

**Minutes – Special Meeting**  
**Litchfield Board of Fire Commissioners & EMS**  
**June 8, 2017 6:00 PM**  
**Litchfield Fire House, 258 West St., Litchfield**

Chairman Campbell called the meeting to order at 6:00 p.m.

**Members Present:** Chairman John Campbell, Gary Shuhi, Jack Hodges, Paul Parsons

**Members Absent:** Heather Karpa, Douglas Hatstat

**Insurance Coverage Discussion**

Michelle Tripaso and Bruce Clinger from CIRMA were present to discuss Litchfield's insurance issues regarding Morris Ambulance coverage. Mr. Clinger stated that LVA is insured through the Town of Litchfield's policy with CIRMA for worker's compensation, liability, auto and property coverage. They pay the premium and also have the exposure. With the present agreement to cover calls in Morris, there shouldn't be an increase in premium, but it does increase their exposure. There are several things to look at in insurance; one of them is exposure; how many employees are covered, what is the territory covered, etc. So by virtue of taking over Morris's calls that increases Litchfield's exposure. Since both Litchfield and Morris are covered by CIRMA, it would be easy to say that when the ambulance is covering a call in Morris, Morris is responsible and when in Litchfield, Litchfield is responsible. However there is a statute that says whatever town provides the ambulance services and they provide coverage by the town, then that town has to pay the coverage regardless of where the volunteer lives. Litchfield now has total exposure. The same is true for automobile and liability. Litchfield's concern is that they are not being monetarily compensated by Morris to take on this additional exposure.

Mr. Clinger recommended doing what many Towns and BOE do, which is a cost allocation based on prior year's losses for budgetary purposes to determine who pays for what insurance coverage in the budget. So for instance, if Litchfield ambulance was involved in an automobile accident in Morris, the cost could be billed back to Morris as part of a written agreement and Morris would pay that increased cost. However, the loss history would be owned by Litchfield.

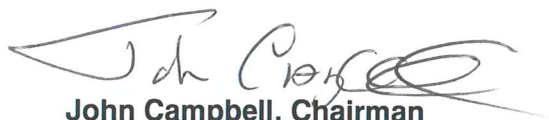
He recommended that in a written agreement between the towns, if an ambulance gets into an accident in Litchfield, no harm, not foul; Litchfield pays its deductible, if it happens in Morris, Morris picks up the deductible, plus the exposure.

John Campbell inquired about the secondary policy that the town has. That policy is a Volunteer Accidental Death and Disability policy which CIRMA offers to all towns with volunteers and would most likely not be impacted by this arrangement.

Paul Parsons asked if CIRMA has such an agreement that Litchfield and Morris could look at. Mr. Clinger stated that if the towns are interested he can ask Michelle to draft something up within the next week and get back to everyone. Mr. Paul stipulated that this is just one piece of an agreement that should only be for a temporary period. Mr. Clinger recommended extending the agreement out 3 years for underwriting purposes and the cost piece for whatever agreement is signed. He agreed to have a draft agreement drawn up for both towns to review by next Friday.

**Adjournment**

G. Shuhi moved to adjourn at 6:19, J. Hodges seconded and the motion passed unanimously.



**John Campbell, Chairman**  
**Board of Fire Commissioners & EMS**

Date

7-13-17