

UNION CENTER FIRE COMPANY

BOARD OF DIRECTORS MEETING

March 5, 2012

PRESENT: M. Henry, W. Miga, B. Dieffenbacher, A. Green, C. Hoyt, T. Mason, T. Mason, K. Miga, D. Hill, M. Belensky, J. Brown (late), D. Hoeflein (late)

NOT PRESENT:

Bill VanGorder, our insurance agent, came to the meeting and went over our policy. Questions about auxiliary coverage, computers (both in-station and laptop) and flood insurance were answered regarding coverage. Bill wants us to go through the policy and make sure all vehicles are listed and for the correct (agreed) value. Question regarding acquisition of additional land: need to add land to our policy as a location while it is only just land. Communicate any additions to land so that the policy can be upgraded. Question regarding partial ownership of Maine fire tower: This should be listed on our policy to protect us from liability. Bill needs a copy of this contract in order to make decisions regarding this and we provided him with one, which he will review. Bill recommended that we initiate the online EVOC training program; there is no additional cost for this and it is already part of the insurance package. Our insurance went up about 10% because everything is on guaranteed replacement (inflation) and enhancements to our policy such as pollution cleanup, outdoor sign loss or damage, structural building features (important for building on new land), spousal liability coverage, increased coverage for personal vehicle damage, and picking up member's deductible on homeowners policy if damage occurs to the member's home while he/she is responding to a call. Question regarding small-dollar value where it might be better not to submit a claim: Bill said that we should discuss and consider this before we submit any claims because under some circumstances it would be better if we did not submit a claim, depending on the deductible (he recommends \$1000 across the board).

Bill also spoke about Mang Insurance's business partnership with an eyewear company, Leatherstocking Eyewear Program. This will not cost the company any additional money. Bill has signed us up. He provided us with handouts with instructions. All members and family members or anybody else who needs eyeglasses at a discounted rate (meaning neighbors, extended family, and friends and even strangers apparently) can use this because they don't care who does.

Regarding exit sign at Station 2, it appears that we do not need to do anything with it.

Overhead Doors is all done except for the pigtailed doors are missing. John apparently put them in the maintenance room at Station 2; we are trying to track them down so the job can be completed.

Time for budget meeting: Thursday, March 22nd at 6:30.

Brief discussion regarding Sam's/Discover credit card, for which we need more information. Paperwork for Weis card was signed; we are obtaining six cards.

Respectfully submitted by **Karen S. Miga**

