

FIRE COMMISSIONERS  
SPECIAL MEETING  
FEBRUARY 25, 2013

The Clermont Fire Commissioners held a special meeting to review insurance quotes at 7:00 P.M. at the Town Hall. Those present were Chairman Mark Schiller, Commissioner C. J. Larsen, Commissioner Laurence Saulpaugh, Commissioner Raymond Bauer and Commissioner Harry Harned. Also present were John Myers, President Clermont Fire Company, Greg Fingar and Peter Fingar of Fingar Insurance.

There were three quotes obtained with all policies having a General Liability of \$10,000,00, General Aggregate on Umbrella liability of \$6,000,000, Blanket bond on all members \$50,000 and increased limit on Treasurer bond of \$200,000 and liquor liability. Fingar Insurance of Germantown, NY Total Quote \$10,973.00

Commercial Property	\$1207.00
Crime	\$ 250.00
General Liability	\$1128.00
Commercial Auto	\$2452.00
Equipment Floater	\$2116.00
Umbrella Liability	\$2223.00
Accident	\$1597.00

Kleeber Insurance of Valatie, NY – Total quote of \$11,156.00

The umbrella aggregate would be increased to \$6,000,000 at no charge. Adding \$50,000 death and dismemberment for premium of \$216.00.

Commercial Package	\$9428.73
Commercial Crime	\$ 490.00
Accident & Sickness	\$1021.00
Death/Dismemberment	\$ 216.00

VFIS (Quilty Dwyer & Larkin Insurance Company) of Kingston, NY – Total quote of \$14,750

Property	\$2875.00
Fidelity Bond	\$ 374.00
Portable Equipment	\$1084.00
Automobile	\$4528.00
General Liability	\$1386.00
Management Liability	\$ 425.00
Umbrella/Excess Liability	\$1750.00
Accident & Sickness	\$2328.00

Greg said that the accident policy covers all members, Commissioners and Officers and that the District can legally pay for this coverage. The management liability policy covers for slander and ethics. John Myers asked if there is earthquake and flood coverage in his policy. Greg said that there is. The building coverage is \$1,419,000.00. He

explained that the umbrella covers liability coverage over the limit amount. The Commissioners thanked Greg and Peter for attending and answering the questions.

The Chairman asked what the board recommends. Commissioner Bauer is recommending VFIS. John Myers has asked several fire companies about the response after Hurricane Irene damage and that they had problems with Utica National. There was better response from VFIS.

He also asked if we could be sued for not taking the lowest bid. Commissioner Harned said we are bound to take the lowest bid because we are using taxpayer money.

A motion was made by Commissioner Harned to accept the bid from Fingar Insurance at \$10,973, the lowest bid. The motion was seconded by Chairman Schiller. A roll call vote was held:

Harned, aye; Bauer, nay; Larsen, aye; Schiller, aye; Saulpaugh, abstaining. Motion passed.

Commissioner Larsen noted that we are obligated to take the lowest bid but it is difficult to compare the bids.

Chairman Schiller noted that it appears that the Company is only paying for personal property and building coverage. The company is not paying anything for the liability, which can be addressed at a later time.

Chief Rifenburgh, who was not present, asked if the Commissioners could approve the spending of \$25.00 each drill night. A motion was made by Commissioner Larsen, seconded by Commissioner Saulpaugh to approve. All in favor. So carried.

Chairman Schiller thanked Commissioner Bauer and Commissioner Saulpaugh for working on these insurance bids.

A motion was made to adjourn at 8:00 P.M. by Commissioner Harned, seconded by Commissioner Larsen.

Respectfully submitted,

Mary Helen Shannon  
Fire District Secretary