

Town of Danville  
Special Selectboard Minutes  
December 7, 2021  
Danville Town Hall (6:00 pm)

**Board Members Present Using Microsoft Teams:** Eric Bach, Kellie Merrell, Kristin Franson and Peter Griffin

**Board Members Present:** Ken Linsley

**Others Present Using Microsoft Teams:** Tasha Cochran, and Jennifer Barrett

**Others Present:** Audrey DeProspero, Jonathan Austin-Shortt, and Michael Barrett

**Meeting was called to order** by Chair Ken Linsley at 6:00 pm.

1. **Issues and Information** (All)

(a) **Insurance Renewal** – Fire Department –

Jonathan Austin-Shortt, Captain and Administrative Officer for Fire Department, spoke of insurance coverage for Fire Department. All coverage for apparatus and workers compensation are currently covered through VFIS (Barrett Agency), however the two buildings are covered by VLCT which is the Town insurance carrier. The Fire Department is seeking to have both Town buildings covered by Barrett Insurance Agency.

Jonathan Austin-Shortt discussed VLCT's surprise walk through of the Peacham Road building to check building safety. The walk through brought concerns to the Fire Department. The findings ultimately made the decision for the Fire Department to suggest a change in the insurance carrier. Getting a quote from Barrett Agency would centralize all of the Fire Department's coverage by grouping it with one agency.

Mike Barrett from Barrett Agency noted he was present to discuss and compare coverages. He also looked at both buildings and has presented the Selectboard with a summary of the coverages.

Mike Barrett is a co-owner of the Barrett Insurance Agency with his wife Jennifer. He gave a brief history of their agency.

Barrett Insurance Agency insures seven Fire Departments with VFIS. Noted was VFIS has a niche of offerings for fire departments and emergency services.

Mike Barrett discussed McReynolds Road noting VLCT covers the building for \$111,019 whereas he thought of the building as a typical garage and thought the building is being over insured. His suggestion was to insure the building as a garage for \$36,000 ultimately reducing the cost of insurance. The Peacham Road building which is the main fire house is currently insured for \$436,298 with VLCT and his estimate today was for \$460,000.

Mike Barrett discussed the claim for Roland Heath with the 91 International pumper truck from McReynolds Road noting the total claim was \$134,162.56 just for the truck itself. Mike Barrett spoke against the modified ACV quote from VLCT. His concerns were with coverage, how you rate liability, physical coverage, etc. He wondered what VLCT's symbol for coverage was. He described liability of coverage for the volunteer's personal vehicles and how they are covered from the time they receive the emergency call and how they are covered. He gave an example of their vehicle hitting a mailbox and it being covered. He discussed workers compensation noting is it by a default rate. He discussed the commercial package policy with portable

equipment and the \$100 deductible with no limit. He noted there was no contents coverage on current policy so items such as a dryer to dry equipment, refrigerator, and oven may need to be covered as these would be items not attached to the building. He noted that VLCT had no description of what was specifically covered. EPL/MGMT general liability was discussed. He spoke of loss ratio for Town on the commercial policy noting it is based on loss ratio (five years premium payment and payout amount) which is at 354% and wondered if VLCT knew this. He noted VLCT would need to know this information as loss runs would need to be provided. Based on the loss ratio, Barrett Agency is a little higher than VLCT.

Ken Linsley inquired about paying a stipend to the firefighters who attend meetings, fires and training and wondered how EPL or WC was affected.

Mike Barrett noted that was based on payroll and the stipend is a minimum cost for the Volunteer Fire Department so the stipend may not effect that.

Mike Barrett reviewed Accident and Sickness coverage noting renewal questionnaires were emailed to Fire Department to be completed.

Eric Bach noted he had no issue with the change to the Barrett Agency as he has worked with them in the past with the Rescue Building.

Ken Linsley spoke of VLCT identifying areas of concern with the building and wondered if the Barrett Agency did the same.

Mike Barrett discussed his preliminary check on items such as furnace, which is not a full safety look but he could ask for a VFIS inspection. Barrett's walk through noted a lack of ground fault outlets.

Ken Linsley thinks they should stay with VFIS.

Mike Barrett noted VFIS also offers free training and he could provide the Fire Department with that information.

Jonathan Austin-Shortt noted the VLCT workers compensation policy required members to undergo a yearly physical and the fire department is not fans of that. Having the yearly physical done would be an increase cost to the Town.

Peter Griffin inquired what the issue was with not having physicals completed.

Jonathan Austin-Shortt noted if someone didn't pass the physical they wouldn't be able to volunteer. The fire department is struggling with membership currently and he worried that the document may limit someone from participating.

Eric Bach was comfortable with switching as he has worked with the Barrett Agency before.

Kellie Merrell was comfortable if Eric Bach was comfortable.

Peter Griffin noted he was comfortable with the switch.

*Motion by Eric Bach, 2<sup>nd</sup> by Kellie Merrell to switch over property and casualty of the buildings, Peacham Road and North Danville (McReynolds Road) used by Fire Department to Barrett Insurance Agency. Vote 5-0-0. Motion carries.*

**2. Adjourn** – *Motion by Eric Bach, 2<sup>nd</sup> by Peter Griffin to adjourn at 6:48 p.m. All in favor.*

Minutes taken by Audrey DeProspero submitted December 8, 2021 at 10:59 am.