



Sonoma County Fire District Board of Directors
Staff Report

Date: October 18, 2022

Topic:

District Insurance Requirements for Contract Employees

Recommendation:

Authorize Fire Chief to Waive Some of the Insurance Requirements for Contract Employees

Financial Impact:

No Fiscal Impact to the District, Program is "Cost Neutral"

Background:

In July of 2020 the Sonoma County Fire District went into contract with the County of Sonoma to fund a vegetation inspection program. This program is cost neutral to the organization and is fully funded by the County of Sonoma. The District initially waived the liability insurance requirements for the contract Inspectors but has since requested them to attain the insurance required as set forth in District Policy 1203 under Insurance Requirements. Contract Inspectors and contract Emergency Operations employees each separately sought general liability insurance with no success. They were unable to obtain insurance as agencies would not insure them doing any work related to fire department activities, particularly related to wildfire threat and emergency management.

Alternate options that the District considered would cost significantly more, likely changing the program from a "cost neutral" program; for example bringing them on as part time employees.

The biggest liability we have with our contract Inspectors would be related to them driving District vehicles, therefore it is the recommendation that the District waive the need for general liability insurance. We suggest continuing to require them to meet the District Policy 1203 with regards to their vehicle insurance limits. After reviewing options for the insurance for the contract employees, the District is recommending that we waive the need for general liability insurance upon waiver approval of the Fire Chief.