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EMPLOYMENT PRACTICES UPDATE:

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We welcome comments,
suggestions and questions
from our readers.

Write to:
Editor, VFIS News
P.O. Box 2726
York, PA 17405

E-mail: vfisnews@vfis.com



"Whatever Normal Would Be Today"

VFIS helps Gulf Coast ESOs recover from one of the biggest natural disasters in recent history.

Aaron K. Shaffer
Copywriter/Marketing Coordinator

This article deals with the response to Hurricane Katrina. It is not meant to downplay the significant destruction that Hurricane Rita wrought. Hurricane Rita was a separate large-scale natural disaster, and due to editorial concerns we are unable to cover both. However, we have included photos of both Hurricane Katrina and Hurricane Rita destruction. Also, any donations made to the Hurricane Katrina funds (see sidebar, page 8) will also be distributed to those affected by Hurricane Rita. 🌀

When news of Hurricane Katrina began pouring in on Monday, August 22, 2005, employees at our affiliate office in Baton Rouge believed the storm would not directly hit their area. After all, they had dodged major destruction during Hurricanes Andrew and Lily. But Lynda Vince, the owner of Special Risk, (also known as VFIS of Mississippi/ Louisiana), was still concerned, and rightfully so. Her staff of five handles over 600 VFIS accounts, and she suspected some might need their help.

Following is the story of Lynda's team and their response to the needs of emergency service organizations along the Mississippi and Eastern Louisiana Gulf Coasts after the Category 4 Hurricane struck. Also captured here is the remarkable resilience of emergency responders in the face of the chaos during and after Hurricane Katrina.

Preparing for the Worst

As the weekend approached and the media's coverage of the storm became national news, Lynda began to realize they would not be spared. "My biggest concern at that time was what would happen if New Orleans took a direct hit. I never thought the devastation in the Mississippi Gulf Coast and eastern Louisiana Gulf Coast would be like this. It never entered my mind."

To prepare for possible damage, they made a list of the areas they felt were in the hurricane hit zone, and wrote down multiple contacts and telephone numbers. On Friday and Saturday they began calling emergency service organizations that they insured to discuss storm preparation. "Moving the vehicles to higher ground is very critical," explains Lynda. "Jefferson Parish moved 85 vehicles to Baton Rouge and the balance to higher ground. They prepared the best they could."

On Friday, August 26, Chief Larry Hess of St. Tammany's Fire Protection District #1 was leaving the office headquarters when he learned that the storm was turning from Alabama toward Louisiana.

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By the time he got home, hurricane coverage was the hot media topic. He quickly set up a meeting for 7:00 a.m. on Saturday. At that meeting, they started implementing their hurricane plan: arranging alternate staffing, boarding up windows, and moving assets from fire stations near Lake Pontchartrain to other areas.



In The Storm

Around midnight on Monday morning, St. Tammany felt the squalls of the storm. “I was in the command post,” Chief Hess explains. “Our parish emergency center had been activated, and we were in contact with them. At 3:00 a.m. we were in the storm. There seemed to be a lull for a while. During that lull, we still had communications.”

A report came in that a tree had fallen on someone. “We sent our guys out to do a snatch and grab,” Hess says, “just get the guy out and get back to shelter.” But when they arrived, the man was already dead. Trees were falling across the firemen’s paths, live wires were coming down, and it looked like they were going to be stranded. He adds, “We lost our radio tower, so communications became very problematic. About two hours later,

that rescue squad returned, and I want to tell you, these four guys were really enlightened by the time they got back. At that point, we made the decision that nobody else would leave.”

Transcending the Dark

By 1:00 pm, since the storm was passing, emergency service personnel from St. Tammany were able to get out on the road for their first



assignment: clearing debris from the streets. Chief Hess describes the scene. “City workers, parish workers, our fire department, and a number of other citizens started clearing the roads. We had trouble receiving alarms, because there were no communications.” They sent rescue-trained personnel toward the lake, where they expected the largest impact, but they could not get there; the lake had left its boundaries and had traveled about two miles inland, to a depth of about

5 feet. “It was unreal,” Hess recalls. “Unbelievable.”

The next day, the storm subsided enough so they could join the sheriff’s office on the south end of the district near the lake properties. About 150 emergency responders worked together, with around 30 boats. All that night, they rescued

people from the tops of cars, roofs, and so on.

Chief Hess remembers, “That night, it was pitch black. There was the absence of any light, and it transcended dark. It also transcended quiet, to the point where

we could hear conversations from people on roofs, but they were nowhere to be seen.”

As light broke, those trained in urban search and rescue (USAR) began using helicopters to rescue more stranded residents. They were able to remove about 2,800 people over the next few days, many from immediate danger.

After the Storm

On August 30, the day after the storm hit, the Special Risk staff left their homes, weaving through downed trees, power lines, and debris to get back to work. Once there, they armed themselves with their own emergency tools: a generator, a fan, and several cell phones. They knew the work would be difficult. “The news that we were getting from TV and radio outlets was that there was total devastation,” Lynda recalls.

The office staff began putting in 12 to 14 hour days, and 7-day weeks. Lynda’s group concentrated on calling their customers to see how they were faring, but that proved frustrating. “Phone service was very spotty. We would dial a number sometimes 50 times. Redial, redial, and redial. And when we left the office I would go home and start dialing from my home. We called day and night.

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And eventually we would get someone.”

Meanwhile, our VFIS agent in Jackson, Mississippi, Billy Horne (Wellington and Associates), was busy contacting all of their insured departments across the state, regardless of whether they resided on the coast, trying to determine who the adjusters needed to see first. “Cell phones were down and lines were down,” says Billy, “and what we ended up doing was going through the county EMS and fire directors to make contact through them.”

What were Billy Horne and the Special Risk staff hearing about their local ESOs? Many had damage to or had lost their homes. Exhibiting the unusual resilience of the emergency response community, they wrote their homes off and continued doing what they could to save lives first.

Lynda remembers one Mississippi fire chief telling her that he lost his home and everything he had. His parents, his brother, his sister and their families had also lost everything. “A lot of our local people, regardless of how bad their stations and their homes were, went to New Orleans to try and help.”

Help from Many Directions

In the first month following the hurricane, St. Tammany had 40 working structure fires. For the first three days, there were no communications. “We were left to our own devices in Slidell and Tammany Parish,” says Chief Hess, “because we could not even talk to the other side of the parish where the emergency operation center was located. We had no idea of what was happening in the outside world, and the outside world had no idea what was happening to us.”

Help in the form of Task Force Number 1 arrived on the third day, as FEMA’s USAR from South Carolina joined the effort with physicians, specialists, and equipment. “They began assisting us with the overwhelming, massive rescue effort that we had. We continued fire suppression activities 24 hours a day, 7 days a week for about 6 weeks. We searched 30,000 businesses and residences in a little over two and a half weeks.”

On day five Division 3 of the Mutual

Aid Box Alarm System (MABAS) showed up with 52 Illinois firefighters with apparatus. Chief Hess recalls, “MABAS blended right into our organization, allowing the personnel to get some relief from the tremendous, laborious, physical work of being in the sun all day performing rescues and fighting fires all night. It also gave our guys the opportunity to go to their own properties.”

Over the next four months, St. Tammany had help from fire departments from Georgia, Florida, Kentucky, Maine,

Michigan, New York, and as far away as Oregon and California. Since December, the department has been back on its own.

Recovery Efforts

VFIS claim adjusters began flying into the Gulf Coast Region on Wednesday, August 31, and VFIS and Special Risk made certain that they were able to help. “Citizens were not allowed to go into many areas of Mississippi and Louisiana,” said Lynda, “but we utilized our contacts

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The Scope of Katrina: BY THE NUMBERS



- Hurricane Katrina is the **single largest natural disaster** in FEMA’s 26-year history.
- **Forty-four states** and the District of Columbia received Presidential emergency declarations following Hurricane Katrina, the most declarations made for a single disaster in FEMA history.
- More than **107,344 damaged roofs** have been temporarily covered by FEMA’s Blue Roof program, the most roofs covered following a single hurricane in Blue Roof history.
- Since Hurricane Katrina, **53 million cubic yards of debris** have been removed in Alabama, Mississippi, and Louisiana.
- More than **\$8.3 billion** has been paid out to National Flood Insurance Program policyholders.

Source: FEMA

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with emergency services organizations and law enforcement to get the adjusters in there. It was critical that emergency service organizations have everything they needed to do the job.” Because Lynda and her team were prepared, VFIS adjusters were the first adjusters in any of the hurricane areas. VFIS adjusters were on site for over two months, leaving only briefly during Hurricane Rita.

Lynda was grateful for the help her team received from fire services. She reports that Chief Scott Berthelot of the Harvey Volunteer Fire Department in Jefferson Parish (just ten miles from New Orleans) came up to Baton Rouge to pick up the adjusters and drive them to their destinations. “Scott was an unbelievable help,” she says. He called a fire chiefs meeting in Jefferson Parish, made a list of all the locations that were damaged, and faxed it to Lynda so that the adjusters would know where they were going. Other chiefs helped transport adjusters to different parishes.

Chief Berthelot not only helped by getting the adjusters to the departments insured with VFIS, he even housed two adjusters at his fire station for about three weeks. “Our main concern was trying to get these fire stations back to normal as soon as possible. As you can imagine, contractors around here are scarce,

there is a backlog of at least six to eight weeks to get any type of work done. A lot of fire departments had quite a bit of damage, and I wanted to help to get people adjusted and get our departments on the contractors list.”

Keith Davidson, Special Risk’s Sales Manager, also led a group of adjusters into Parish and Hancock Counties. Since there were no communications, the adjusters returned to the Special Risk office and used the telephones there. Once they got in touch with the VFIS Claims Department, they began advancing money immediately so fire departments could begin clean-up efforts, limiting the additional damage from mold and mildew.

Lynda was glad for the help of the VFIS adjusters. Because of the lack of hotel room vacancy in the area, many of the VFIS adjusters stayed in the homes of the Special Risk staff, so they had a chance to observe them in action. “The adjusters were a wonderful group. They worked in almost primitive conditions. They didn’t complain. The job they did was just unbelievable.”

Part of the reason that VFIS and Special Risk are able to focus so quickly on assisting their customers and paying claims is because of the unusual bond they have with them. Keith sums it up best. “Emergency responders are our focus.

That’s why we have a close relationship with the fire service. Everybody in our office deals with the fire service; they’re our friends and our extended family, and that’s the way that we treat them.”

Going Beyond the Expected

In addition to housing VFIS Claims adjusters, Lynda also housed some New Orleans evacuees in her home. Demonstrating a desire to help even further, the Special Risk staff worked with a deli to deliver 1200 boxed lunches to Hancock County in Mississippi for those who had lost everything.

Special Risk also acted as a clearing-house for fire equipment and apparatus. Keith explains how they decided to channel some of their efforts: “We championed a relief effort mostly in Mississippi because they were in such bad shape. The state fire marshal was taking care of Louisiana. There wasn’t a coordinated effort started in Mississippi, so we started something here. We began calling people that we knew had surplus equipment or had gotten grants and had old equipment they were no longer using. We sent out a bulletin across the fire chiefs’ network here in Louisiana to get things started in the state of Mississippi. We also called VFIS and they put a notice out to all of their contacts. Then our phones started ringing, and I was getting more calls from people wanting to donate stuff than we were getting in claims calls.” Eventually, Special Risk handed over the relief effort to the Mississippi fire service.

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VFIS offers an adaptable press release that you can customize to provide your community with hurricane safety tips.

To download this document, visit <http://www.vfis.com/store/downloads/downloads.htm>.

Also, check out our next issue for Hurricane Guidelines from VFIS Risk Control.



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“Whatever Normal Would Be Today”

For many responders and citizens in the Gulf Coast Region, the focus has been to reestablish fire protection and try to get back to normal lives. Or, as Chief Berthelot puts it, “Whatever normal would be today.”

Jefferson Parish received mostly wind damage, according to Berthelot. “Of our three fire stations, two sustained wind damage, and the wind tore everything apart. We lost a roof, had wall destruction, and had mold and mildew damage. We lost a portable building, which was crushed by the wind. Our oldest station, made of cinder block, sustained the least damage. All of our stations had a lot of water damage inside the interior. The station that had damage was covered by VFIS and is now back to 100%.”

Four of St. Tammany’s seven firehouses received major damage. Four Suburbans and pickups were also destroyed. But according to Chief Hess, it’s the firefighters who lost the most.

“Thirty-six of our 130 firefighters are homeless; their properties were either totally annihilated or vaporized without a brick being left, or barely anything was left. The rest were so heavily damaged

that (as of January 6) no one is back into their home yet.

Their families were dispersed all over the United States.”

They soon experienced issues with separation, because many of the younger firefighters were not able to get their families back into Louisiana for several months. Hess says, “Two that I know of still have family out of state, one in California. Our next issue obviously became obtaining temporary housing so they had a place for their families.” Because of the separation strain, the damage, and the long hours of hard work, some responders were beginning to deal with “Critical Incident” stress. “It took some time,” he explains, “but all of our guys that needed trailers got trailers and started bringing their families home. While their lifestyles certainly had changed, the situation was vastly improved from having your families live hundreds of miles away.”

Station renovations are continuing, and many are not completed. “This was a difficult time. I won’t kid you,” admits Hess. “To see your community sustain this large gaping wound, and to see its people just completely dumbfounded by the level of destruction, and the hopelessness of

‘how do I cope?’ ‘what is tomorrow supposed to be about?’ [This] in a community where that was never, ever, a thought.”

He says that one of the bright spots has been VFIS. “VFIS is responsive and professional, and they stepped up and made sure that they were a very positive aspect in this whole thing. I’ve got absolutely no reason to say that other than the fact that it was absolutely the way it was.”

A Long Road to Recovery

Keith, a volunteer firefighter himself, has seen the strain that Hurricane Katrina has placed on Gulf Coast responders. “For the state of Louisiana to return to some form or semblance of normal we’re looking at a minimum of 10 years.” He explains that area ESOs are really hurting because the tax base has dwindled, since it’s the tax funds that support many of the Gulf Coast fire departments. This means that a large part of their budget has been cut. Keith says the outlook for future funding is “grim at best,” and reports that ESOs in some areas of the Gulf Coast have had to borrow money just to operate.

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According to Billy Horne, Mississippi is going to take “at least three to four years to get back to where they were prior to Katrina.” Some of the counties further inland are making repairs now, but a lot of departments on the coast are in clean-up stage, hauling off debris, etc. “Many of them are still working out of FEMA trailers,” he says.



WHAT CAN YOU DO?

You can help in two ways. First, a fundraiser has been organized to help the individual firefighters who have lost homes and property (see sidebar on page 8). Second, your department can help by donating used or new equipment to Louisiana and Mississippi ESOs by visiting www.adoptfirehouse.com. ❄️

Insurance NFPA “Annex D”

Since 1969 VFIS has been providing insurance coverage to emergency service organizations and shortly thereafter began advocating safety, particularly vehicle safety in the emergency service industry. Today we remain a leader in providing risk management and safety programs to the fire and emergency medical service. Our risk control, education and training programs serve as the model in many states, particularly regarding safe vehicle operation. Our programs have been, since day one, based on real-world loss experience, the application of fundamental safety concepts, using fire service personnel in their development, and doing what is best for the emergency service community.

Recently we have taken the position of voting against “Annex D,” a provision of the NFPA Standard on Emergency Service Vehicles. Fundamentally we concur with “Annex D’s,” content with one major exception: the removal of apparatus manufactured prior to 1980. VFIS wholeheartedly concurs that vehicle design, maintenance, use, and training are integral components of vehicle safety. We support regular testing and inspection of all vehicles to assure functionality and operability. It is also our view that converted vehicles should be removed from service and replacing them should receive the highest

funding priority from the Assistance to Firefighter Grant programs.

We are concerned, however, that this type of unfunded mandate also establishes new standards of care for fire departments, that may indeed not be justified mandates. In addition, for those communities which cannot afford to replace apparatus at the suggested frequency may result in a reduction in fire protection for the community. Merely because a vehicle is 25 years old, in and of itself, is no reason to mandate its replacement. There are many quality, reliable apparatus from the ‘60s and ‘70s that provide communities with appropriate and needed protection. The most important component of serviceability remains maintenance, use, and training, not age.

We encourage you to read and understand the components of “Annex D,” as the overwhelming majority of the items are in the best interests of your organization and the people you serve.

We also understand that not every vehicle can be replaced immediately. We encourage you to act sensibly and reasonably in the procurement, use, maintenance, training, and retirement of your vehicles.

VFIS is currently conducting further research on the issue and will advise when that research is available. ❄️

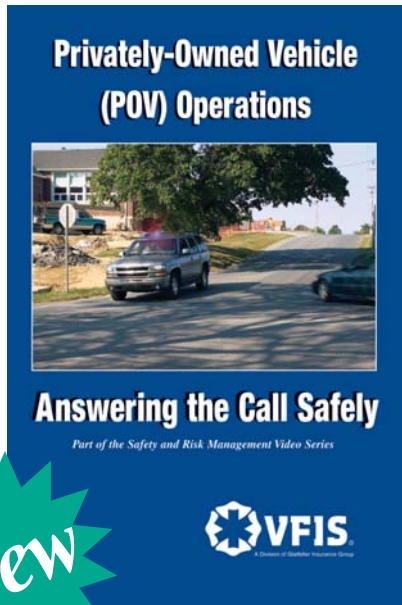
News You Can Use

New Jersey Fire Chiefs Honor VFIS’ Bemis

At the 2005 New Jersey Expo, the New Jersey State Fire Chiefs Association conferred honorary membership upon Mel Bemis, Regional Sales Manager for VFIS of New Jersey. Honorary membership from the association is extremely rare and prestigious – Mel is one of only three individuals ever to receive this award since the Association’s inception in 1905. It is granted to an individual who has rendered outstanding service to the Association and fire service.

Mel Bemis (left) receives honorary membership to the New Jersey State Fire Chiefs Association from President Bernie Cohen.






New

VFIS POV Program Now Available

To aid in the national effort of reducing privately owned vehicle (POV) crashes, VFIS' Risk Control and Education & Training Services have developed a new training program. This program, part of our Safety and Risk Management Video Series, helps emergency service officers provide proper training and develop standard operating guidelines and other management tools to help reduce the risks associated with driving POVs.

Privately-Owned Vehicle (POV) Operations: Answering the Call Safely includes a DVD Training Program, an Instructor's Program Kit CD, including an Instructor's Participant Guide and Safety Communique, and a safety poster.

To order, visit www.vfis.com or call (800) 233-1957, ext. 7964. 

Innovation, Claim Service, Education and Training — The VFIS Tradition

For over 35 years VFIS has been providing insurance to emergency service organizations. Mr. Arthur Glatfelter, founder and current Chairman, started VFIS because of a concern he had with how volunteer firefighters were insured against injuries that occur while protecting their community. As Art said, "Here we have a group of people just from sheer dedication that are willing to jump out of bed at 2:00 in the morning to help put out a neighbor's fire. I have always maintained that they ought to have the very best protection that a community could afford."

Today, VFIS continues the tradition Art Glatfelter founded by continuing to learn about the emergency service community. In Art's words, "Rather than putting something together that we think is what they want, we put together something we knew they needed."

It is interesting to note that during our first quarter of a century in business, VFIS developed over 40 coverage enhancements to the standard property and casualty policy. Our Accident and Sickness policy is an innovation in and of itself. Its concepts and ongoing enhancements are a sensation in the insurance business. While other vendors may have copied aspects of our program, innovations such as our weekly permanent physical impairment benefit are only available through the VFIS program.

Continued innovation is only part of the VFIS tradition. As Art said many years ago, "There is no question that we are in a business of paying claims and not selling insurance policies."

Innovation and commitment to claims service are complemented by our goal of enhancing the safety of Emergency Service operations, as illustrated by providing more than 500 presentations to over 20,000 emergency service personnel in 40 states in 2005.

These three precepts summarize our commitment to you: innovative products designed to meet your ever-changing needs; a focused Claims Department; and educational programs developed and implemented to help you. Thank you for your continued confidence in VFIS.

Dave Wyrwas, CLU, CHFC, CIC, APM
President, VFIS

IAFC Volunteer Combination Officers Release "Lighting the Path of Evolution, The Red Ribbon Report"

The fire service continues to evolve. Volunteers continue to dwindle while consolidations and mergers continue to occur. With these changes, the numbers and types of combination fire departments has expanded. In response to this change, the Volunteer Combination Officers of the International Association of Fire Chiefs has published "Lighting the Path of Evolution: The Red Ribbon Report — Leading the Transition in Volunteer and Combination Fire Departments".

This 37-page report outlines indicators of change, from volunteer to combination systems, strategic planning, designing a combination system, key operational aspects to evaluate, model combination departments, and includes several addendums.

The document may be downloaded from their website, www.vcos.org.


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As a provider of insurance coverage for emergency service organizations, VFIS believes that we have an obligation to help the fire and rescue personnel who have suffered a personal loss while protecting their neighbors. Accordingly, we are supporting the efforts of the Louisiana State Firemen's Association (LSFA) and the Mississippi Fire Service by supporting their relief funds. VFIS has made a contribution to each state fund. We encourage you to financially support the efforts of these organizations.

Please note that the LSFA has created a Board to oversee this Katrina Relief Fund. In Mississippi, the Mississippi Law Enforcement & Firefighters Katrina Relief Fund was created with oversight by both the law enforcement and fire service personnel.

Thank you in advance for your support of this worthwhile cause. 

Contributions for Louisiana Fire and Rescue personnel can be sent to:

LSFA Hurricane Katrina Fire Service Relief Fund
c/o Mr. Erlo R. McLaurin, Jr., LSFA Treasurer
140 LeBlanc Street
Pontchatoula, LA 70454

Support Mississippi Emergency Service personnel by contributing to:

Mississippi Law Enforcement & Firefighters Katrina Fund
MS Department of Insurance, c/o Larry Barr
P. O. Box 79
Jackson, MS 39205-0079

In Mississippi, you can specify that your contributions be specifically used for fire and rescue service personnel on your check.



**Please Route To Your
Local Emergency Service
Organization**

VFIS News
P. O. Box 2726
York, PA 17405
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www.vfis.com

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