



Ball Insurance Services

announces an exclusive offering of

First Fire Services

OneBeacon
GOVERNMENT RISKS

Superior Coverage and Service

Family Owned and Operated, Ball Insurance Services is proud of our unparalleled commitment to meet the specialized needs of municipalities, fire departments and EMS organizations.

We work diligently to provide the best insurance coverages for these groups, including competitive premiums.

It's what we do.

We are proud to be able to offer the OBGR package, we KNOW that the policy is superior, because we know the market and what the competitors are offering.

The additional offerings are significant; following are a few that we found to be the most notable.



Portable & Mobile Equipment



Living in an Agricultural community, we know that a farmer's livelihood depends on their land. Rural Fire Departments are charged with protecting this land and often depend on landowners contributing to communal efforts to stop fire from spreading with the use of their tractors. Is there coverage for damage to their equipment on your policy?

OTHER POLICIES

Other specialty commercial packages for fire and rescue service organizations offer "Commandeered Property" coverage.

There are often requirements to be met in order for a piece of equipment to be considered "commandeered."

Some examples of such requirements are:

- **Emergency response incident/Emergency situation only**
- **Sanctioned by "authorized representative"**
- **Require to take possession of the mobile equipment**
- **Not owned by rostered member**
- **How much time you have to get the property back to owner.**

You don't want any ambiguity of coverage in a commandeering situation.

Portable & Mobile Equipment

FIRST FIRE COVERAGE

There is no need to “commandeer” equipment with First Fire Services. Not need for an emergency response incident either.

Coverage applies when there is damage to equipment **not owned or borrowed** by you that you use for emergency medical services, rescue services or firefighting services.

This includes property of your members, employee and officers.

You can have peace of mind that your policy will extend coverage for any equipment borrowed, no matter who owns it or operates it . **As long as it's sanctioned by the dept.**



Business auto coverage form



This truck was originally valued at \$300,000. It was totaled by their insurance carrier because \$125,000 worth of repairs estimated were deemed significant enough that it was beyond repair. These estimated costs for repair were 41% of the value of the vehicle.

OTHER POLICIES

Some carrier's policies authorize the carrier to repair a vehicle for up to 75% of the scheduled value for repairs.

One those policies the Fire Truck in this example could sustained \$225,000 worth of damage, and the carrier's right is to **pay lesser of the amount of the repairs or replace.**

When replacing an auto, the policy offers a comparable auto. ***Like, kind, quality up to today's specs,*** but no obligation for the carrier to write a check for the limit shown on the policy. Nor is there an obligation that they give a brand new vehicle in most cases.

Business auto coverage form

FIRST FIRE COVERAGE

If the sum of auto repair cost and the salvage value is more than **ACTUAL CASH VALUE** of the existing auto, it's replaced.

We offer replacement cost value even on older autos. We know fire departments take good care of their autos. You choose how you wish to cover your fleet.



Agreed Amount Valuation with the cost to repair or replace a part or parts of the damaged property parts of like kind and quality without deduction for depreciation or a comparable new "auto" manufactured to current specifications

Commandeered auto coverage form

FIRST FIRE COVERAGE

“Commandeered auto” means any "auto" you do not own that you, your "employees" or your “volunteer workers” seize or take possession of for official use during an "emergency service activity".

Defined by OBGR as:

All operations conducted by your firefighting, emergency medical services, or rescue squad units; which are sanctioned by you.

These events are often sanctioned by a department, yet do not qualify for auto physical damage coverage on competing commandeered auto policy since they are **not emergency response incidents**, yet they ARE emergency service activities if you deem them to be.



Dept. Sponsored Clean Up Day



Standby for community events

Employment Practices Coverage

FIRST FIRE SERVICES

Offers up to 5 mil occ/10 mil aggr.

Occurrence form

Covers violations of ERISA, COBRA, OSHA, WARN and NLRA Act Liability and other Various Federal Employment Laws

Defense costs OUTSIDE policy limit, no deductible applies



OTHER POLICIES

Subject to Sublimits

Exclude violations of ERISA, COBRA, OSHA, WARN and NLRA Act Liability and other Various Federal Employment Laws

Defense costs reduce policy limit and require deductible paid for defense.

Property Enhancements

Bucket Limit \$500,000 per occurrence

Includes Outdoor Property – Trees, Shrubs & Plants, fences, radio/TV antennas & satellite dishes

Personal Effects of Officers, Partners & Employees

Tenants Improvements or Betterments

Building

Ordinance or Law –\$500,000

Fungus, Wet Rot, Dry Rot, Bacteria (Mold) \$15,000

Newly Acquired Buildings \$2,000,000 – 180 Days

Pollutant Cleanup & Removal \$100,000

Debris Removal \$250,000

Cyber Vandalism

Crime \$25,000 Bucket Limit

Employee Dishonesty (No need for surety bonds!)

Forgery & Alteration

Money & Securities On & Off Premises

Money Orders & Counterfeit Paper Currency ERISA \$25,000 per occurrence

Additional Coverages

Rewards/ Contract Penalties \$50,000

Backup of Sewers & Drains Policy Limit

Lock Replacement \$10,000

Expediting Expense \$50,000

Soft Costs \$25,000

Temporary Relocation of Property \$100,000 – 90 Days

About OBGR

A.M. Best: “A”

Extensive Risk Management Services

Consistently deliver
superior claims service.

OneBeacon Government Risks has a singular focus: protecting fire departments and emergency responders through property, casualty, professional insurance and risk management solutions. Their deep familiarity with this sector means they understand your exposures and provide tailored coverages to mitigate your risks and liability. They have the expertise and resources to show how to keep emergency responders safe.

Their partnership with LocalGovU offers many online training courses to assist in your risk management efforts:

- Fireground operations
- EMS vehicle check
- Fire attack basics
- Fire control
- Automated external defibrillators

Full list of courses available through Ball Insurance Services.