



Quaker Springs Fire District #1
107 Blodgett Road
PO Box 67
Schuylerville, NY 12871
518-584-3349

Insurance Claim reporting:

The Board of Fire Commissioners (Board) defines the following policy on proper reporting of any incident that involves a truck or a boat or otherwise requires an insurance claim (vehicle collision or comprehensive or glass claim, workers' comp claim, member or guest slip and fall claim, property damage claim, theft claim, tow claim, general liability claim, group accident injury or disability, etc.). If there is a question if something is covered under insurance, contact the District Administrator for guidance.

The Board's authority to manage the district resources is derived under New York State Town Law, Article 11, Section 176.

POLICY:

- In the event of any incident that might require an insurance claim to be filed, immediately notify a Chief. The Chief will oversee the situation and draft an incident report.
- The incident should be reported to the District Administrator as soon as possible – but definitely within 24 hours. The report should include time, date, location, parties involved, equipment involved and full facts of loss. **When they become available**, a repair estimate, photos of damage, incident report, police report and any other available pertinent information should be forwarded to the District Administrator.
- The District Administrator will compile all the details and notify all the Commissioners and Chiefs of the incident.
- If appropriate, the District Administrator will file insurance claim(s) as appropriate. This might include reporting to Utica National for collision, comprehensive, injury liability, buildings and grounds damage or a claim under our Group Accident policy. This might also include reporting to Saratoga County Self Insurance for a worker's comp claim.