

THE MUNICIPAL RESCUE SERVICES FUND HANDBOOK

(Revised January 2008)

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About the
Municipal Rescue
Services Fund

ABOUT THE MUNICIPAL RESCUE SERVICES FUND

*Discussions between SGI, SUMA, SARM, the Saskatchewan Association of Fire Chiefs (SAFC) and the Saskatchewan Volunteer Fire Fighters Association (SVFFA) resulted in the establishment of the “**Municipal Rescue Services Fund**” to more fully compensate municipal fire and rescue units for performing emergency services at vehicle accident scenes outside of their jurisdiction.*

The following information will help to explain the details of the fund and the types of services that may be submitted for coverage under the new program.

- **The Current Problem**

In accordance with the *Automobile Accident Insurance Act*, SGI only compensates emergency crews for performing services for which the vehicle owner is legally liable. In general, this includes fire suppression and vehicle occupant extrication.

However, fire and rescue units often provide other services at accident scenes – such as debris cleanup, traffic direction and standby – which are not covered by SGI. The result is that municipal ratepayers end up footing the bill for services their crews have delivered outside of the municipality to accident victims who may not even reside within the area.

- **The Municipal Rescue Services Fund**

SGI and The Department of Highways and Transportation provide funding on an annual basis, (in 2007 SGI contributed \$141,241.36 and the Department of Highways and Transportation contributed \$61,000), to be used by concerned stakeholder associations to more fully compensate municipal fire and rescue units for delivering emergency services at vehicle accident scenes.

The initial size of the fund (\$100,000) was based on best estimates at that point in time. SGI and the stakeholder organizations review the figure each year to ensure that it is adequate to pay for those services which it is intended to cover.

It is important to note that SGI will continue to cover the provision of emergency services for which the vehicle owner is legally liable. This includes fire suppression and vehicle occupant extrication, providing that the eligibility criteria are met (see SGI guidelines included). Municipalities should continue to send claims containing these services to SGI for decision first before seeking coverage through this fund.

- **Administration**

The fund is supervised by a board of representatives from SUMA, SARM, the SAFC and the SVFFA. This board makes the major decisions regarding the approval of claims, development of payment guidelines and the levels of compensation.

SUMA handles the general administration of the fund, including the accounting requirements and distribution of cheques.

- **Fund Guidelines**

Guidelines for coverage and compensation levels have been determined, and are listed on subsequent pages. Please note that claims for the provision of medical services are not eligible for payment through this fund, as these services are the responsibility of the Department of Health and health districts.

Over time, however, it may be revealed that certain types of services performed at vehicle accident scenes are still falling through the cracks. As such, these guidelines will be reviewed and potentially revised from time to time as is deemed necessary by the board.

While the fund guidelines attempt to cover a wide variety of scenarios, there may still be claims submitted which do not fit neatly into the defined parameters. The board will consider these claims and ultimately make the final decision on whether the invoice is approved and for what amount.

- **Payment**

Payment will be made directly to the municipality submitting the claim. Cheques will be remitted by SUMA for the amount approved in accordance with the fund guidelines.

Payment will be made through two installments:

1. an initial payment for 50% of the approved compensation amount; and
2. a final payment at year-end for the remaining 50%, or a prorated portion thereof if insufficient funding remains.

This will be done to ensure that the fund is not depleted before year-end, meaning that services provided in June might be fully compensated, while services rendered in December may be totally uncovered.

- **Notice of Claims**

In order for a claim to be accepted by the *Municipal Rescue Services Fund*, a claim must have been initiated with SGI, WCB or the *Municipal Rescue Services Fund* within 90 days of the incident. If a claim was not received by one of these agencies within 90 days, it will be denied by the *Municipal Rescue Services Fund*.

- **Directions for Submission of Claims**

Claims containing emergency services that are covered by SGI and extrication services that are covered by Workers' Compensation must still be submitted to SGI/WCB. The *Municipal Rescue Services Fund* is for services that SGI/WCB does not cover or for which they have rejected payment.

Claims under this fund are to be submitted to the SUMA office using the "*Municipal Rescue Services Fund – Vehicle Fire and Accident Claim Form*" provided in this package. The following documentation must accompany this form:

- Copies of any correspondence from SGI and/or WCB denying payment (if claim was first sent to them).
- Official incident report; ie 911 call out report, first responders' accident report

*******IMPORTANT INFORMATION*******

FAILURE TO SUBMIT THE REQUIRED DOCUMENTATION WILL RESULT IN THE AUTOMATIC REJECTION OF THE CLAIM.

Rejected claims may re-apply (appeal) within 45 days from the date of the rejection letter and re-submit with the additional information requested. Please quote the original claim ID # on all documentation submitted.

Only ONE re-application (appeal) will be accepted.

Note: Re-applications (appeals) must be received by the Municipal Rescue Services Fund within 45 days to be considered.

Claims for payment through the fund must be made by a municipality with authority over the emergency service unit.

The fund is intended to be self-governing. It has been negotiated by municipal and fire associations for the benefit of their members. Municipalities are therefore asked for cooperation in ensuring that the fund is properly utilized.

Where to Claim

for

Various Services

WHERE TO CLAIM FOR VARIOUS SERVICES

Claims for service should be made to SGI if fire suppression services were performed at the vehicle accident scene in accordance with the following criteria:

SGI's FIRE FIGHTING CHARGES GUIDELINES

The *Automobile Accident Insurance Act* (AAIA) provides indemnity to owners of insured vehicles for fire fighting charges for which they are legally liable.

Definition of Fire Fighting Charges:

Fire fighting charges will be defined as fire suppression services for the purposes of this agreement. The circumstances under which the fire suppression services are required and/or the location of the loss will dictate the vehicle owner's responsibility.

Rates:

The agreed rate for fire suppression service will be \$604.00 per hour (January 2008), prorated for any time spent in fire suppression activities after the first hour. (This includes all men and equipment required at the scene and provision of the service.)

Limitations:

Indemnity for fire suppression service is not provided under the AAIA when:

1. The vehicle owner is a resident within the Urban Municipality of the fire suppression service and the incident occurs in that jurisdiction. It is understood that residents of Rural Municipalities are required to pay for fire suppression services and SGI will provide indemnity.
2. Fire suppression services are provided:
 - (i) for a vehicle not registered and insured in Saskatchewan;
 - (ii) for a vehicle taken without the owner's permission;
 - (iii) for a vehicle when the owner is not legally liable for the loss. This will not limit recovery from the responsible party.
3. Fire suppression services are not provided. For example, the fire department is called to the scene in case a fire ensues and remains on the scene on a standby basis only, or the fire department's only function was to clean up debris and/or direct traffic.

Claims for service should be made to SGI if vehicle occupant extrication services (using Jaws of Life, saws, crowbars, snips, etc.) were performed at the accident scene in accordance with the following criteria:

SGI's VEHICLE OCCUPANT EXTRICATION SERVICE GUIDELINES

The *Automobile Accident Insurance Act* (AAIA) provides indemnity to victims of motor vehicle accidents for the cost to extricate the victim from the motor vehicle.

Definition of Extrication Services:

For the purposes of these guidelines extrication services are defined as any reasonable use of tools that is required to allow the removal of occupants of a motor vehicle after a motor vehicle accident. Extrication services include:

1. The distance and time to travel to and from an accident scene, outside of a town or city.
2. The time to secure the scene and stabilize the vehicle in preparation to perform the extrication.
3. The time to perform the extrication.

Rates:

The agreed rate for vehicle extrication services will be \$604.00 per hour (January 2008), prorated for any time spent in vehicle extrication activities after the first hour.

This includes the provision of the service and all men and equipment required at the scene, including standby equipment.

Limitations:

Indemnity for vehicle extrication service is not provided under the AAIA when:

1. The victim of a motor vehicle accident is covered by Workers' Compensation. In this case a claim should be submitted to WCB.
2. The victim is an occupant of a motor vehicle registered in a jurisdiction other than Saskatchewan. (The bill should be sent to the vehicle owner to turn over to his/her insurance company.)
3. Extrication services are not provided. Examples of this are: directing traffic, cleaning up the scene, assistance in loading the accident victim in an ambulance and first responders.
4. Or for damage to equipment, "throwaway" equipment, such as blankets, and use of oxygen.

Claims should be made to the Municipal Rescue Services Fund for various services/activities that SGI/WCB does not cover or has rejected payment for, providing the following criteria are met:

MUNICIPAL RESCUE SERVICES FUND GUIDELINES

The *Municipal Rescue Services Fund* is intended to compensate municipal fire and rescue units for performing services at vehicle accident scenes outside of the unit's jurisdiction which are currently uncovered or have been rejected by SGI/WCB. Claims containing fire suppression and vehicle occupant extrication services should continue to be sent to SGI for initial consideration. Claims for vehicle occupant extrication in situations where the victim is covered under Workers' Compensation should be sent to WCB for consideration. Claims involving out of province vehicles should be sent to the individual and/or their insurance company first for payment.

Coverage:

Claims may be submitted to the fund for activities currently not covered by SGI and/or WCB, such as:

1. traffic direction and securing the scene;
2. debris cleanup;
3. assisting in loading an accident victim into an ambulance, rescue unit, etc.;
4. services performed on a stolen vehicle;
5. attendance to an accident scene when it turns out no services are required;
6. other activities as deemed eligible by the board supervising the fund.

Limitations:

The fund will not cover costs in the following scenarios:

1. The emergency service unit is responding to an accident scene within the boundaries of its own urban municipality.
2. Claims are submitted for services provided by a rescue unit not under municipal authority (i.e. a private business).
3. No claims for equipment costs (damage, replacement, recharging) will be covered.
4. No claims for the provision of medical services will be covered. These services are the responsibility of the Department of Health and health districts.

Rates:

The following rates include all services performed, all personnel dispatched and all equipment required at the scene:

1. The rate for a call where meaningful work is performed (i.e. securing the scene, directing traffic, debris cleanup, and assisting with the loading of injured persons) is a maximum of \$604.00 per hour (January 2008), prorated after the first hour.
2. The rate for a non-productive call where a unit attends an accident scene but is not required to perform any services (i.e. standby, return to base) is a maximum of \$357.70 per hour, prorated after the first hour.

Directions:

All claims for coverage must be submitted by a municipality with authority over the emergency service unit. Claims should be prepared using the form provided and attaching the incident report and any letters from SGI and/or WCB denying payment. Please copy the form as required.

Examples of Different Scenarios

EXAMPLES OF DIFFERENT SCENARIOS

Scenario #1: A municipal fire department responds to a vehicle accident scene on the highway outside of town. The Jaws of Life are required to free a vehicle occupant. The responders assist in loading the injured person into the ambulance and then remain on the scene to direct traffic and clean debris off the highway until traffic is able to flow smoothly once again. *Where should the claims for services be sent?*

Answer: As the claim contains vehicle occupant extrication services, it should initially be sent to either SGI or WCB for payment. There may be certain portions of the invoice however, such as time claimed for traffic direction and debris cleanup, that SGI/WCB will not cover. If this is indeed the case, a subsequent claim could be made to the *Municipal Rescue Services Fund* requesting payment for those services and activities that SGI/WCB has rejected. Copies of letters from SGI/WCB must accompany your claim.

Scenario #2: An accident occurs on the highway outside of the boundaries of a community. The municipal fire and rescue unit is called out. Upon arriving at the scene, the crew realizes that no one is hurt, and there are no obstructions on the highway. The unit therefore returns to its base without actually performing any services at the accident scene. *Where should the claim for services be sent?*

Answer: As no services were actually delivered at the scene, SGI will not provide any compensation to the rescue unit. Therefore, a claim for a non-productive call should be made to the *Municipal Rescue Services Fund*.

Scenario #3: A vehicle fire is reported on a road outside a community. The municipal fire department is dispatched to suppress the blaze. It turns out that the vehicle was stolen. *Where should the claim for services be sent?*

Answer: In cases involving stolen automobiles, SGI refuses coverage because the insured owner is not liable for the damages or services performed to the vehicle. However, it is most often not discovered that the automobile was stolen until SGI processes the claim. In this scenario, the likely outcome would be that the claim is initially filed with SGI, which will inform the claimants that the vehicle was stolen and refuse payment. A claim would then be submitted to the *Municipal Rescue Services Fund*, which will cover services performed on a stolen automobile.

Scenario #4: A vehicle registered in Alberta is travelling through Saskatchewan when it is involved in an accident. The local rescue unit attends to the scene and performs a variety of services. *Where should the claim for services be sent?*

Answer: As the vehicle is insured through an out-of-province insurance provider, it is the responsibility of that company to pay for the services delivered to the vehicle and its owner. Therefore, a claim should be made to the owner of the automobile to remit to his/her insurance company for payment. Should the claim be denied, it may be covered by MRSF. Copies of all correspondence from the out of province insurance company and owner must accompany your claim.

**Municipal Rescue
Services Fund
Vehicle Fire and
Accident
Claim Form**