Auto Risk Management for Fire Departments

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Volunteer fire departments have considerable exposure to auto and auto-related claims as part of their normal operations. Volunteers not only drive department-owned apparatus: they also respond to calls using their own vehicles (typically equipped with lights and siren), and claims can arise from either situation.

Volunteers driving their own vehicles are covered by their own auto insurance. In cases where a personal vehicle auto accident (in the line of duty) exceeds an individual's insurance limits, the town is protected by PACIF. To reduce the potential for adverse claim experience, the following practices should be incorporated into departmental SOPs or SOGs.

Apparatus Drivers

- Apparatus drivers should have their motor vehicle records (MVR) checked annually to ensure that there are no driving violations/convictions that suggest that the driver is a safety risk. This will also verify that the drivers have a valid driver's license. Forms for this purpose are available from the Vermont DMV. There is no cost for MVR checks for governmental entities. The department should establish some basic "standards" on what level of traffic violations are present an acceptable risk. High point violations, C & N, DUI, etc. should all be grounds for an assessment as to whether an individual should be permitted to drive department apparatus (assuming that person still has a valid driver's license).
- All apparatus drivers should undergo suitable training on the vehicle(s), maintenance, equipment operation and finally driving practice during non-call situations. A driving test completed by a qualified person should be satisfactorily completed to ensure that the individual is competent operating the apparatus.
- They should also adhere to the guidance (see below) for responders operating their own vehicles.

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Responders operating their personal vehicles

- All members of the department should certify annually that they have a valid driver's license and pledge to notify the chief (or designee) immediately if their license is revoked or suspended. In cases where the individual has no valid license, he or she should not be permitted to respond to calls as a driver.
- All members of the department should provide proof of insurance coverage (i.e. insurance card) and sign a pledge that they will maintain said coverage and that the coverage meets the minimum limits established by the department.
- The Vermont minimums for auto liability are inadequate to insulate the municipality in the event of a serious crash. Therefore, we recommend the department establish minimum levels of liability coverage for individuals responding in their own vehicles as follows:
- 100,000 bodily injury per person/100,000 bodily injury per accident
- 100,000 property damage

Some final points include: Anyone driving department apparatus should be at least 18 years old;

departments are encouraged to periodically provide drivers with some driving safety training, CEVO training, etc. to improve driver knowledge of risk and best driving practices and some of these best practices also apply to employees driving personal vehicles while engaged in municipal bus

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