

Highgate Uses a Plethora of PACIF Perks

Highgate Town Administrator Heidi Britch-Valenta has learned to look to VLCT, including the staff of the Property and Casualty Intermunicipal Fund (PACIF), for help fulfilling a surprising range of the town's needs. In fact, she ranks VLCT right up there with the Northwest Regional Planning Commission, noting that she calls both numbers "frequently."

"We use VLCT for all of our templates – our contracts and policies," says Heidi. Over the last year and a half, she also had PACIF's underwriting team review all of Highgate's contracts and agreements, and she appreciates the risk management advice she received. In addition, "Jim [Carrien, Loss Control Supervisor] taught me how to read an insurance certificate when I have to request one from my contractor. I suspect that some small towns don't know how to read one, and understanding the language is a very important tool to have."

In April, Jim completed a facilities survey to identify hazards in Highgate's municipal building – comprising the town office, the highway garage, and the fire station – as well as the library, the arena, and the playground. Heidi was really impressed with his work. "I'd never had a visit like it," she says. "He was so helpful in pointing out issues – not from a punitive perspective but rather drawing our attention to things that needed to be addressed."

She explains that some of the problems were not obvious to people who didn't deal with them each day, but they could nevertheless become consequential should the Vermont Occupational Safety and Health Administration (VOSHA) conduct a surprise inspection. "Jim said that even though our garage was nice and clean, he still found things that could get us in trouble." Afterward, he sat down with her and systematically discussed each issue. "I took copious notes!" she says.



Besides Jim's attention to detail, Heidi also lauds his promptness in responding to her questions with answers that were always well thought-out and thorough. She calls both Jim and Deputy Director of Underwriting and Loss Control Fred Satink "wonderful assets."

Money Saved *and* Money Gained. Highgate has also tapped into three PACIF programs that keep the town from having to pay for expensive goods and services.

The town's Highway Department participates for free in a [federally compliant drug and alcohol random testing pool](#) for its commercial motor vehicle (CMV) drivers. Through the same vendor, Highgate can also get free pre-employment drug testing for drivers to help the town hire suitable employees.

Highgate received two [PACIF Grants](#) in recent years: \$4,500 in 2019 for the town to buy and install vertical protective posts known as bollards, and \$2,965 in 2020 for a flammable liquids storage cabinet, an eyewash station, multiple road work safety items, and other equipment that is likely to reduce the municipality's risk of loss. Each grant is matched by an equal amount of municipal funding, which effectively doubles its purchasing power.

Last autumn, Heidi made good use of the [Employment Practices Liability \(EPL\) Referral Program](#). This pays for a member to consult with a qualified Vermont attorney in order to help the town avoid making a poor employment decision that could lead to a lawsuit. "That is such a gift," says Heidi, "because there is an inclination for small towns with small budgets to put off getting legal advice on every topic. It makes a huge difference in being able to flesh out all the legal issues and make the best choice."

These examples of how Highgate has availed itself of PACIF's programs would please the trust's founders. Providing practical, high quality risk management services



and programs is embedded in the trust's foundational documents, and PACIF staff encourage every member to make the best possible use of the current resources – just as Highgate does. Making them handy for every member is the goal.

David Gunn

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