

Insurance Notes:

I have received some inquiries regarding insurance coverage for fighters and EMS workers.

In addition to benefits on the Volunteer Firefighters Benefit Law, the federal government now provides a death benefit in the amount of 303,064dollars. (The reason for the unusual amount is that this is based on the consumer price index and will vary every year). Death must have occurred in performance of duty. If you follow the LOD Deaths released by the United States Fire Administration you will see that performance of duty can be applied very liberally. Every firefighter or EMS death should be considered performance of duty until told otherwise.

Injuries: If a volunteer from another department volunteers his or her service during an emergency the officer in charge must first accept the service. (no self deployment).

If this person is subsequently injured in the line of duty they would be covered by the insurance of the department accepting the assistance.

If the volunteer responds under an existing mutual aid agreement, they are covered under the insurance of their own department. Note: apparatus or equipment coverage is provided by the department requesting mutual aid.

Personal note: When injured and taken to hospital for treatment members should have identification issued by the Fire Department or Ambulance Corps. This should be presented at time of treatment and advise the hospital representative that this is a compensation case. Giving information or identification with name and home address may result in bills appearing at your home with threats from agencies trying to recover payment.

If you receive a bill from the hospital do not ignore it. Report it to your organization for proper follow-up with the hospital billing department.

Remember to follow up with the proper workers comp forms through your fire department. I have linked the page for your convenience.

http://www.wcb.state.ny.us/content/main/forms/Forms_vf_vaw.jsp

Commissioner