#### **FAIRA** Board of Directors:

**Chief Bill Paskle, President Alpine Fire Protection District** 

Risk Mgr Jonathan Wilby, Vice President Orange County Fire Authority

Chief Howard Wood, Treasurer Vacaville Fire Protection District

**Chief Mark Johnson, Secretary Fresno County Fire Protection District** 

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Mason Valley Fire Protection District,
Nevada

Chief Eric Walder
South Placer Fire Protection District

**Chief Richard Pearce Tiburon Fire Protection District** 

#### **FAIRA Contacts:**

Susan Blankenburg, General Manager Marco Guardi, Sr. Loss Control Consultant

Arthur J. Gallagher Brokerage Consultants: Britni Parsons, Client Service Manager Ron Green, Certificate Unit FAIRA Provides Insurance
Protection, Loss Control, Training &
Education and other specialized Risk
Management Services for Fire
Protection Agencies in the states of
California and Nevada.

Call for more information or assistance in joining the **FAIRA** organization:

Susan Blankenburg (415) 536-4005

Or

**Britni Parsons** (415) 288-1671

Visit the FAIRA website:

www.faira.org



# FIRE AGENCIES INSURANCE RISK AUTHORITY

1255 Battery Street, Suite 450 San Francisco, CA 94111 (415) 536-4005 FAX: (415) 536-8499

# **FAIRA**

The Insurance Coverage Solution for Fire Agencies



- ✓ Broadest insurance coverage available today exclusively for fire and emergency service agencies
- ✓ Lowest stable premiums available due to size of FAIRA members collective premium
- ✓ First-class prompt claims handling by expert Fire Service Claims Administrators
- ✓ Proactive Risk Management - assistance, including educational materials, contract review and Web Based learning centers

# 107 Fire Agencies in California and Nevada Depend on FAIRA

Fire Agencies Insurance Risk Authority (FAIRA) is a Public Agency that was created and managed by Fire District Chiefs and Fire District Directors. The FAIRA Joint Powers Authority is owned entirely by participating Fire Protection Districts and Agencies, and functions solely for their benefit.

Formed in 1988, FAIRA addressed the Risk Management needs of fire agencies that were abandoned by traditional insurance companies in the hard market of the 1980s. With 25 years of service to our members, FAIRA is a mature, experienced and financially secure insurance pool of public agencies.

FAIRA provides comprehensive property and liability insurance coverage, along with a wide range of Risk Management services:

- Web Page with Links to Insurance Carrier, Broker and Target Safety
- Risk Management and Insurance Manuals
- Training and Education Materials
- Free Access to Law Firm for EPLI Questions
- Contract Review
- Loss Control
- Experienced Specialists in Fire Service Claims Adjusting

FAIRA continually evaluates the evolving challenges of fire agencies and local government, seeking solutions in anticipation of member needs, as well as providing comprehensive, competitively priced insurance coverage and Risk Management support to our members.

## **FAIRA Coverage Benefits**

FAIRA's policy provides its members with an insurance program that covers:

Property

**General Liability** 

# Paramedic/EMT Medical Malpractice

Employment Practices Liability
Auto Liability
Auto Physical Damage
Garage Liability
Drones

**Garage Keeper Legal** 

Cyber

Crime

Boiler and Machinery
Emergency Services Equipment



## **Limits provided include:**

**Property** 

**Replacement Cost** 

Not to exceed Agreed Value for Contents

General Liability \$11,000,0

Medical Malpractice \$11,000,0

Employment

Practices Liability \$11,000,0

Drones \$1,000

Auto Liability \$11,000

Auto Physical Damage Agreed Value

Cyber \$11,000

**Crime** 

Employee Dishonesty \$1,000,00
Forgery or Alteration \$1,000,00
Computer Fraud \$1,000

#### **District-Associated Auxiliaries**

Volunteer organizations and fundraising associations are also covered

### **Automatic coverage extensions include:**

- Special Event Liability
- Equipment Breakdown
- Equipment Re-<u>certification</u>
- Medical payments under Auto Liability \$10,000
- Coverage for Medical Director's administrative duties
- Scheduled search and rescue dog sublimit \$20,000

(If any difference is found between the terms reflected above and the actual policy, the policy provisions shall prevail.)