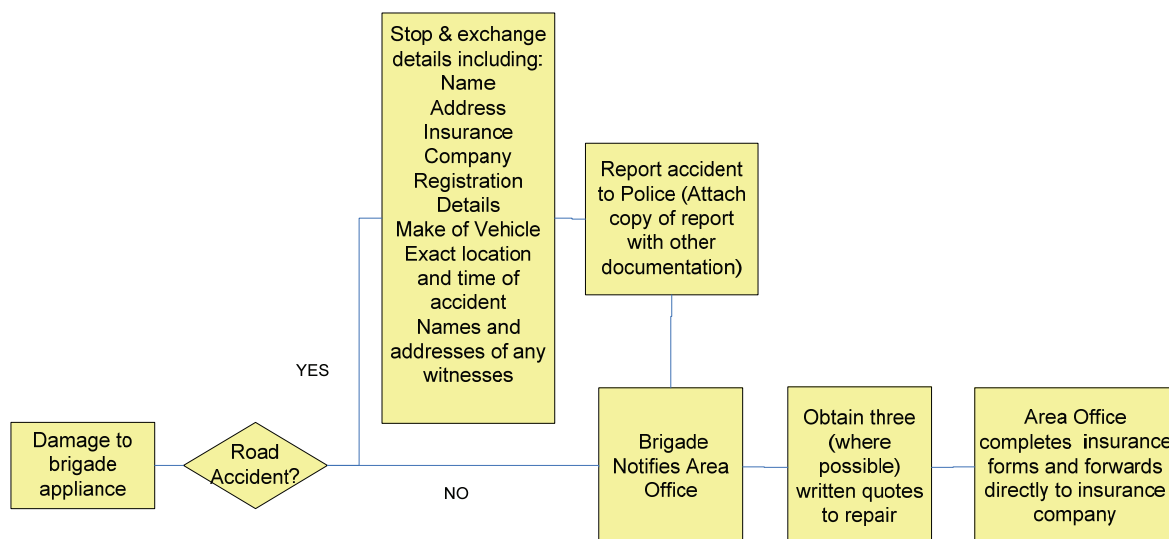


## What I Need to Know

- The QFRS holds a comprehensive motor vehicle accident insurance policy that covers brigade appliances. The extent of coverage is:
  - All motor vehicles owned or hired by QFRS, or for which they are responsible, including accessories, tools etc. to the limit of liability:
  - Firefighting appliances (not produced by QFRS) up to 20 years of age = replacement value.
  - Firefighting appliances (produced by QFRS) up to 20 years of age = agreed value.
  - Firefighting appliances over 20 years of age = market value.
- Legal liability to third parties, including property damage and hazardous goods is limited to:
  - Property damage = \$20,000,000
  - Hazardous goods = \$1,000,000.
- The insurance company has authorised Area Directors to approve repairs at any time up to the value of \$1,000. Also, in the event of a genuine emergency where repairs must be made to enable an appliance to return to an ongoing firefighting operation, the QFRS authorises a First Officer to approve repairs up to \$1,000.
- For fire appliance damage over \$1,000 only the insurance company can authorise repairs or payments.
- Section 138 of the Fire and Rescue Service Act allows unregistered vehicles to travel on public roads for certain purposes, provided that the vehicle is bearing brigade identification and is being used for an authorised brigade activity. Third party and property damage insurance policies apply.

## How I do it

### Flowchart



- In the event of a motor vehicle accident:
  - Stop and exchange names and addresses with the other party involved
  - Exchange names of insurance companies and policy numbers (the QFRS insurer is Lumley General Insurance Limited, policy number 6FR1324950)
  - Record the registration number and make of the other vehicle

- Ensure that the exact location of the accident is noted, together with times and conditions of the road (eg. slippery following heavy rain, etc.)
- Record names and addresses of as many witnesses as possible at the scene of the accident
  - Report the accident to the Police if required to do so by State laws
  - Do not enter into discussions concerning who was to blame for the accident.
- If an appliance is involved in an incident in which it is totally destroyed:
  - Identify brigade owned equipment carried on the appliance and process this in accordance with the instructions for equipment insurance.
  - If the appliance is QFRS supplied there is a standard set of equipment issued with the appliance and this should be regarded as part of the appliance.

## **Reference Materials**

Area Reference Manual – Business Rule: D3.7 Manage Brigade Appliances Equipment and Private Property