



General Order

Department of Fire & EMS

G.O. #: 6-1-22

Subject: Vehicle and Property Insurance Claim Procedure

Date: June 30, 2022

Authority: Director Michael W. Robinson/*MWR*

This General Order does not affect current workers compensation claim processes.

On July 1, 2022, the Carroll County Department of Fire and EMS, Carroll County Volunteer Emergency Services Association and 14 member companies will transition to a single vehicle, property, and liability insurance policy. As a result of this change, we will initiate a new insurance claim reporting model for those types of claims only. While we are near a point of instituting new policy and procedure for these incidents, it is important that it is vetted through the ESAC and other committees to ensure stakeholder awareness and comment.

We are asking that departments begin using new forms which have been approved by the County Risk Management Office and our insurer to document non-member injuries, property damage and driving events. The primary intent of these new forms is to serve as the insurance claim submission report but, the added data fields will enable the County Risk Management and Training, Health and Safety Office to gather data on driving incidents, to obtain data which can help in determining root causes and corrective actions that can help our departmental partners minimize service interruptions from vehicle incidents and other hazards. The forms are available on the Department of Fire and EMS website at

<https://www.carrollcountymd.gov/government/directory/fire-and-emergency-services/fire-and-emergency-services-forms/> and in the Document Library of the CCVESA website (<https://www.ccvesa.org/member/>) under the Risk Management title.

The following is a listing of available reports and what incidents they should be used for:

<u>Form</u>	<u>Event</u>
Vehicle Collision Information Form	Vehicle collision/damage
Incident Insurance Information Form	Property damage (lightning)/Non-member Injury (event)
Carroll OH After-Hours Urine Drug Collection	Contact info for COH after hour urine screen
Witness Statement	To record details of an incident

If you have any questions about this please do not hesitate to email or call the Training, Health and Safety Officer (information below). Upon completion of the form, it should be scanned and emailed along with any witness statements and photos to the email address DFEMSIcident@carrollcountymd.gov. It remains fine for you to have these reports completed by a designee such as a member of your departmental Health and Safety Committee. We do ask that you take photos of vehicle damage/scenes which can help in documenting damage for claims and reviewing these events to determine if any corrective measures are necessary to avoid future occurrences.

For vehicle collisions where someone is injured or a vehicle receives disabling damage (requires a tow), the Training, Health and Safety Officer should be notified. The Training, Health and Safety Officer will help support corporation leadership with the claims reporting process and incident review. A flow chart has been created and attached to help with the determination of necessary actions to be completed. The only real changes are new forms, a new place to send the report (it's going to the County Risk Management Office) where it is being submitted to the insurance carrier. The Training, Health and Safety Officer is to be notified of significant events to assist with any corporation, personnel and/or support needs. Should you have any further questions, please feel free to contact Training, Health & Safety Officer Kevin Fox via email kfox@carrollcountymd.gov or cell phone (667) 367-7703.

MWR/cw
C: S.O. file