

RED FEATHER LAKES FIRE PROTECTION DISTRICT

BOARD MEETING

FEBRUARY 11, 2020

CALL TO ORDER 6 pm

ROLL CALL PRESENT: Fred Ballard, President; Robin Whittington, Vice-President; Caryn Hughes, Treasurer; Nancy Kay, Secretary

ABSENT: Jim Michalka

GUESTS: Evan Rau, Red Feathers' EMS Officer and Dan Defibaugh, RF DEO (Designated Election Official)

Vanessa Lopez, commercial Account Manager for F&W Insurance, A Gallagher Company

Vanessa_lopez@aig.com (there is an underscore between her names) phone: 303-247-8419
vfis.com (volunteer Fireman's Insurance Services)

First, she went over the **PROPERTY & CASUALTY SUMMARY OF COVERAGES** our policy is set to renew April 1st of each year. Building and Contents, vfi insures property on a "guaranteed replacement cost (GRC), replacement cost(RC), actual cash value(ACV) or functional replacement cost(FRC) basis." pg.3&4 GRC pays to replace the property, without deduction for depreciation, even if the replacement cost is greater than the limit on the policy. Our Building valuation on pg. 3 is GRC with a \$900,000 Building Limit. So, if we were to lose the entire building and to rebuild it to the same quality and like it is now would cost \$2,000,000.00 vfi would cover that cost. Contents (anything that can be removed from the building that is not related to firefighting) such as tables & chairs; is at a \$100,000.00 limit. Vanessa double checked the policy concerning the generator in the shed out back and has verified that the generator is covered, just not the shed. If it cost \$2,000.00 to replace the generator's shed, it would be covered since our property deductible is \$1,000.00. Some of the automatically included property extensions (pg.5) would include "personal affects" if you go on a call and lose your cell phone, vfi will reimburse you for the replacement cost with no deductible. Then she mentions "Crime Policy" pg.6 and the "Portable Equipment" pg.7 then the auto we have full glass coverage with no deductible. When we get our two new vehicles, they will be insured for thirty days, with anything that is permanently attached to the vehicle, we will have to give vfi an agreed value for each vehicle. She left us a guideline to assess the value of the vehicles. "General Liability & Health Care" vfi covers unlimited Defense Costs if we are involved in a lawsuit. Gerry asked if a community service volunteer working in the fire station would be covered under general liability, they are a third party on our premises with our permission. Vfi has information for special events insurance available.

ACCIDENT AND SICKNESS/WORKERS COMPENSATION our PINNACOL ASSURANCE, this renews each January 1st. This includes loss of life benefits. If a volunteer is injured, we need to file a claim to both PINNACOL and ACCIDENT AND SICKNESS.

Everyone needs to fill out an Accident and Beneficiary form.

APPROVAL OF MINUTES JANUARY 14, 2020

Caryn moved to approve the minutes, Robin 2nd, all approved.

FINANCIAL REPORTS

First National bank checking \$130,901.34 Colo Trust \$105,136.54 TOTAL OF \$236,037.88

Nancy made a motion to accept the finances as received, Fred 2nd, all approved.

CHIEFS REPORT

We ran 5 medical calls in January 2020; Compared to 9 calls in January 2019. We had 9 calls in December 2019, 7 medical, 2 fire related.

Caryn will call the Secretary of State, to find the SAM's number.

-Please see the Chief's February 2020 report for more information-

OLD BUSINESS

RFLFD SUPPORTERS UPDATE

Gerry, the President of the Supporters, he is still working on trying to reinstate the Supporter as a 501c3 organization. The Supporters have \$23,296.15 in the bank.

GRANTS

Nothing new until we get the SAM's number.

FIRE FIGHTING REIMBURSEMENT PAY FOR ASSISTANCE TO LARIMER COUNTY

Larimer County was rounding up all expenses that this illegal fire cost. Chief Hill thinks we should not go forward with this because we have no intentions in the future to be deployed for any length of time sending a fire vehicle and firefighters somewhere in Larimer County. He thinks this was an isolated call.

NEW BUSSINESS

INSURANCE REPRESENTATIVE

This report is above.

Black Mountain Tax and Consulting, our Accounting service, their monthly service rate is going up from \$225.00 a month to \$235.00 a month. Caryn signed the agreement and returned it. Fred made a motion to agree to the increase, Nancy 2nd, all approved.

The Republican caucus (Jim Newcomb) asked if they can use the Fire Station Saturday March 7, 2020 from 9-1. Chief Hill ok'd this. Caryn will let Jim Newcomb know.

Have we received our permit to operate an Emergency Medical Vehicle (Ambulance) for 2020? Evan Rau, EMS Officer will check on this.

Dan Defibaugh, RFL's DEO (Designated Election Official) brought up that the announcement for the self-nomination forms are out for any RF constituents who want to run for a Fire Board Seat.

ADJOURNMENT 7:35 pm