

EMC[®]
Insurance Companies

**Montana State Volunteer
Firefighter's Association
Insurance Program**



"Protecting You As You Protect Us"

Count
on **EMC**[®]



This brochure describes in general terms the wide range of coverages and options available to your fire district through EMC Insurance Companies' Montana State Volunteer Firefighter's Association Insurance Program. To tailor a program to your specific needs, contact your local EMC Insurance Companies' agent.

Comprehensive Coverages to Protect Your Assets

EMC Insurance Companies was founded in Des Moines, Iowa, in 1911. As a regional company, we are able to understand the local needs of you, our policyholders. EMC has proven this with thousands of policyholders in the region.

Here's why it should be your fire district's favorite too:

- With a wide range of standard optional coverages, EMC's Montana State Volunteer Firefighter's Association Insurance Program fits the diverse needs of your fire district.
- EMC's claims service personnel are experienced in handling governmental entity claims.
- Essential loss control and risk management services are available free of charge.

Fire Trucks and Other Vehicles

Liability and physical damage limits are available to fit your individual needs. Special coverage extensions include:

- **Stated Amount Insurance** — Provides replacement cost coverage and allows for the selection of the replacement cost value for physical damage coverage (comprehensive and collision for emergency vehicles).
- **Freezing Coverage – Fire and Other Emergency Vehicles** — Provides for loss to permanently attached special equipment of fire and other emergency vehicles.
- **Physical Damage Insurance – Employees/Volunteers Personal Automobile** — Provides up to \$200 or reimbursement of the physical damage deductible for employees/volunteers to employees/volunteers whose personal automobiles are damaged while responding to or directly returning from the scene of an emergency for the fire district.
- **Employees/Volunteers as Insureds** — Employees/volunteers are insured for automobile liability when operating vehicles owned and insured by the fire district.
- **Fellow Employee Coverage** — Employees/volunteers are covered for injuries that may be incurred by fellow employees/volunteers while operating vehicles owned and insured by the fire district.





General Liability

Coverage is available with a per occurrence limit up to \$1,000,000 and a general aggregate up to \$2,000,000 for bodily injury and property damage. Special coverage extensions include:

- **Additional Insured – Volunteer Workers** — Volunteers are insureds while acting at the direction of and within the scope of their duties for the fire district.
- **Additional Insured – Good Samaritans** — Provides liability protection for employees/volunteers of fire districts while acting beyond the scope of duties for the fire districts when they encounter the scene of an accident or medical emergency.
- **Emergency Medical Technicians** — Fire districts with EMTs and paramedics have protection for the rendering or failure to render emergency medical services.
- **Injury to Co-Employees/Volunteers** — Provides coverage for injury to co-employees/volunteers. This protects the fire districts, employees and volunteers for liability stemming from injury to their fellow co-employees/volunteers.
- **Non-owned Watercraft** — Provides liability protection for non-owned watercraft used by the fire district.
- **Boats (optional)** — Fire districts that own boats can purchase liability protection for the operation of their owned watercraft.

Portable Equipment

Coverage is available for your portable fire fighting equipment. Special coverage extensions include:

- **Replacement Cost** — Valuation of portable fire fighting equipment after a loss will be made on a replacement cost basis without deduction for depreciation.

- **Theft of Property from Fire and Rescue Vehicles** — Coverage is included for theft of the fire district's property from unattended fire and rescue vehicles.
- **Personal Effects of Firemen** — A \$1000 limit is provided for personal effects owned by firefighters due to loss, damage or destruction that occurs while enroute, during and returning from fire fighting or other emergency duties. No deductible applies.
- **Electronic Data Processing (EDP) Coverage Form/Computers (optional)** — Provides coverage to fire districts for their EDP equipment. Coverage includes virus, transit, and electrical disturbance, as well as mechanical breakdown.
- **Watercraft Coverage Form (optional)** — Watercraft owned by the fire district can be scheduled for physical damage coverage of the boats, including motors, lights, similar items permanently attached and trailers.

Property Coverage

Coverage is available for your personal property as well as buildings, if desired. Additional fire district extensions include:

- **Commandeered Property** — Provides up to \$250,000 in coverage for property that has been officially commandeered and subsequently damaged in the fire district's emergency activities.
- **Equipment Breakdown** — Provides protection for damage to the fire district's mechanical building equipment and steam boilers. Coverage includes protection for electrical damage, as well as sudden and accidental breakdown and explosion of steam boilers.
- **Automatic Commercial Property Coverage Limit Increase** — Coverage limits of commercial buildings and business contents will be automatically increased annually in an attempt to keep pace with inflation.
- **Agreed Value** — This form eliminates the co-insurance clause for commercial buildings and business personal property.
- **Broadened Property Extension Form** — Adds coverage for money and securities, accounts receivable, water damage, fire extinguishing system recharge, fine arts, spoilage coverage, cost of taking inventory, utility services direct damage, newly acquired or constructed property, personal effects and property of others, valuable papers and records, and property off premise.



PUBLIC OFFICIALS LIABILITY (Errors and Omissions)

Errors and Omissions insurance is available with limits up to \$1,000,000 per loss and a \$1,000,000 aggregate. Coverage is provided for board members, employees and volunteers.

HISTORY OF PAID DIVIDENDS

2004	\$102,585.42
2003	113,585.11
2002	120,639.46
2001	125,442.95
2000	121,762.94
1999	120,611.95
1998	101,015.39
1997	83,294.88
1996	71,420.99
1995	76,839.50
1994	31,147.58
1993	4,633.95
Total Return Dividends	\$1,072,980.12

About EMC Insurance Companies

Organized in 1911 to write workers' compensation in Iowa, EMC Insurance Companies has grown to a multi-lines organization with branch offices countrywide. Today, the various companies of EMC Insurance Companies are capable of serving the diverse needs of all sizes and types of businesses. In addition to its expertise in safety dividend groups, the company is a respected source for all types of commercial and personal lines of insurance, life insurance (individual and group plans), specialty lines and third-party administration. Make EMC Insurance Companies' Montana State Volunteer Firefighter's Association Insurance Program your program of choice.



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