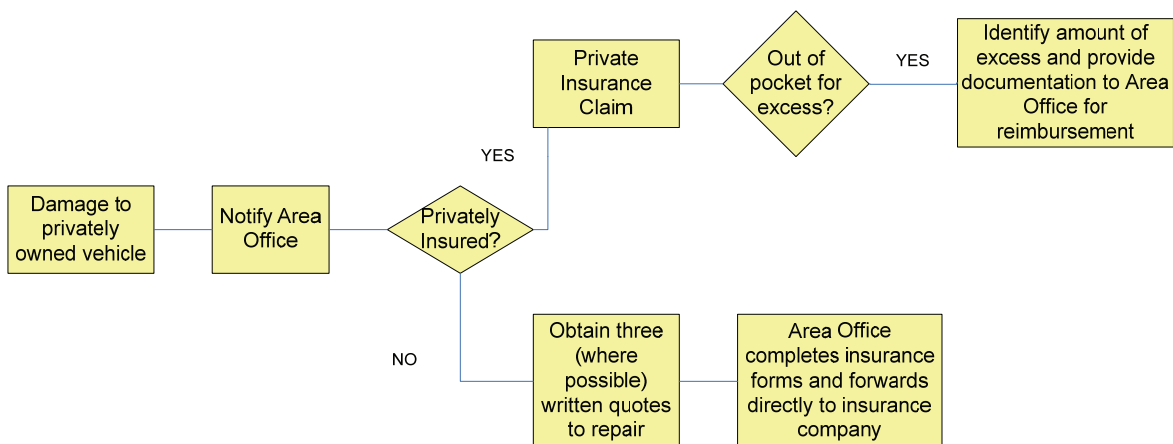


What I Need to Know

- The QFRS holds a comprehensive motor vehicle insurance policy that covers rural fire brigade appliances and privately owned vehicles and machinery made available to brigades during operations.
- However, the onus to insure privately owned vehicles and machinery remains with the owner. Where a private insurance policy is held, the owner is required to claim under that policy in the first place. The owner will be reimbursed for any excess he/she has to pay on the claim and for any loss of no claim bonus that may result.
- Tyres are not normally covered under vehicle insurance policies and are treated as private equipment.
- 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



Reference Materials

- Area Reference Manual – Business Rule: D3.7 Manage Brigade Appliances Equipment and Private Property
- *Fire and Rescue Service Act 1990*