

POLICY NO:	PS 001
POLICY TITLE:	AGE REQUIREMENT FOR COUNTY RURAL FIRE FIGHTING
DEPARTMENT:	PROTECTIVE SERVICES
APPROVAL DATE:	34-06-98 (June 23, 1998)
REVISION DATE: REVIEW DATE:	60-07-09 (July 28, 2009) ; 2017-03-04 (March 14, 2017)

Policy Statement:

In accordance with Jubilee Insurance Agencies and Seaboard Life Insurance Company, County of Vermilion River wishes to comply to the standards as set out in Volunteer Fire Brigade and Ambulance Accident Policy 119-3429.

Purpose:

The Council recognizes that no insurance coverage is available for any member of a volunteer fire department that is under 18 years of age or over 65 years of age without the proper endorsement from Jubilee Insurance Agencies. The County of Vermilion River realizes that 16 to 18 year olds and over 65 year olds can and do play a vital role in our volunteer Fire Departments. Therefore, County of Vermilion River wishes to define the age of County rural fire fighters.

Procedures And Regulations:

- 1. Liability Coverage: The County has \$17,000,000 in coverage for both general and automobile liability which more than fulfils the contractual obligations. Also, because of the Mutual Fire Fighting Agreement, all parties are covered at no additional premium.
- 2. Accident & Sickness: The volunteer fire-fighter is insured by the Volunteer Fire Department he/she is a volunteer member of. There are no territorial limits with respect to the accident policy. An Insured is qualified as:

Class 1 - All Volunteer Members between the age of 18 and 65 in good standing of a Fire Brigade operated by any municipality of the policyholder endorsed hereunder including any person, who at the scene of a fire, volunteers his services provided always that such offer of services is approved by the Fire Chief at the scene or someone acting on his behalf.

3. 16-18 year olds and over 65 year olds will be allowed to be on the Fire departments with some restrictions. 16-18 year olds must be supervised at all times, they are not allowed to work active fires and drive fire apparatus. These individuals will be allowed to train with

live fire and perform fire department duties at the discretion of the local fire chief. Over 65's are allowed all other duties at the discretion of the local fire chief. Individuals that are 16 - 18 and over 65 must register with the County of Vermilion River for insurance purposes before joining the fire department.

Under age and over age volunteers must be endorsed.

The Volunteer Fire Brigade Policy is an "accident" policy only and not a "life" policy. The insurance needs to be purchased by only one jurisdiction.