously paid under the Heart Permanent Impairment Benefit. The percentages shown above will also apply to the total amount payable.



Cosmetic Disfigurement Resulting from Burns Benefit

If a member suffers a cosmetic disfigurement due to a burn classified as a full thickness or third degree burn, as a result of an Injury, We will provide a lump sum benefit to the member.

The payment amount is based on the amount of surface area and body part burned. Burns to body parts that are more visible will result in a higher benefit than burns occurring to less visible body parts.

Cosmetic Burn Chart

Body Part	Area Classification	Maximum Allowable % for Area Surface Burned	Maximum % of Cosmetic Disfigurement from Burns Principal Sum
Face, Neck, Head	11	9.0%	100%
Hand and Forearm (Right or Left)	5	4.5%	22.5%
Upper Arm (Right or Left)	3	4.5%	13.5%
Torso (Front or back)	2	18.0%	36.0%
Thigh (Right or Left)	1	9.0%	9.0%
Lower Leg (Below Knee) (Right or Left)	3	9.0%	27.0%

Example using the **Cosmetic Burn Chart**

- (a) if 100% of the surface of the right hand and forearm were burned the benefit would be $5 \times 4.5\% = 22.5\%$ of the Cosmetic Disfigurement Resulting from Burns Principal Sum payable; or
- (b) if 50% of surface of the right hand and forearm were burned the benefit would be $5 \times 2.25\%$ (which is 50% of 4.5) = 11.25% of the Cosmetic Disfigurement Resulting from Burns Principal Sum payable.

If the **Insured Person** suffers burns in more than one area as a result of any one accident, benefits will not exceed more than 100% of the Cosmetic Disfigurement Resulting from Burns Principal Sum.

Any Cosmetic Disfigurement Resulting from Burns Benefit paid or payable under this policy will be in addition to any Accidental Dismemberment Benefit, Injury Permanent Impairment, Heart Permanent Impairment, or Illness Permanent Impairment Benefit paid or payable under this policy. However, in no event will the total amount of benefits payable as a result of any one accident exceed 100% of the largest Principal Sum shown in the **Schedule** for these benefits.

HIV Positive Lump Sum Living Benefit

If a member contracts Human Immunodeficiency Virus (HIV) as a direct result of participation in a specific Covered Activity a lump sum benefit is payable to the member.

If either the Illness Loss of Life Benefit or the Illness Permanent Impairment Benefit is payable and the HIV Positive Lump Sum Living Benefit is also payable, only the largest lump sum amount will be paid.

HIV Positive - means the presence of **HIV** antibodies in the blood of an **Insured Person** as substantiated through both a positive screening test (enzyme-linked immunosorbent assay, ELISA) and a positive supplemental test such as Western Blot. All such tests must be approved by the Food and Drug Administration (FDA) with the interpretation of positivity as specified by the manufacturer(s).

WEEKLY INCOME BENEFITS

Total Disability Benefit/Weekly Income Benefit

If a member is unable to perform all of the material and substantial duties of their own occupation because of an Injury or Illness, We will pay the Total Disability Weekly Income Benefit.

Total Disability, Totally Disabled – means,

- (1) For an **Insured Person** with an occupation producing wages as described in the definition of **Average Weekly Wage**, the inability to perform all of the material and substantial duties of his or her own occupation.
- (2) If the **Insured Person** does not have an occupation producing wages as described in the definition of **Average Weekly Wage**, **Total Disability, Totally Disabled** means:
 - (a) the inability to perform all of the material and substantial duties of an occupation for which the **Insured Person** is qualified by reason of education, training, or experience; or
 - (b) the inability to perform all of the regular activities of the **Insured Person** prior to the covered **Injury** or **Illness**.

The **Insured Person** must be under the regular care of a **Physician** during **Total Disability**.

- **First 28 Days of Total Disability**

For the first 28 days of Total Disability, the Total Disability Benefit Amount selected will be paid regardless of the amount of lost income and is not coordinated with income from other sources (e.g. Workers' Compensation).

- **After 28 Days of Total Disability**

We will pay up to 100% of the member's pre-disability average income not to exceed the weekly benefit amount shown in the Schedule. The amount payable will be offset by Other Valid and Collectible Insurance or payable Workers' Compensation.

Other Valid and Collectible Insurance – means any:

- (1) group plan, program, or insurance policy;
- (2) other group hospital, surgical or medical benefit plan;
- (3) union welfare plans or group employer or employee benefit programs;
- (4) no-fault automobile insurance plan or similar law; or
- (5) regular or disability benefits paid under a Retirement Program after the commencement of Partial Disability or Total Disability benefits under this policy.

Other Valid and Collectible Insurance will not include benefits provided by the United States Social Security Act or any individual disability insurance plans.

Retirement Program - means any normal, early, or disability retirement benefit, provided by the **Policyholder** and/or **Participating Organization**, state, union or other entity where eligibility and/or benefits are based on employment with the **Policyholder** and/or **Participating Organization**.

After 52 weeks of Total Disability, on July 1st disability benefits will increase a minimum of 5% up to 10% maximum based on the Consumer Price Index.

Payment Example for the Fifth Week of Disability:

Amount on Schedule after 28 days	\$400
Member's Average Weekly Wage:	\$1,000
Workers' Compensation Payment:	\$400
We will pay:	\$400

Based on your benefit selection, Total Disability is payable

- (1) up to two hundred sixty (260) weeks, or
- (2) up to 520 weeks under Extended Total Disability, or
- (3) up to age 70 under Long-Term Total Disability.

Partial Disability Benefit/Weekly Income Benefit

If a member is unable to perform one or more, but not all, of the duties of their own occupation because of an Injury or Illness, We will pay the Partial Disability Weekly Income Benefit shown in the Schedule for the first 28 days of Partial Disability. The calculation will be similar to the Total Disability Benefit after 28 days.

The benefit for Partial Disability is payable for up to 52 weeks.

Partial Disability, Partially Disabled - means

- (1) For an **Insured Person** with an occupation producing wages as described in the definition of **Average Weekly Wage**, the inability to perform one or more, but not all, of the material and substantial duties of his or her own occupation.
- (2) If the **Insured Person** does not have an occupation producing wages as described in the definition of **Average Weekly Wage**, **Partial Disability, Partially Disabled** means:
 - (a) the inability to perform one or more, but not all, of the material and substantial duties of an occupation for which the **Insured Person** is qualified by reason of education, training, or experience; or
 - (b) the inability to perform one or more, but not all, of the regular activities of the **Insured Person**.

The **Insured Person** must be under the regular care of a **Physician** during **Partial Disability**.

If 52 weeks of Total Disability has been paid and the Consumer Price Index applied to the benefit, should the member become Partial/Partially Disabled, the Consumer Price Index will be applied on July 1st to the Partial Disability Benefit at a minimum of 5% up to 10% maximum.

The definition of Illness is expanded to include Mandatory Quarantine, which allows Us to reimburse wages lost due to a government mandated quarantine intended to contain an Infectious Disease.

Mandatory Quarantine - means period of isolation intended to limit the spread of an **Infectious Disease**. The **Mandatory Quarantine** of an **Insured Person** must be ordered by appropriate medical officials while acting under the authority of the local, state or federal government.

OCCUPATIONAL RETRAINING BENEFIT

If an Injury or an Illness prevents a member from holding a Gainful Occupation, We will pay Covered Retraining Expenses. This benefit is paid if the member enrolls in an institution of higher learning or a professional or trade training program. The objective of any professional or trade training program must be to return the member to a job for which he or she is suited. The professional or trade training program must be agreed upon by Us and the member.

Gainful Occupation - means a job for which an **Insured Person** is qualified by reason of education, training or experience, which has a reasonable expectation to provide more than 85% of pre-disability earnings.

Covered Retraining Expenses includes, but is not limited to, expenses for tuition, books, and any other training materials required by the institution of higher learning or professional or trade training program.

WEEKLY INJURY PERMANENT IMPAIRMENT (LIFETIME) BENEFIT

We will pay a weekly benefit if a member suffers a Permanent Impairment of 50% or greater due to a covered Injury. The benefit is payable:

- weekly for life
- even if the member returns to work in any job
- in addition to any benefit paid or payable under the policy.

Payments begin on the 261st week of disability or 521st week if the Extended Total Disability is selected. The weekly payment is calculated by applying the impairment rating percentage to the Weekly Income Benefit received by the member on the 29th day of Total Disability.

Subsequent changes in the Permanent Impairment rating due to an Injury will not affect the Weekly Injury Permanent Impairment Benefits paid or payable.

Permanent Impairment - means a medical condition which is a physical or functional abnormality or loss, which remains after the maximum medical rehabilitation has been achieved, and which is considered stable or non-progressive by the **Physician** at the time an evaluation is made.

Example:

If the Total Disability Weekly Income Benefit payable on the 29th day of Total Disability is \$600.00 and the member's Permanent Impairment rating is 70%, the lifetime Weekly Injury Permanent Impairment Benefit would be \$420 per week ($\$600 \times 70\% = \420).

MEDICAL EXPENSE BENEFITS

Reasonable and Customary Expense – means an expense which:

- (1) is charged for treatment, supplies or medical services medically necessary to treat the **Insured Person's** condition;
- (2) does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and
- (3) does not include charges that would not have been made if no insurance existed.

Medical Expense Benefits

If Injury or Illness causes a member to incur expenses for medical care, We will pay the cost of any Reasonable and Customary Expenses.

Medical expenses include items such as:

- medical, Hospital, or surgical treatment
- Home Health Care
- nursing services prescribed and monitored by a Physician
- Post-exposure Prophylaxis Protocol (PEP) treatment, when such treatment is advised by the attending Physician
- Infectious Disease screening tests
- Post-exposure preventive inoculations as a result of participation in a Covered Activity

Cosmetic Plastic Surgery Benefit

If a member needs skin grafting or plastic surgery because of an Injury for which Medical Expense Benefits are paid or payable, We will pay for the Reasonable and Customary Expenses of the surgery, up to the policy limit

Post-Traumatic Stress Disorder Benefit

We will pay Reasonable and Customary Expenses when a member suffers from Post-Traumatic Stress Disorder as a result of participation in a specific Covered Activity in which a Traumatic Incident occurred.

Post-Traumatic Stress Disorder – means emotional stress resulting from a **Traumatic Incident** experienced by an **Insured Person** which adversely affects the psychological and physical well-being of the **Insured Person**.

Critical Incident Stress Management Benefit

When the department requires the services of a Critical Incident Stress Management Team, We will pay the expenses incurred by the team. These expenses include meals, lodging and necessary travel.

The team must be requested and authorized by the Policyholder and needed due to a specific Covered Activity where a Traumatic Incident occurred.

Critical Incident Stress Management Team (CISMT) – means a formally organized group of mental health professionals and peer support individuals trained to provide support services to emergency service personnel. Such support services include stress debriefing, defusing, demobilization, stress education, spousal support, one-on-one interviews or on the scene support.

Traumatic Incident – means an abnormal experience, outside the range of usual human experiences and includes, but is not limited to:

- (1) line-of-duty death or serious injury to other **Insured Persons**;
- (2) a single incident having multiple casualties;
- (3) death or serious injury of a child; and
- (4) dealing with victims known to the **Insured Person**.

Family Expense Benefit

When a member is admitted as an inpatient to a Hospital for a covered Injury or Illness, We will pay a daily benefit to the member.

After such Hospital confinement, We will provide 50% of the scheduled daily benefit for each day the member participates in Out-Patient Physical Therapy. This benefit is payable for a combined maximum of 26 weeks for any one accidental Injury or Illness regardless of whether it is paid at 100% or 50%.

Family Bereavement and Trauma Counseling Benefit

We will pay this benefit if an Accidental Death or Illness Loss of Life Benefit is payable, or if a member's participation in a Covered Activity in which a Traumatic Incident occurred, requires a member's spouse, Dependent Child, or resident Immediate Family Member to require counseling.

TRANSITION BENEFIT

We will pay a weekly Transition Benefit equivalent to the last Total Weekly Disability Benefit if, while a member is receiving Total Disability benefits, they are involuntarily terminated from their regular employment and remain unemployed after Total Disability ends under this plan. This benefit is payable as long as the member remains unemployed up to a maximum of 26 weeks.

FELONIOUS ASSAULT BENEFIT

This benefit is payable if a member suffers an Injury or Illness as the result of a Felonious Assault that is directed at the member while participating in a Covered Activity.

Only one benefit is payable for all losses as a result of the same Felonious Assault.

Felonious Assault - means any willful or unlawful use of force upon the **Insured Person**:

- (1) with the intent to cause bodily injury to the **Insured Person**; and
- (2) that results in bodily harm to the **Insured Person**; and
- (3) that is a felony or a misdemeanor in the jurisdiction in which it occurs.

HOME ALTERATION AND VEHICLE MODIFICATION BENEFIT

We will pay for home alteration and vehicle modification expenses incurred within three years of the date of Injury or Illness, if a member requires alterations to their home and/or modifications to their vehicle as a direct result of a covered permanent and irrevocable loss. This benefit is payable in excess of benefits paid or payable under any Workers' Compensation act, no fault automobile insurance plan, and any Other Valid and Collectible Insurance.

Home Alteration and Vehicle Modification Expenses - means one-time expenses that:

- (1) are charged for:
 - (a) alterations to the **Insured Person's** residence that are necessary to make the residence accessible and habitable for an impaired individual; and
 - (b) modifications to a motor vehicle owned or leased by the **Insured Person** or modifications to a motor vehicle newly purchased for the **Insured Person** that are necessary to make the vehicle accessible to and/or drivable by the **Insured Person**; and
- (2) do not include charges that would not have been made if no insurance existed; and
- (3) do not exceed the usual level of charges for similar alterations and modifications in the locality where the expense is incurred;

but only if the alterations to the **Insured Person's** residence and the modifications to his or her motor vehicle are:

- (1) made on behalf of the **Insured Person**;
- (2) in compliance with any applicable laws or requirements for approval by the appropriate government authorities; and
- (3) agreed to and approved by **Us**.

OPTIONAL BENEFITS

Weekly Hospital Benefit

When a member requires inpatient hospitalization or outpatient physical therapy for either an Injury or Illness, We will pay this benefit in addition to the Weekly Income Benefit.

This benefit is payable for a maximum period of 104 weeks.

If the member is in an intensive, cardiac or critical care unit, the Weekly Hospital Benefit Amount shown in the Schedule is doubled.

First Week Total Disability Benefit

A member will receive an additional payment for the first week of Total Disability as a result of an Injury or Illness. If the member is Totally Disabled for less than one full week, We will pay a daily benefit for each day of disability. This daily benefit will be 1/7 of the scheduled weekly benefit.

This benefit is paid in addition to other weekly income benefits.

Coordinated 28 Day Total Disability Benefit

A member will receive 100% of the difference between their Average Weekly Wage, and the Total Disability Weekly Amount (first 28 days) payable under the policy plus any disability income benefits received from Workers' Compensation or similar law during the first 28 Days of Total Disability. If the member is Totally Disabled for less than one full week, We will pay a daily benefit for each day of disability. This daily benefit will be 1/7 of the scheduled weekly benefit.

Extended Total Disability Benefit

If the Extended Total Disability is shown on the Schedule the maximum Total Disability Benefit period is increased from five years (260 weeks) to 10 years (520 weeks). This benefit is payable if the member is Totally Disabled due to an Injury or Illness. Total Disability Definition continues to apply to your own occupation.

Long-Term Total Disability Benefit

If the Long-Term Total Disability Benefit is shown on the Schedule the Total Disability Benefit is payable to age 70. This benefit is payable if a member is Totally Disabled due to an Injury or Illness.

Long-Term Total Disability – means

- (1) For an **Insured Person** with an occupation producing wages as described in the definition of **Average Weekly Wage** at the time **Total Disability** benefits become payable, **Long-Term Total Disability** means the inability to perform all of the material and substantial duties of any **Gainful Occupation**.
- (2) For an **Insured Person** who did not have an occupation producing wages as described in the definition of **Average Weekly Wage** at the time **Total Disability** benefits become payable, **Long-Term Total Disability** means:
 - (a) the inability to perform all of the material and substantial duties of an occupation for which the **Insured Person** is qualified by reason of education, training, or experience; or
 - (b) the inability to perform any two of six activities of daily living of the **Insured Person**. Activities of daily living include mobility, eating, elimination, cognition, personal hygiene and dressing.

After 10 years of Total Disability the definition of disability will be based on any Gainful Occupation when the Long-Term Total Disability Benefit is provided.

Gainful Occupation - means a job for which an **Insured Person** is qualified by reason of education, training or experience, which has a reasonable expectation to provide more than 85% of pre-disability earnings.

Cost of Living Adjustment (COLA) Benefits

If Weekly Injury Permanent Impairment COLA or Long-Term Total Disability COLA is shown on the Schedule, the amount payable will be increased after benefits have been paid for at least 52 consecutive weeks. The percentage of increase, a minimum of 5% up to 10% maximum, is based on the increase in the Consumer Price Index.

Consumer Price Index - means the consumer price index published by the U.S. Department of Labor's Bureau of Labor Statistics for All Urban Consumers, All Items (CPI-U).

EXCLUSIONS

We will not cover any loss caused by or resulting from:

- (1) suicide or any attempt at it; or intentionally self-inflicted injuries;
- (2) injuries that happen while flying except:
 - (a) as a passenger on a commercial aircraft;
 - (b) as a passenger on any aircraft while taking part in a Covered Activity;
- (3) injuries that happen while flying as a crew member or during parachute jumps from the aircraft;
- (4) war or any act of war, whether declared or undeclared;
- (5) mental or emotional disorders, except as specifically provided for covered Post-Traumatic Stress Disorder;
- (6) treatment of alcoholism or drug addiction and any complications arising from it, except loss caused by Injury sustained during and resulting from a Covered Activity;
- (7) illness, except as provided by the policy;
- (8) military service of any state or country;
- (9) any form of football, hockey, lacrosse, soccer, boxing, rugby and martial arts;
- (10) any league sports event, except as covered under the Organized Team Sports Rider; or
- (11) Cancer.

Extra Expense Benefit

After 26 weeks of a member's Total Disability due to a covered Injury or Illness, the member will receive the Extra Expense Benefit Monthly Amount. This benefit will cease when the member is no longer Totally Disabled, or the maximum amount shown in the schedule is paid.

Organized Team Sports Rider

This benefit provides accidental death, accidental dismemberment, total disability, or medical expense benefits if death or Injury to a member results from participation in (including travel directly to and from) a specific organized team league event, including a game or practice.

OPTIONAL 24-HOUR or OFF-DUTY ACCIDENT BENEFITS

For 24-Hour and Off-Duty Accident Benefits, Covered Person means:

Covered Person - means all members who are listed on the **Policyholder** and/or **Participating Organization's** roster. The roster will be maintained and periodically updated by the **Policyholder** and/or **Participating Organization**. The roster will be kept on file by the **Policyholder** and/or **Participating Organization**.

24-Hour Accident Benefit – Injury Only

This benefit provides a lump sum amount if a Covered Person dies or suffers dismemberment, vision loss or paralysis due to bodily injury. This benefit is paid if death, dismemberment, vision loss or paralysis occurs during a Covered Activity or an off-duty activity.

Off-Duty Accident Benefit – Injury Only

This benefit provides a lump sum amount if a Covered Person dies or suffers dismemberment, vision loss or paralysis due to bodily injury. This benefit is paid only if death, dismemberment, vision loss or paralysis does not occur during a Covered Activity.

Please note: Coverage provided under the optional 24-Hour or Off-Duty Benefits cannot be issued until a roster listing the covered members is submitted.

Attachment C

Fire Chief's Report

Hyalite Rural Fire District

Fire Chief's Report

December 2018

Prepared by: Fire Chief Jason Revisky

1. The Hyalite Fire Department has responded to 488 calls in 2018 (though 12/11/2018).
2. Our current roster is at 47 members.
3. The new rescue apparatus is currently on the floor at Pierce being built. It will be red.
4. We currently have 8 resident firefighters living at the Sourdough Fire Station.
5. We still are staffing the Cottonwood Fire Station with our sleeper program Sunday – Thursday nights with a crew of 5 each night.
6. We still have 3 resident renters at the Rae house.
7. We continue to perform regular training every Wednesday night at 7pm.
8. We continue to perform our twice a month command training. Command trainings are the second and last Monday of each month at 7pm at Sourdough station.
9. The fall firefighter recruit academy continues to move forward. We are expecting the academy to finish up in January.
10. The fire department holiday party was held on Friday, December 7th at Triple Tree Homeowner Center, generously catered by Montana Ale Works. About 60 department members, Trustees, and guests attended.
11. The Night With Santa event was held Wednesday, December 12th at the Sourdough Fire Station, with family activities and photos with Santa. Community participation was higher than previous years – we had purchased 100 ginger bread house kits, and went through all of them. We had great work from the department members on set up, greeting families, and clean up (as well as responding to a mutual aid call for a structure fire during the event). Ken Houck from the Camera Club of Bozeman generously donated his time and photography skills for the event.
12. All of our apparatus are in service at this time.
13. We have experienced no firefighter injuries or significant mechanical breakdowns in the last month.

Attachment D

Seminar Summary

2018 Fire Services Training School Staff and Command Seminar

December 8th at the Crystal Inn, Great Falls MT

Attended by HRFD Trustees Zidack and Schrauger

1. Introduction:
 - 1.1. John Culbertson with Fire Services Training School
2. Presentation by Mark Willmarth, Great Falls part-time training coordinator. Vision West Inc. consulting business.
 - 2.1. Creating an effective culture in an organization
 - 2.2. Clarity, alignment, conscious effort, intentional accountability
 - 2.3. Leaders need to create the appropriate culture
 - 2.4. Referenced “The Advantage” by Patrick Lencioni
 - 2.5. Referenced “The Oz Principle” and “Change the Culture, Change The Game”
 - 2.6. Culture is a function of beliefs in an organization
3. Presentation by Steve Hester, Great Falls Fire and Rescue Chief
 - 3.1. Topic - Organizational health
 - 3.2. Referenced Great Falls Fire Rescue Strategic Plan – 2108-2021
 - 3.3. Mark Willmarth efforts to improve Great Falls organization
 - 3.4. Achieving an organizational structure that is self-sustaining, thereby strengthening the institution.
 - 3.5. Reluctance of fire departments to include the “Touchy Feely” aspects of organizational structure.

- 3.6. Nothing gets people to change the way they act faster than getting them to change the way they think – “Change the Culture, Change the Game”
- 3.7. Input from Cascade Assistant County Attorney, Joe Sik (Spelling?), suggesting that creating the right culture is important in regard to liability and legal issues that may arise in fire departments.
- 4. Presentation by Dan Clark, Director of the MSU Local Government Center (see handout for more detail on presentation)
 - 4.1. Montana statutes on the right of the public to know and participate (Constitution of Montana)
 - 4.2. Open meeting law
 - 4.3. Public participation
 - 4.4. Minutes – If audio recording constitutes the official record, the recording must be made available and written summary prepared.
 - 4.5. Closed meeting guidelines
 - 4.5.1.1. Individual privacy vs public right to know
 - 4.5.1.2. Right to waive privacy
 - 4.5.1.3. Meeting minutes still required with minutes sealed except pursuant to court order
 - 4.6. Reply all emails
 - 4.6.1. Need to avoid rolling meetings in email communications. This can be a violation of open meeting laws, and emails are subject to legal discovery in a court case.
 - 4.6.2. Avoid creation of de facto sub-committees
 - 4.7. Subcommittees created by Board
 - 4.7.1. Again, creation of a sub-committee by the whole board can be a creation of a sub-government, which requires public meeting notice.

4.7.2. Safest strategy is to either provide board direction to the chief or notice meetings of sub-committees.

4.7.3. Examples of activities that Dan suggests should be noticed – acquiring bids, policy changes, governance changes, etc. even if the sub-committee is bringing the information/recommendation to the Board at a public meeting.

4.8. Principles of good governance

4.9. Rules and procedures for districts

4.10. Other topics in handouts not discussed in presentation.

4.11. A fire district board cannot conduct business in the same manner as the private sector. Violation of open meeting laws and public participation laws can be expensive to a district.

Violations can result in - “Picking your favorite integer, and start adding zeros”

5. Presentation by Leonard Lundby – MT legislative liaison

5.1. Pitch for membership in the Montana Fire Alliance

5.2. Currently there are approx. 50 bills on their watch list. Likely to be more as session starts.

5.3. Priority bills

5.3.1. HB31 DNRC fire assessment fee

5.3.2. SB17 Regional fire authorities

5.3.3. SB20 Municipality formation of fire service areas
(Belgrade?)

5.3.4. SB29 Workers comp for all volunteers

5.3.5. HB28 Establishment of fireworks tax. 5% proposed.
Could go to funding of worker comp for volunteers.

6. Presentation by Jane Ellis – Retired financial officer for Missoula County

6.1. Words for financial leaders (treasurers) to live by

- 6.1.1. It's not your money!
- 6.1.2. Trust but verify
- 6.1.3. Separation of duties is in everyone's best interest.
Robustness of the accounting process.
- 6.1.4. Money and mission need to be balanced
- 6.1.5. Be engaged!!! Ask questions until you understand!!!
The person reporting has a duty to provide the info in a form you understand.
- 6.1.6. It's not personal. It's business.
- 6.1.7. Look at the big picture. Annual comparisons.
Comparisons across districts.

7. Panel discussion

- 7.1. Various topics.
- 7.2. Take away – Hyalite is very well organized. Hyalite should consider placing more effort into developing capital replacement planning for structures. There are some smaller departments that are struggling with some significant issues regarding open meetings, financial management, communications between volunteers, leadership, and boards.

8. Presentation of recently developed training videos

- 8.1. John Culbertson and Brian Crandle involved in production.
- 8.2. Hyalite fire fighters and apparatus resources used in the videos. GREAT JOB HYALITE VOLUNTEERS AND STAFF!

Regular Agenda Item 5



Hyalite Rural Fire District

Invoice Processing Policy

DOCUMENT INFORMATION

Document Type:	Board Policy
Document Number:	2016-001

VERSION CONTROL

Version	Approved By	Approved Date	Summary of Changes
1.0	Board of Trustees	July, 2016	<ul style="list-style-type: none">• Original.
2.0	Board of Trustees		<ul style="list-style-type: none">• Added policy statement.• Updated procedure to reflect separate Bookkeeper and Administrative Assistant roles.• Standard formatting applied.• Wordsmithing for definition and clarity, by Board subcommittee 12/21/2018.

POLICY

This policy establishes a uniform procedure for receiving, recording, and remitting payments for all goods and services used in Hyalite Rural Fire District (HRFD) operations. The purpose of this policy is to:

- Establish and maintain accountability and transparency during the payment process through the use of appropriate checks, balances, documentation, and record keeping.
- Make accurate payments of invoices and expenses in a timely manner.

All Hyalite Rural Fire District (HRFD) invoices are processed in the following manner:

1. All invoices are presented to the HRFD Administrative Assistant for payment.
 - a. The HRFD employee or volunteer responsible for the purchase must label invoices, with his/her name(s) and the purpose of the purchase to allow for proper coding of the invoice.
 - b. If reimbursement is requested, it must be stated on the invoice.
2. The Administrative Assistant prepares the invoice for approval by the Fire Chief or Assistant Fire Chief as follows:
 - a. Review the invoice for completeness of information and gather additional information, if needed.
 - b. Stamp the invoice with date of service and assign the proper account coding.
 - c. Complete a Missing Invoice Form for any known missing invoices.

- d. Place coded invoice into the appropriate folder for approval by the Fire Chief or Assistant Fire Chief.
3. After approved invoices are returned, the Administrative Assistant prepares the semi-monthly packet of approved invoices for submission to the Bookkeeper as follows:
 - a. Ensures that all items to be submitted have been approved by the Fire Chief or Assistant Fire Chief.
 - b. Reconciles periodic statements for payment by:
 - i. Reconciles statement with approved invoices.
 - ii. Fills out a Missing Invoice Form for any missing invoice, and continues working with appropriate employee or volunteer to obtain a copy of the missing invoice.
 - iii. Attaches approved invoices and Missing Receipt Forms to the statement.
 - c. Clearly marks items to be paid and items to be entered into the Quickbooks system but paid at a later date.
4. The Bookkeeper processes semi-monthly the invoices and receipts for payment as follows:
 - a. Enters the approved invoices into the QuickBooks system.
 - b. Creates and prints warrants (checks) for payment.
 - c. Returns the packet of printed warrants and the entered invoices to the Administrative Assistant. The Bookkeeper typically returns the packet within two days.
5. Once the packet with warrants is returned, the Administrative Assistant processes warrants for mailing or delivery as follows
 - a. Notifies the HRFD Treasurer that warrants are awaiting signature. In the event that the HRFD Treasurer is unavailable, he or she will ask another Board Member to sign in his absence.
 - b. Mail checks via USPS. (Arrange alternate delivery, if needed, such as priority mail to meet payment deadline or hand delivery to an employee, volunteer member, or Trustee.)
6. Administrative Assistant files the packet as follows:
 - a. Copies of processed payments, along with the appropriate warrant stub, are placed in the HRFD files.
 - b. All approved invoices that have been entered into the Quickbooks system, but not yet paid, are filed for later processing. (These will be reconciled with a future statement.)



Hyalite Rural Fire District

Board of Trustees Meeting Agenda Policy

DOCUMENT INFORMATION

Document Type:	Board Policy
Document Number:	2016-002

VERSION CONTROL

Version	Approved By	Approved Date	Summary of Changes
1.0	Board of Trustees	September 20, 2016	<ul style="list-style-type: none">• Original, document number assigned.
2.0	Board of Trustees		<ul style="list-style-type: none">• Changes specified by Board in October 30, 2018 Board Meeting minutes.• Updated document formatting for consistency.• Wordsmithing for definition and clarity and to allow qualified members of the HRFD and the Fire Chief to request items for inclusion on board agendas, by Board subcommittee 12/21/2018.

POLICY

The purpose of this policy is to provide clarity as to how the agendas for all publicly noticed meetings of the Hyalite Rural Fire District (HRFD) Board of Trustees are created and, specifically, how items for Board deliberation may be added to such agendas.

PROCEDURE FOR CREATING PUBLIC MEETING AGENDAS

Agenda creation for all meetings is the responsibility of the Board Chair or, in his absence, the Vice Chair. The Board Chair is responsible for creating the agenda based on the priorities and needs for conducting District business.

- Seven (7) business days prior to a meeting, the HRFD Administrative Assistant contacts Trustees and the Fire Chief calling for items to be included in the creation of a preliminary draft agenda.
- The Board Chair solicits input from Trustees and staff in creating a final draft agenda.
- At least five (5) business days prior to the meeting, the Board Chair transmits to the District's Administrative Assistant a final agenda.
- The Administrative Assistant arranges legal posting of the final agenda in accordance with Montana law and HRFD Bylaws.

PROCEDURE FOR REQUESTING INCLUSION OF ITEMS ON THE AGENDA

Any qualified members of the HRFD and the Fire Chief (or, in his absence, the Assistant Chief) may request items for inclusion into the agenda for all publicly noticed meetings of the HRFD Board of Trustees.

To request inclusion of an item on any public meeting agenda of the HRFD Board of Trustees the interested party will:

- Make the request in writing to the HRFD Administrative Assistant at least seven (7) business days prior to the meeting. Requests may be made by mail, email (admin@hyalitefire.org) or in person at the Sourdough Fire Station at 4145 South Third Avenue during normal business hours).
- Requests must describe the agenda item and indicate if supporting documentation is included.
- The Chair may deny the inclusion of any agenda item, but the rationale for denial must be presented at a Board meeting. Provided a quorum is present, the Chair's denial for inclusion may be overridden by a simple majority vote of the Trustees.
- If denial for inclusion is overridden in a proper manner the item will be included on the agenda of the next meeting of the HRFD Board of Trustees.



Hyalite Rural Fire District

Travel and Meal Reimbursement Policy

DOCUMENT INFORMATION

Document Type:	Board Policy
Document Number:	2017-063

VERSION CONTROL

Version	Approved By	Approved Date	Summary of Changes
1.0	Board of Trustees	August 8, 2017	<ul style="list-style-type: none">• Original (original Document Number=2017-63)
2.0	Board of Trustees		<ul style="list-style-type: none">• Changed Meals and Incidentals per diem reimbursement amount from 120% to 100% of the GSA rates per motion at June 19, 2018 Board meeting.• Changes to reflect applicability to Staff, Volunteers, and Trustees.• Standard formatting applied.

PURPOSE

The purpose of this policy is to provide guidance and accountability for travel and meal reimbursement for approved business related to the operations and governance of the Hyalite Rural Fire District (HRFD). This policy applies to Trustees, Staff, and Volunteers. This policy does not apply to food and meals provided to staff and volunteers in the course of regular training activities and fire operations.)

POLICY

All travel will be reimbursed at 100% of the GSA rates for locations of travel.

Per Diem for meals and incidentals will be at 100% of the GSA rate for travel days to and from the location.

Lodging reimbursement (including taxes) will be at 100% GSA rates for the time of year and location.

Mileage reimbursement for personal vehicles will be at 100% of the current Federal rate.

Reimbursement requests for approved business travel and meals will be submitted on (or in) a standard format prepared by the District administrator. At a minimum the format will include a statement of the purpose for travel. Staff and volunteer travel will be reported as part of the Chief's report. Trustee travel will be part of the Trustee Activity report.



Hyalite Rural Fire District

Alcohol and Tobacco Policy in Operational Facilities

DOCUMENT INFORMATION

Document Type:	Board Policy
Document Number:	2017-809

VERSION CONTROL

Version	Approved By	Approved Date	Summary of Changes
1.0	Board of Trustees	August 8, 2017	<ul style="list-style-type: none">• Original document.
2.0	Board of Trustees		<ul style="list-style-type: none">• Standard formatting applied.• Name change to include alcohol and tobacco.• Reference Volunteer and Employee Manuals.

PURPOSE

The purpose of this policy is to define and provide clarity regarding the consumption of alcohol and tobacco on the operational facilities of the Hyalite Rural Fire District (HRFD). The use of drugs, alcohol, and properly prescribed prescription medications by volunteers and staff is covered in detail on in the ***HRFD Volunteer Handbook*** and the ***HRFD Employee Manual***.

POLICY

- (1) Use of alcohol and tobacco products is prohibited on or in any operational facilities, including apparatus, of the HRFD. This applies to Trustees, Staff, Volunteers, and members of the public who may use HRFD facilities for private purposes.
- (2) At off-site celebrations hosted by HRFD (e.g., the Christmas party):
 - a. HRFD funds will not be used to purchase alcohol.
 - b. The consumption of alcohol by staff and volunteers at such events is permitted subject to the relevant sections of the ***HRFD Volunteer Handbook*** and the ***HRFD Employee Manual***.

Regular Agenda Item 6

Hyalite Rural Fire District

Fire Chief's Report

January 2019

Prepared by: Fire Chief Jason Revisky

1. The Hyalite Fire Department has responded to 510 calls in 2018 (through 12/31/2018), with an additional 24 calls in 2019 (through 1/16/2019).
2. Our current roster is at 46 members.
3. We currently have 8 resident firefighters living at the Sourdough Fire Station.
4. We still are staffing the Cottonwood Fire Station with our sleeper program Sunday – Thursday nights with a crew of 5 each night.
5. We still have 3 resident renters at the Rae house.
6. We continue to perform regular training every Wednesday night at 7pm.
7. We continue to perform our twice a month command training. Command trainings are the second and last Monday of each month at 7pm at Sourdough station.
8. The fall firefighter recruit academy is expected to be completed January 26, with all 8 recruits successfully completing the program.
9. The spring firefighter recruit academy will begin in March, we have begun filling our candidate pool.
10. All of our apparatus are in service at this time.
11. We have experienced no firefighter injuries or significant mechanical breakdowns in the last month.
12. On January 16, 2019, we responded as mutual aid to Fort Ellis Fire Dept. for a significant residential structure fire. The structure was saved, with our crews performing interior fire suppression and water supply functions both professionally and effectively.