



Town of Richmond

Proposal for 2020 Coverage

October 2019

VLCT PACIF

Membership Matters



October 28, 2019

Josh Arneson
Town Manager
Town of Richmond
PO Box 285
Richmond, VT 05477

Dear Josh,

On behalf of the Board of Directors and staff of VLCT PACIF, I am pleased to present the Town of Richmond with the attached proposal for 2020 Property, Liability, and Workers' Compensation coverage. We are proud to count Richmond among our members, and we look forward to continuing this relationship.

PACIF has earned its strong reputation as the leader in property/casualty and workers' compensation coverage for Vermont's municipal entities by being an invaluable, highly knowledgeable partner that can be trusted to provide members with the best possible coverage and risk management services. More than 90 percent of all Vermont municipal entities are PACIF members. Like Richmond, they enjoy reasonable deductibles and generous limits such as \$10 million per occurrence for General Liability with no aggregate. Overseen by a Board of dedicated municipal officials and administered by skilled experts with years of professional experience, PACIF's successful 30-year history features a high level of member equity, outstanding customer service, and the return to date of \$20.8 million to members through contribution credits and grants.

This proposal details many benefits of PACIF, including the lines of coverage, coverage limits, services, programs, and the uniqueness of member ownership. I believe this combination cannot be matched by our commercial competition.

We look forward to discussing this proposal with you. If you have any questions, our team is here and ready to assist you or provide more information about what you find in these pages.

Sincerely,



Fred Satink
Deputy Director, Underwriting & Loss Control



8 WAYS WHY MEMBERSHIP MATTERS

What you get with PACIF that is hard to find elsewhere

VLCT PACIF

YOU HAVE A SAY

PACIF is owned by members and shaped by members' needs. When you vote at the annual meeting, talk with a board member, or explain your needs to staff, your concerns are heard and respected.



FOR YOU, NOT FOR PROFIT

- + We look for ways to cover claims
- + Grants & Scholarships extend your budget
- + Excess member equity stays with members
- + Staff keep members' interests in mind
- + Many forms of free training



COVERAGE TAILORED TO MUNICIPALITIES

- + One source for all coverages
- + Flood without zone restrictions
- + No-Fault Sewer Backup
- + New! Optional automobile physical damage for personal vehicles of volunteer first responders on calls



AN EXTENSION OF YOUR OWN STAFF

- FREE assistance in specialized areas:
- + CDL drivers' drug & alcohol testing
 - + VOSHA expertise
 - + Law Enforcement Consultation
 - + Human Resources and Employment Law



CUSTOM TRAININGS

- + Flagger safety certification
- + Customized topics for on-site trainings
- + Regional Risk Management workshops
- + PACIF Online University for all departments



EASY ONE-STOP-SHOPPING & SERVICE

- + One number to call for all questions and needs
- + Direct access to staff in all divisions
- + On-site visits and in-person availability
- + Non-covered claims assistance



LOW CLAIMS TO ADJUSTER RATIO

- + Adjusters are full VLCT employees, licensed in Vermont
- + Understand your concerns and exposures
- + Small caseloads allow personalized attention from our claims professionals



YOU ARE OUR SPECIALITY

PACIF's mission and legal purview are to serve Vermont municipalities exclusively. The quality of our coverage, service, and knowledge is unparalleled.





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Town of Richmond's Quote for 2020 Coverage

QUOTE FOR COVERAGE

Property & Casualty by Coverage Line	
Vehicles and Mobile Equipment	\$16,175
Property <i>Buildings, contents, property in the open, and equipment breakdown at all locations</i>	\$28,621
Crime and Fidelity <i>Includes all officials and employees</i>	\$2,130
General Liability <i>Includes products liability, completed operations, and volunteers at all locations</i>	\$12,165
Public Officials Liability	\$5,436
Employment Practices Liability	\$8,194
Law Enforcement Liability	\$10,391
Firefighters Liability	\$683
Sewer Backup (No-Fault)	\$583
Cyber Liability and Data Breach Response	Included
Accident Policy for Municipal Volunteers	Included
Total for Property & Casualty	\$84,379
Workers' Compensation	\$73,414
Workers' Compensation for Volunteer Firefighters ("Assigned Risk")	\$5,441
CONTRIBUTION CREDIT	(\$3,131)
2020 TOTAL CONTRIBUTION	\$160,103

NOTE: Rates and distribution credits are subject to approval by the Vermont Department of Financial Regulation.



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Montpelier, VT 05602
800-649-7915 | 802-229-9111
info@vlct.org | vlct.org

PROPERTY

Deductible: \$1,000 Per Occurrence	
Building and Contents Limit	\$16,230,516
Buildings	Guaranteed Replacement Cost, subject to certain limitations
Coinsurance Penalty	None
Flood Coverage Limit	\$10,000,000 per occurrence and in the aggregate annually, subject to a \$50,000,000 annual aggregate all Fund Members combined for properties not in flood zones A or V. For properties located in flood zones A or V or prefixed with A or V: \$1,000,000 per occurrence and in the aggregate annually, subject to a \$5,000,000 annual aggregate all Fund Members combined. Flood loss to bridges shall be subject to \$1,000,000 per occurrence and in the aggregate annually with a \$5,000,000 annual aggregate limit all Fund Members combined.
Earthquake Limit	\$10,000,000 per occurrence and in the aggregate annually, subject to a \$50,000,000 annual aggregate all Fund Members combined. Earthquake loss to bridges shall be subject to a \$1,000,000 per occurrence and in the aggregate annually with a \$5,000,000 annual aggregate limit all Fund Members combined
Equipment Breakdown (Boiler & Machinery) Limits	\$16,230,516
Property Coverage Sub-limits:	
Municipal Income, Extra Expense	\$1,000,000
Data Processing Systems Equipment	\$1,000,000
Data Processing Media	\$1,000,000
Accounts Receivable	\$2,000,000
Valuable Papers	\$2,000,000
Property in Transit	\$1,000,000
Ordinance and Law	\$2,000,000
Unintentional E&O in Property Scheduling	\$1,000,000
Debris Removal	Included
Asbestos Abatement	\$1,000,000 per occurrence and in the aggregate annually all Fund Members combined
Pollution Removal and Clean-up	\$150,000 per occurrence and in the aggregate annually
Mold	\$1,000,000 per occurrence and in the aggregate annually all Fund Members combined
Newly Acquired Property	90 Days
Fire Department Equipment	Included
Food Contamination/Spoilage	Included
Personal Property of Others	Included
Portable Equipment	No Charge
Computer and Media Coverage	No Charge
Act of Terrorism	\$16,230,516 per occurrence and in the aggregate annually. \$500,000,000 per occurrence and annual aggregate all Fund Members combined



Flood Coverage

We provide coverage for property that is exposed to flood loss,



Earthquake Coverage

We provide coverage for your property without adding a high deductible like some carriers.

AUTO LIABILITY AND PHYSICAL DAMAGE

Deductible: \$1,000 Per Occurrence	
Liability Limits	\$10,000,000
Uninsured/Underinsured Motorist (UM/UIM)	\$250,000
Fire Trucks and Mobile Equipment	Modified ACV
Autos	Actual Cash Value
Hired and Non-owned Vehicles	Included

GENERAL LIABILITY

INCLUDES: LAW ENFORCEMENT AND FIREFIGHTER LIABILITY

Deductibles: \$2,500 Per Occurrence Law Enforcement Liability; \$1,000 Per Occurrence All Other	
General, Law Enforcement, and Firefighter Liability Limit	\$10,000,000 per occurrence
Aggregate Limit	None
Pollution Amendment Limit	\$500,000 per occurrence and in the aggregate annually
Road Salt Application Limit	\$20,000 per occurrence and in the aggregate annually
No-Fault Sewer Backup Limit	\$10,000 per occurrence and in the aggregate annually
Covered Dam Limit	\$1,000,000 per occurrence and in the aggregate annually
Employee Benefit Liability Limit	\$10,000,000 per occurrence
Sovereign Immunity Defense	Yes

PUBLIC OFFICIALS LIABILITY

Deductible: \$2,500 Per Claim	
POL Limit	\$10,000,000 combined single limit with EPL
Aggregate Limit	\$10,000,000
Retroactive Date	None

EMPLOYMENT PRACTICES LIABILITY

Deductible: \$2,500 Per Claim	
EPL Limit	\$10,000,000 combined single limit with POL
Aggregate Limit	\$10,000,000
Retroactive Date	None
Non-Monetary Defense Limit	\$50,000

CRIME AND FIDELITY COVERAGE

Deductible: \$1,000 Per Claim	
Employee Theft and Faithful Performance Limit	\$500,000
Money & Securities Limit	\$25,000 inside and out
Forgery & Alteration, Money Orders and Counterfeit Money, Computer Fraud, and Funds Transfer Fraud Limit	\$25,000

WORKERS' COMPENSATION

Deductible: None	
Limits of Liability	Statutory
Employers Liability	\$5,000,000 per occurrence and in the aggregate annually
Experience Modification Factor	1.27
Class Code	Estimated Payroll 2019
5506 - Highway/Public Works	\$317,269
7520 - Water/Sewer	\$167,147
7720 - Police/Constable/Animal Control	\$294,348
8810 - Administration	\$340,639
8810L-Librarians	\$152,181
Payrolls are subject to annual audit performed by PACIF's Underwriting and Member Relations staff.	

CYBER LIABILITY AND DATA BREACH RESPONSE

Aggregate Limit for all loss, excluding "claims expenses", subject to the following	\$100,000
Information Security and Privacy Liability Limit	\$100,000
Regulatory Defense and Penalties Aggregate Sublimit	\$20,000
Website Media and Content Liability Limit	\$100,000
PCI Fines, Expenses and Costs Aggregate Sublimit	\$10,000
Cyber Extortion Aggregate Sublimit	\$50,000
First Party Data Protection Aggregate Sublimit	\$50,000
First Party Network Business Interruption Aggregate Sublimit	\$50,000
Claims Expenses Liability Limit	\$100,000
Liability Retention (Deductible) Per "Claim" or Incident	
Information Security and Privacy Liability	\$0
Regulatory Defense and Penalties	\$0
Website Media and Content Liability	\$0
PCI Fines, Expenses, and Costs	\$0
Cyber Extortion	\$2,500
First Party Data Protection	\$2,500
First Party Network Business Interruption	the greater of \$2,500 or income loss during 12-hour waiting period
Privacy Breach Response Services Limit of Coverage	
Computer Expert Services, Legal Services, and Public Relations and Crisis Management Expenses Limit	\$50,000
Notification Services, Call Center Services, and Breach Resolution and Mitigation Services Limit	10,000 notified individuals
Privacy Breach Response Services Retention (Deductible)	
Computer Expert Services, Legal Services, and Public Relations and Crisis Management Expenses	\$0
Notified Individuals Threshold	0 notified individuals

40 Service Hours

- **Fostered support of firefighters' health** by helping to develop a respiratory protection program and identifying a designated medical provider to conduct medical evaluations of firefighters.
- **Conducted risk management surveys of the fire station, town garage, and recently renovated riverfront area**, then provided recommendations for improving safety in these locations.
- Human Resources Consultant **reviewed the Town's personnel policy comprehensively** and provided recommendations and resources for improvement.
- Human Resources Consultant **answered questions from the Finance Director and Town Manager related to developing a firefighter job description, understanding FMLA/VPFLA considerations, and considering promoting an employee** from part-time to full-time status.
- Loss Control Consultant **offered guidance on multiple risk management issues**, including responding to a VOSHA compliance inspection and reviewing contract language.
- Law Enforcement Consultant **assisted Chief Muldoon with questions on disposal of evidence and the use of another municipality's prisoner processing facility**.

Program Engagement



PACIF Online University

2 Town employees registered and have completed **8 courses**.

PACIF Grant

Richmond Town received a 2019 **PACIF Grant for \$5,000** to buy a bullet-proof vest, an eye wash station, a trench box, and workzone safety equipment.



CMV Driver Drug & Alcohol Testing

PACIF makes it easy for the Town to comply with federal regulations. Currently, **7 Town employees** are enrolled.

EPL Referral

PACIF provided one Employment Practices Liability (EPL) referral and **3 hours of free legal consultation** in response to a high priority personnel situation.



Town of Richmond's **Service and Management Team**



JEFFERY THEIS
Senior Loss Control
Consultant

23 years of safety, risk management, insurance, and human resources experience
Playground Safety Certification (CPSI), Human Resources Certification (SHRM-SCP)



LARRY SMITH
Manager, Member
Relations

30 years of insurance customer service experience
Licensed Producer for Health, Life, and Disability Insurance, State of Vermont



FRED SATINK
Deputy Director,
Underwriting & Loss Control

30+ years of safety, industrial hygiene, and insurance experience



PEGGY TUCKER, AIC, CPIW
Manager, Workers'
Compensation Claims

28 years of claims experience
Licensed Workers' Compensation and Property & Casualty claims adjuster, State of Vermont



PEGGY GATES
Manager, Workers'
Compensation Claims

26 years of claims experience
Licensed Workers' Compensation claims adjuster, State of Vermont



KELLY KINDESTIN
Manager, Property
and Casualty Claims

30+ years of claims experience
Licensed Property & Casualty and Workers' Compensation claims adjuster, State of Vermont

Additional **in-house specialists**, available **exclusively** to PACIF members



JILL MUHR
Senior Human
Resources Consultant

26 years of human resources experience
Human Resources Certification (SHRM-SCP)



TREVOR WHIPPLE
Law Enforcement Risk
Management Consultant

30+ years of law enforcement experience

For You, Not For Profit

VLCT Property and Casualty Intermunicipal Fund (PACIF) is a not-for-profit, member-owned risk-sharing pool which **exists solely for the sake of Vermont municipal entities**. We look for ways to cover claims. Contributions that aren't needed to pay claims stay within the membership whether through credits toward the following year's contribution (premium) or improved programs and services. Grants and Scholarships extend municipal budgets while helping members protect themselves against future risk.

You Have a Say

When you vote at the annual meeting, talk with a board member, or explain your needs to staff, your concerns are heard and respected. **Members' needs and concerns have shaped PACIF into a combination of customized coverages with extensive member services, programs, and support,** resulting in a unique ease of doing business.

Regulated and Accredited

PACIF is regulated by the Vermont Department of Financial Regulation (DFR) to assure it meets statutory requirements and maintains fiscal integrity. DFR reviews and approves PACIF's coverages and rates every year and requires PACIF to file additional information throughout the year. Moreover, PACIF is accredited by the Association of Governmental Risk Pools (AGRiP) through its Advisory Recognition program for meeting a comprehensive range of risk pool management best practices.



Customized Coverage

PACIF's property coverage is essentially seamless, without gaps between categories. Member needs and requests have also led PACIF to extend and enhance coverage, such as for no-fault sewer backup liability and the option for auto physical damage to first responders' personal vehicles while on calls.

Of Vermont Municipalities and For Vermont Municipalities

The statute that lays the groundwork for PACIF allows it to cover only Vermont municipal entities. As a member-owned and member-governed organization, PACIF represents one of the most successful collaborations between Vermont municipalities. **VLCT members had a need and then built a financially secure, comprehensive, yet affordable insurance program**, which is where PACIF stands today.

An Extension of Your Own Staff

With PACIF you get not just a vendor but an ally — and teammates! Enacting the VLCT mission includes working closely with you and your staff to help every part of your municipality get superior value from your insurance budget. Many of the program pages included here describe the free assistance that PACIF staff provide to members, imparting specialized knowledge in the areas of VOSHA compliance, human resources, law enforcement, and safety-related loss control.



Richmond Town | In-State Staff with Real Municipal Experience

Because serving Vermont municipalities is PACIF's sole directive, our staff members have developed a deep understanding of the operations, exposures, and challenges that are unique to our members.

We employ our own claims adjusters, underwriters, and loss control consultants – qualified professionals who, like all PACIF staff, live in Vermont. No intermediaries are required to make up for adjusters being in another state, and because our claim adjusters have much smaller caseloads than at most commercial insurers, they can pay more attention to each claim. As a result, you have easy, direct access to us by phone and email, and we can meet you in person when a need arises or opportunity allows. This provides you with the best possible claims service.

We answer your questions quickly and accurately because it's likely that we've encountered a similar issue before. **Our knowledge of day-to-day operations**

and many of the exposures that are unique to municipalities sets us apart from other insurance operations.

PACIF and VLCT employees have served in municipal roles including firefighters, fire chief, health officer, school board members, planning administrators, planning commission members, highway maintenance driver, and solid waste district representative.

Above all, **the dedication of PACIF staff is most evident in our attitude of alliance and cooperation with members.** With PACIF, it's all about our members.



In 2017, the Town of Coventry filed an exceptionally large claim of missing money. Never once did it feel like we were entering the dreaded battle against an impersonal insurance company. Instead, we were assisted and guided through the entire process by municipal experts who felt more like concerned friends. The support we received changed the history of our Town and put us back on the right track to a successful office. Thank you to PACIF for allowing us to completely trust and rely on you when we needed you the most.

Amanda Carlson
Town Administrator
Coventry



Richmond
Town

Superior Flood
Coverage



Moretown was hit very hard by Tropical Storm Irene in 2011. It was devastating to come to work the next morning to find mud everywhere, five inches deep in our town office and vault. High water marks five feet up on our town office walls. Overhead doors on our fire station broken and hanging.

VLCT staff was here later that morning with a \$150,000 advance on our insurance so we didn't have to borrow money for immediate flood related needs, shouldering the grief and heartbreaking stories from Moretown residents, side by side with us in an emotional battle to comfort and help those in need. We formed trusting, long standing working relationships with VLCT staff over the recovery period, giving us the confidence that we can proceed to rebuild our town. I can't imagine that happening with commercial carriers.

I believe VLCT PACIF has strengthened our infrastructure, and the services we provide to our taxpayers, in that PACIF covered the necessary expenses involved to recover all vital records (deeds, surveys) from our vault, saving them from destruction. VLCT also replaced workstations and furniture, computers, and much more.

Cheryl Brown
Town Administrator
Moretown

Consider the financial hardship to your municipality if an important building were flooded significantly and turned out to be underinsured – or, even worse, not insured against floods at all. Flood risk is increasing in Vermont and nationally, and comprehensive **flood coverage is now more essential than ever for any municipality that has exposed property.**

Every PACIF member has comprehensive flood coverage for structures located outside the flood zone, with limits of \$10,000,000 per occurrence and in the aggregate annually, subject to a \$50,000,000 annual aggregate for all Fund Members combined. More importantly, for structures within flood zones A or V, PACIF provides \$1 million of flood coverage per member per occurrence and in the aggregate annually, subject to a \$5 million fund-wide annual aggregate – without resorting to high deductibles.

This compares favorably with the coverage that most carriers access through the National Flood Insurance Program, which has limits of only \$500,000 for commercial properties, does not cover losses to contents or equipment below grade, may require an elevated deductible, and comes at significant extra expense.

PACIF flood coverage offers the type of financial peace of mind that Vermont municipalities need and deserve. It **fundamentally fulfills the primary objective of insurance: to protect buyers from the financial shock of fully bearing their own losses**, should they occur.



Richmond Town | Training

Appropriate and effective training is an essential component of minimizing risk, so we see providing useful tools and knowledge to decision makers and employees as a core element of PACIF's mission. While we can provide generic safety trainings, many years of experience with Vermont municipalities have convinced us that risk-focused education is much more effective for reducing losses. Using your time wisely and **imparting information that encompasses human resources, law enforcement liability, federal CDL driver compliance, workplace safety, and much more, we are your municipal training experts.**

All members have access to a variety of training opportunities free of charge. Our ideal approach is to **examine each member's needs closely and jointly determine the content and delivery method that will be most effective.** In addition to standard topics, we have the depth of knowledge to develop training on customized topics when the need arises. We also provide regional trainings – such as Reasonable Suspicion and Risk Management 2.0: Beyond Safety – where attendees can benefit from the wider range of discussions that often occur in these settings.

A partial list of free training available to PACIF members includes:

- **flagger certification** for public works and emergency personnel;
- **customized driver training** for public works, EMS, and fire personnel;
- **customized and specialty trainings**, such as Permit-Required Confined Spaces with both classroom and field components;
- **regional risk management leadership** workshops;
- individualized training **for highway supervisors on high risk VOSHA standards;**
- **specialized human resource training** to build performance management skills and improve knowledge of HR requirements and best practices;
- **24/7/365 access via PACIF Online University** to more than 100 public works, recreation, law enforcement, and human resources courses; and
- **discounts on VLCT MAC** workshops and custom trainings.



Richmond | Loss Control Town | Services

Municipalities have a lot of exposure to risk, yet few have the resources to limit it effectively. **Every PACIF member has an experienced loss control consultant to help explain and address as many risk management best practices as the member chooses.** Because there's no one-size-fits-all way to improve workplace safety, **we align our suggestions with the scope and nature of each municipality's operations.** We provide practical information, resources, guidance, and focused training that can help control those exposures and reduce the potential for loss.

Safety-related work, such as improving VOSHA compliance, is a big part of loss control, but PACIF can go much deeper. Your loss control consultant can help you identify and resolve sources of injuries, cope in the aftermath of a VOSHA inspection, start or reinvigorate a Safety and Health Committee, and establish workers' compensation best practices to better control your insurance costs. **We'll even roll up our sleeves and work directly with municipal staff to implement our recommendations.**

PACIF loss control staff are also experts in the **drug & alcohol testing requirements for commercial motor vehicle operators.** We can provide valuable assistance and resources for complying fully with these complex regulations. What's not to love?

“

VLCT-PACIF provides so much more than insurance coverage for its municipal members: from advisory alerts to monthly newsletters to safety inspections, the friendly, approachable and knowledgeable PACIF staff is always available to offer guidance and support. With PACIF staff just a phone call or email away, they're like our very own loss control back office!

Kathleen Ramsay
Town Manager
Middlebury

”

Most municipalities lack a dedicated human resources (HR) professional and simply do the best they can to handle the employment related issues that arise on a regular basis. **HR responsibilities and employment practices in general have become increasingly complex**, and, despite our members' best efforts, PACIF has seen an increase in employment practice liability claims. Because we recognize how challenging it is to handle everything HR, we created our own Human Resources Consultation Program.

In this program, a **full-time HR professional PACIF staff member, with extensive knowledge of municipal challenges**, assists members with:

- **understanding legal** requirements,
- **improving compliance** with legal requirements to reduce the municipality's risk of employment practice lawsuits, and
- **implementing a variety of HR best practices.**

PACIF's Human Resources Consultant can provide services by phone or email or in person. Examples of services include:

- **assessing overall operational risk** from an employment practices perspective and recommending areas for improvement;
- **hands-on assistance with implementing key policies and practices;**
- **answering HR-related questions;**
- **training managers, supervisors, and/or governing bodies** on a range of HR principles and best practices; and
- **reviewing personnel policies and job descriptions** for adherence to best practices and recommending improvements.

The Human Resources Consultant also oversees and coordinates PACIF's EPL Referral Program. Keep reading to learn more about it!

“

Jill Muhr led a training for all of our managers, and it was excellent. She was well prepared, not just with general content but also the specific local needs that she and I had discussed earlier. She also had her antenna up and responded to people's thoughts and questions in the room that day. Jill made it a really valuable session.

Peter Elwell
Town Manager
Brattleboro

”

Making employment decisions can be challenging, and uninformed decisions can result in expensive employment practice liability (EPL) claims. **PACIF's EPL Referral Program helps member municipalities avoid making costly employment errors by connecting them with free legal assistance from Vermont-based attorneys who have demonstrated EPL expertise.**

Members who obtain referrals are able to **discuss their specific situation with counsel and obtain clear and actionable advice** that helps them navigate what can sometimes be complex legal issues that include employee discipline, termination, fitness for duty, state and federal family and medical leave statutes, union matters, and ADA compliance.

What's the Value of This Program?

- **The legal assistance is free – for up to three hours.** In some cases, we'll even authorize an additional free hour or two if that's what it'll take to resolve an issue.
- **The attorneys** are located throughout Vermont. They are committed to the program and **understand that members frequently require prompt follow-up to address time-sensitive issues.**
- **We can make the most appropriate referral based on your specific situation** because we've met with all of the firms in the program and have identified their relative skill sets and strengths. All have a wealth of employment practice experience.
- **If you implement the referral attorney's advice and are still sued, PACIF will waive your EPL deductible of \$2,500.**

This popular program is based on the classic logic "an ounce of prevention is worth a pound of cure." Use of it has been growing every year. Members report it provides exceptional value because **it helps them make well-informed decisions that greatly reduce the potential for EPL claims.**

To discuss a situation that might qualify for an Employment Practices Liability referral, email EPLreferral@vlct.org or call us at 800-649-7915 and ask to speak with PACIF's HR Consultant, Jill Muhr.

“

The attorney responded quickly and efficiently with what we needed. He has also made himself available by phone for night meetings and would even have come down if we had needed it. The Selectboard has greatly appreciated and respected his advice and instruction. We have been very happy to have this service. Thanks for facilitating this valuable program.

Deb Jones
Finance Manager
Sharon

”

Municipal law enforcement agencies face many professional challenges, including **higher than average exposure to risk through injuries, auto accidents, and lawsuits**. In a new approach to reducing claims related to these risks, PACIF now has a Law Enforcement Consultant on staff. This well respected former Vermont municipal police chief **works directly with member municipalities and their police departments and constables** to help them understand and work through the ever expanding range of issues that law enforcement faces.

Because this consultant **understands the real-world complexities of law enforcement operations**, he finds practical ways to put his risk management experience to work for PACIF members. Members can benefit from his assistance in these and other facets of municipal law enforcement.

- **Operational risk:** review normal internal processes, assess the potential for errors and inefficiencies, and suggest improvements.
- **Policies:** update existing ones, develop new ones, and train to & implement all of them consistently.
- **Liability:** assess the agency's current documentation procedures, training practices, and job performance review process; if appropriate, introduce changes likely to reduce cause for complaints.
- **Claims:** follow up on claims related to law enforcement, analyze liability claims from early in the life of the claim, and identify ways to prevent recurrences.
- **Hiring:** advise members on best practices for recruiting, hiring, and retaining officers; personally assist in hiring new police chiefs.
- **First responders' health:** assess and review physical fitness strategies; suggest ways to: foster work/life balance, limit exposure to emotionally traumatic scenes, and support discussing mental health issues with specially trained professionals as well as peers.

“

I have used this program in many ways, and I give accolades to VLCT PACIF for creating it. When Springfield was in a time of transition, Trevor was instrumental in setting up the process of our search for a new Police Chief. He helped me create the job description, he wrote interview questions specifically about police work, and he even served on our interview panel. Without Trevor's help I couldn't have done my job nearly as well. He has continued to be a valuable resource while our new Chief is revising the Town's law enforcement-related policies. We have found Trevor to be really, really helpful all around.

Thomas Yennerell
Former Springfield Town Manager

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The Law Enforcement Consultant also represents PACIF on various law enforcement committees, reads relevant proposed state legislation, and provides legislative testimony when appropriate.

As part of our core mission, PACIF created the grant and scholarship programs to support members' risk management efforts. Both are great ways to help **stretch your equipment and training budgets, particularly when a need is urgent and unplanned.**

Every year, these two programs alone can save a large municipality up to \$7,500 or a small one as much as \$3,000.

PACIF **grants provide 50 percent reimbursement of up to \$5,000 for qualified equipment, facility improvements, or other items** that directly reduce the risk of claims.

PACIF **scholarships provide reimbursement of qualified training costs for groups and individuals up to \$2,500 per member per year.** If you aren't already using this funding to increase your staff's knowledge and their value to your organization, you should be!

For details about these programs, go to vlct.org and type Grants and Scholarships into the search field. The fact that their annual funding is fully exhausted every year attests to their popularity and value to members.

“

The Town of Essex would like to thank you again for supporting our safety equipment grant. We feel that the portable light tower will be extremely helpful when we are making emergency repairs to our infrastructure during nighttime hours. The safety of all our Public Works employees and the general public is our top priority during emergencies.

Aaron Martin, P.E.
Utilities Director and Town Engineer
Town of Essex

”

Most municipalities have commercial motor vehicle (CMV) operators – such as snow plow drivers – who fall under US DOT and Federal Motor Carrier Safety Administration (FMCSA) requirements for licensure, hiring, and drug and alcohol testing (as explained in Title 49 of the Code of Federal Regulations). These **requirements are varied and complex, and not complying fully with them can subject municipalities to fines** from the U.S. Department of Transportation.

PACIF has developed a comprehensive drug & alcohol testing program to make it **easy for members to comply with this challenging federal mandate**. Key elements include:

- **free random drug and alcohol testing** by a convenient mobile service that complies with all DOT requirements;
- **a detailed operations manual with extensive guidance** to help members establish the required drug & alcohol testing policy;
- **information and sample forms** on how to compile driver qualification files;
- **access to Invest EAP for referrals to substance abuse professionals** in the event of a positive test;
- **updates** when FMCSA requirements change;
- **DOT-compliant Reasonable Suspicion Testing Training** for supervisors of drivers; and
- highly knowledgeable loss control consultants to provide **advice, assistance, and guidance for implementing these procedures**.

PACIF's all-inclusive support for CMV operations takes the guesswork out of meeting the onerous federal standards – and makes the entire process a whole lot easier.



When employees or their family members are under stress, there can be negative consequences in the workplace. That's why PACIF partners with Invest EAP, a Vermont non-profit Employee Assistance Program provider, to assist members in both personal and professional issues.

For personal matters, **all PACIF member employees and the people who live with them can contact Invest EAP directly for convenient and confidential personal guidance with valuable resources on a wide range of issues** relating to emotional health as well as family, financial, and legal matters. They can call or visit the website 24/7/365. Services including short-term counseling and limited professional financial or legal consultation are confidential and completely free.

From the employer's perspective, **your EAP benefit supports managers and supervisors in additional ways.**

- Supervisors struggling with an employee who is undergoing personal or performance issues can contact EAP and receive a management consultation.
- EAP staff can hold onsite trainings to explain EAP services to all employees.
- When an employee who is a CMV driver fails a federally mandated drug or alcohol test, the member's Designated Employer Representative (DER) should contact Invest EAP to receive a free referral for the employee to see a qualified substance abuse professional.
- After a tragic event that affects one or more employees, EAP can conduct a workplace critical incident stress debriefing to help staff cope with the emotional aftermath of the incident.

PACIF and Invest EAP are also working together **to help first responders cope with post-traumatic stress. Current services include critical incident stress debriefings and confidential access to specially trained counselors.**

Learn more and explore Invest EAP's online tools by visiting **investeap.org** and logging in with the organization password **vlct**.

