

Nichols Fire District Monthly Meeting

December 17, 2014

Attendees

Commissioner Doug Doyle
Commissioner Rick Perachio
Commissioner Ron Butz, Sr.
Tax Collector Hank Owen
Chief J. Brian McGovern (arrived late)

Treasurer Barbara Plofkin

Absent
Secretary Curt M Robinson

(Transcribed from recording by Secretary Curt Robinson)

Meeting called to order at 19:07

Note that the original meeting was scheduled on December 16, 2014, but was moved due to lack of quorum on that day.

1. November 2014 Meeting Minutes

Commissioner Doyle asked if there were any questions about the report that was presented. Motion made by Commissioner Butz, seconded by Commissioner Perachio. Passed unanimously.

2. Tax Collector Report

Mr. Owen presented his written report. Receipts were almost \$1,132, which is consistent for this time of year. There were 70 delinquent letters sent for payers who owed more than \$300. Treasurer Plofkin asked if about \$49,000 remaining for 2014 was normal. Mr. Owen reported that it was normal and we usually get it down to about \$20,000 by the end of the year.

Motion to accept by Commissioner Perachio and seconded by Commissioner Butz as published. Unanimously approved.

3. Treasurer's Report

Treasurer Barbara Plofkin presented her written report.

- Treasurer Plofkin reported that the column alignment issue had been resolved.

- There were some other items with “Zeros”, these were items that had been deleted, but didn’t come off the report
- Commissioner Doyle reported that the “Capital Fire Equipment” line was currently spent at 125% of the budgeted amount (\$43,200 budgeted and spent at \$54,200). The Chief will determine how he will move other items around to cover this.
- Commissioner Doyle asked Tax Collector Owen about the previous “overcharge” that we had with 60/90 Merritt Blvd is resolved. Mr. Owen indicated that the Town is getting constantly challenged on the assessment. He also reported that, with regards to overpayments, he will need to get with Treasurer Plofkin to address this because of a lower assessment vs billing done on an outdated list, which may be on the order of about \$5,000. Mr. Owen confirmed that the numbers are current and the previous large amount has been resolved.
- Treasurer did report that Secretary Robinson did setup the email of treasurer@nicholsfire.com.

Motion to accept by Commissioner Perachio and seconded by Commissioner Butz as adjusted. Unanimously approved.

4. Introductory Interviews

There were no introductory interviews.

5. Correspondence and Invoices

- Bill from Whelen and Rolleri for \$6,500 for the annual audit
- Notification from SWRCC for the charge for next year’s annual charge to the Town of Trumbull is \$90,785.20 (a 3.4% increase) The Nichols portion is 20.547% or \$18,653.64. This will be for the 2015-2016 dispatch budget year.
- Commissioner Perachio submitted the 50 hours of time spent reviewing files to John Butz. They will be paid at \$20/hour, for a total of \$1,000.

6. The Insurance Exchange - Michael Wiederlight – Insurance Review

- There was no change to the initial policy.
- He presented a “Side Reliability” clause, which will be talked about later
- The first folder was on the liability insurance.
 - Page 4, an optional term life insurance policy is available. However, it was noted that this overlaps with the AD&D policy and a group term policy could be gotten cheaper
 - Page 5, lists who the policy is covering
 - Page 6, limits of insurance. \$5,148,000 is the policy maximum
 - Page 2, pricing for the policy.

- The blanket was increased by 5%
 - There was some cyber liability insurance included for \$400, unless you wanted to add the additional cyber policy rider.
 - The pricing was essentially flat.
- Page 6, Blanket building policy. Includes the 3 physical locations, not the vehicles (which are covered separately). There was no change to the coverages.
- There is a “Portable Equipment Floater” with no limits.
- Pollution Cleanup Policy is included now. Does not cover that previous issue with the back garage
- Liability Insurance, Page 10, \$1,000,000 per occurrence with \$10,000,000 general aggregate for named operations. With additional \$10,000,000 umbrella coverage.
- Liability Insurance, Page 11, shows coverages.
- Commissioner Perachio asked if, because our budget is \$1,000,000, do we need to consider raising our liability on the Treasurer or Tax Collector. It was noted that there is specific insurance for these at \$1,000,000 each.
- Page 13, Cyber Liability coverage, covers 30 claims or suits, but is limited. A separate presentation will be made.
- Vehicle is \$1,000,000 with \$10,000,000 aggregate. There are additional coverages per vehicle. The vehicles are listed with a replacement value noted. Commissioner Doyle noted the replacement amounts need to be modified, specifically:
 - Truck 304 – \$750k amount is correct
 - Engine 302 – Increase from \$650k to \$700k
 - Quint 303 – Increase from \$850k to \$950k
 - Engine 301 – Increase to \$750k
 - New Rescue is under construction, so the value is shifting, from a current of \$330 to a final of \$750 once delivered. Company will call to confirm following amounts the periods noted:
 - March 1 increase to \$470k
 - June 1 increase to \$610
 - Vehicle Amounts were noted
 - Commissioner Butz inquired about equipment added to vehicles like pickups and Tahoe’s. Replacement will be covered fully in the event it’s destroyed.

- Portable equipment is total replacement cost with a \$250 deductible.
 - The Station 2 hoist has a separate line at \$21,650, probably because it isn't truly portable. Will be noted as the "Hetra Lift" going forward. The value should be around \$50,000.
- **Cyber Liability**
 - Covers all the documentation, electronically or paper, with identity information. Covers notification to Credit Bureaus, banking, Treasurer.
 - Commissioner Perachio reported most records are on paper.
 - Health Information is included.
 - Includes extortion.
 - Commissioner Doyle reported that we will need to assess our own risk and determine our exposure.
 - Pricing options are in the documentation.
- Accident and Health Insurance
 - Pricing will remain the same, if there's not change. If the principal sum increases to \$500k, the option is there. Commissioner Perachio asked why it wasn't offered previously. It was explained that the company needs to acquire re-insurance to cover and provide.
 - Commissioner Doyle noted that with every claim that is issued with Traveler's another claim will be filed with ESIP simultaneously, with Worker's Compensation taking primary.
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- There was other general discussion about The Insurance Exchange and the organization.
- Signatures were obtained on the documents.
- **Chief McGovern Arrived At This Time**
- Commissioner Doyle did inquire about the 100 Shelton Road address and the \$1.8M coverage. The rest of the value could be covered by the umbrella coverage. There was discussion about the valuation and whether coverages were adequate in the event of a catastrophic loss. Recommendation would be to get an appraisal on total replacement.
- Follow-Up needed on Cyber Policy and Accident Policy

7. Chief Remarks / Comments

- Topics to discuss are related to other items in the agenda

- Chief McGovern did want to discuss the clean-up at Station 1 and felt his staff and the membership was discouraged by involvement from the Commission. If there are issues that they felt needed to be brought up, they should be communicated to the Chief or his staff and would then be worked down the chain of command.

8. Old Business

- Rescue Engine Committee – Commissioner Doyle reported the cab and chassis has been delivered to Gowans Knight. Finalizing the documentation with Municipal Leasing. The committee is currently at GK looking at the cab. It is anticipated that by Dec 18 a request to release \$330,000 will be made. GK will work with Municipal Leasing on some details. Insurance paperwork has been provided. Also, the “Internal Escrow Letter” needs to be submitted, to establish the lease in the 2014 calendar year, but it may not be necessary. There is a “notice of assignment” that needs to be sent to acknowledge the financing has been assigned to Pinnacle Finance. Commissioner Doyle commented that he felt the committee has been “rejuvenated” and the new Chairman, David Gillis, is having a positive impact. GK has been notified of his appointment.
- Commissioner Doyle reported that the Kitchen Committee is revisiting the bids and is trying to adjust the project.
- Commissioner Doyle reported the Window and Back Garage projects are being put on hold pending the Kitchen / Bath projects.
- Archive Document Search – Commissioner Doyle reported the review does show that Trumbull Oil did do the work. He reported that he did not hear back from Wayne Schalichwith any information. If there is no word by next month, it may be necessary to draft an official letter, on District letterhead, notifying that we are going to proceed on a claim. Commissioner Butz is also going to try and review some additional paperwork to see if something might have been missed. They will also contact People’s Bank to see if they can determine when a check was processed. There is a copy of a check with an invoice number for approximately \$20k, the corresponding invoice needs to be located.
- Commissioner Doyle mentioned the LOSAP funds. Currently, we have not invested the monies anywhere. Robert Zitnay is not comfortable with the organization that currently holds the money. Will request that Robert Zitnay come to the January commission meeting to discuss.
- Commissioner Doyle presented the proposal for the Past Chief John Plofkin and Former Pastor Joseph Piccirillo recognition dinner. Chief McGovern commented that the committee researched venues and the Marriott is the most conducive, in price and convenience, for the event. There was discussion about this event and the Awards Dinner, cost items, invitees and other venues. Plan is to keep the budget for the event around \$16,000.
- Administrative Administrator – The proposal has been submitted and the consensus is that the Department would benefit from the position. There was discussion about the need of a detailed job description, requirements document, and understanding of the process to open up the position and ultimately how to fill this position. Request letters and resumes for the position, also identify the venue or location for the position to work at. It was requested that the Chief identify two members of his staff, and also a member of the Commission to make this a work project. The result of the discussion was that the Town was going to be contacted regarding the hiring process, the job description was adequate for the posting of a job notice; first to the Department, then to the public, and the intent is to have the position filled in the next 60-days.
- Policy proposals from VFIS and The Insurance Exchange were compared.
- Inquired with Chief McGovern about the current budget overage with the Capitalized Equipment line, this was all due to the purchase of the battery-operated Hurst Equipment.

9. New Business

10. Remarks/Comments

Meeting adjourned 21:40

Respectfully Submitted,

Capt. Curt Robinson
Secretary
Nichols Fire District