

# Private firm says local fire department could reclaim thousands through service charges

Written By PETER RICHARDSON

Local Fire Chief Brad Lemaich and Chris Carrier, of the company Fire Marque, presented to Shelburne Council on Monday, with the pair indicating the municipality may be able to tap into an often forgotten about initiative that could bring in thousands of dollars.

Fire Marque is a Canadian company that recovers money from insurance companies for local fire department service charges from structural fires.

There are many things used in fighting a fire that are not reusable by the department. Things such as oil spill absorbents, foam, and even wear and tear on equipment. Most insurance company policies have money set aside in the policy to pay for department service charges, however they are not often relinquished. They can range from \$1,000 to \$25,000 or perhaps more, depending upon your policy.

As an indicator, under provincial legislation, fire departments are able to recoup these fees for vehicular incidents, and Chief Lemaich stated that currently they collect between \$40,000 and \$60,000 annually. Fire Marque, collects these funds, from the insurance company and returns them to the fire department on a 30/70 split, with the department receiving the lions share. Chris indicated that the potential return for the fire department, could be in the millions of dollars over time. This obviously, would help reduce the cost of funding the department for the Town.

How the process works, is quite simple. The Fire Department submits a standard incident report to Fire Marque. Fire Marque then reviews it, contacts the insurance company involved and tries to recover the funds. If no funds exist, or if they are unable to recover money, the file is returned to the department and no bill is presented for the 30 percent. If money is recovered, 70 percent of it is returned to the fire department, which can then allocate those funds accordingly. The funds may be used for public education programs, firefighter training or capital purchases. Since these funds are a natural part of the insurance policies, accessing them will not increase the insurance premiums and there are no deductible charges for this coverage.

As far as Fire Marque knows, they are the only company in Canada supplying this service and they have the experienced personnel and the experience to handle the job, Carrier says.

There is a famous quote from oil well firefighter Red Adair, which pretty much sums up this fact. It goes, ? If you think hiring a professional is expensive, try hiring an amateur! Insurance companies are not easy to deal with and most municipalities do not have the time, the staff or the expertise to do this job themselves. FireMarque currently service over 140 municipalities, with no complaints.

## **OPP costing report**

In other business, CAO Denyse Morrissey gave her report on the OPP costing, stating that of the 11 steps outlined in the OPP guide to costing, Shelburne is currently at step four and expect to see a new costing presentation in May of this year.

Barring some unforeseen circumstance, there will not be any consultants hired to review this costing. There will be a public consultation associated with this costing and the online engagement process will commence on March 23. It is expected that the public meeting will fall within two weeks of the presentation of the OPP costing.

Although Council has up to six months to respond to the costing, it is expected that they will not take that much time with this second costing process, as there is really no other alternative considering recent events.

### **In other news**

Shelburne has recently received a Gold award for its new website, from the Association of Marketing and Communication Professionals.

The Town also received a letter of commendation from the Chief of Emergency Management in Ontario, for their total compliance with the guidelines of the Ministry of the Solicitor General.

Finally, the EDC has asked Council to approve the appointment of Tammy Austen, Dories Bouma, Lorna Hashem and Dan Sample to the Shelburne EDC, which they have done.