

# H.A. THOMSON

◆ RISK MANAGEMENT SERVICES ◆

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## Permissible Activities for Junior Volunteer Firefighters

At a recent meeting we attended in Carbon County, we received information from the Pennsylvania Department of Labor and Industry clarifying what activities 14 and 15 year-old junior firemen are prohibited from doing. The Department had issued a prior prohibition on them from riding in or on a fire vehicle to an incident scene. However, the Department has said that this activity is permissible since it is not specifically prohibited by the Child Labor Law.

The Child Labor Law states: The activities of minors under sixteen (16) years of age shall be limited to:

- (1) Training.
  - (2) First Aid.
  - (3) Clean-up service at the scene of a fire, outside the structure, after the fire has been declared by the fire official in charge to be under control.
  - (4) Coffee wagon and food services.
- C. In no case, however, shall minors under sixteen (16) years of age be permitted to:
1. Operate high pressure hose lines, except during training activities;
  2. Ascend ladders, except during training activities; or
  3. Enter a burning structure.

For Minors over the age of 16, the Law states:

- (1) Drivers of trucks, ambulances, or other official fire vehicles must be eighteen (18) years of age.
- (2) Minors seventeen (17) years of age who have successfully completed a course of training equal to the Standards for Basic Firefighting established by the Department of Education and the Department of Environmental Resources, may engage in general firefighting activities, provided such minors are under the direct supervision and control of the fire chief or a trained, experienced officer over 21 years of age.

- (3) No person under eighteen (18) years of age shall be permitted to:
  - a. Operate an aerial ladder, aerial platform or hydraulic jack.
  - b. Use rubber electrical gloves, insulated wire gloves, insulated wire cutters, life nets or acetylene cutting units.
  - c. Operate the pumps of any fire vehicle while at the scene of a fire.
  - d. Enter a burning structure.

## Resources

H.A. Thomson and the carriers we represent maintain a vast array of resources to help you. You can access PIRMA's Loss Control Resource Library via the PIRMA website at [www.pirma.org](http://www.pirma.org). When you go to the site, click on Loss Control and Resource Library and register to use. PIRMA has thousands of documents and videos along with on-line training to assist you.

You can access EMC Insurance Company's resources by going to [www.emcins.com](http://www.emcins.com). On the home page click on Loss Control and review the various topics and select. You will need to have your EMC policy number in order to access certain items. Technical data sheets are particularly helpful resources. They are easy to read, one to two page documents on safety topics. They provide a quick resource to provide your staff with important information that will reduce claims, especially workers' compensation injuries.

H.A. Thomson's Loss Control Representatives are here to help you. When you need information, please give them a call at 1-800-362-1011:

John Johns	Ext. 111
Scott Miles	Ext. 112
Tom Baynard	Ext. 115

## Treasurer Bonds

*In our first newsletter in 2007, we included the following article. With the subsequent economic downturn and its effect on credit scores, we continue to see this issue.*

We have noticed a number of new treasurers unable to secure a bond due to problems with their credit history. Many carriers review credit scores while making their underwriting decisions. Often they accept reasonable explanations for credit problems; however, we are experiencing more rejections.

Municipalities should make the ability to secure a bond a condition of employment as treasurer. You should notify your applicants in writing that they will need to secure a bond and that their credit may be reviewed by the Insurance Carrier.

The prospective treasurer can complete an application that can be sent to H.A. Thomson and we usually receive a decision from one of our carriers within one to three business days. The alternative is that you hire and begin to train someone and then find out that they are unable to secure a bond and they have to be terminated. As you can imagine, this scenario has created a great deal of difficulty in some municipalities.

As part of our consumer privacy policy, we do not access, store, or review credit reports. This is done by the underwriting company. They make the decision to decline to offer a bond based on their underwriting guidelines.

### Provider Panels for Workers' Compensation Claims

Under the Pennsylvania Workers' Compensation Act, employers have the right to post a panel of providers that injured employees must utilize for the first 90 days of a work related injury. Our carriers believe that posting a provider panel will control the cost of claims and help keep your experience modification and premium low.

Currently, both of our main workers' compensation carriers, EMC Insurance Company and AmeriHealth, are implementing provider panels.

### Upcoming Events

B.J. Giangiulio will present a seminar on liability issues at the 2011 Boroughs Association Conference in Hershey. His program is scheduled for Monday, April 11<sup>th</sup> at 12:30 pm. Please stop by our exhibit booth at:

Pennsylvania State Association of Boroughs Conference—April 10-11

Pennsylvania Township Supervisors Conference—April 17-19

Government Finance Officers Association Conference—May 1-3