

Procedure

Effective Date: 21/04/2026 Version: 1.0

PR6160 – Insurance for Privately-Owned Vehicles Used by Rural Fire Brigade Members

Responsible Owner: Assistant Chief Officer, Bushfire Resilience and Operational Support, Rural Fire Service Queensland

Audience: SCSD State Ops QFR RFSQ

What I Need to Know and Why

- This procedure provides information on the insurance coverage provided by Rural Fire Service Queensland (RFSQ) for privately-owned vehicles used by Rural Fire Brigade members.
- As specified in this procedure, RFSQ provides some limited insurance coverage or financial assistance by way of reimbursement for insurance excess expenses for privately-owned vehicles being used for the purposes of carrying out authorised brigade activities in accordance with PR1009 - Rural Fire Service Queensland - Authorised Brigade Activities.
- Rural Fire Brigade members are responsible for ensuring that their privately-owned vehicles are covered by a comprehensive private insurance policy* before being used for the purposes of carrying out authorised brigade activities. They must also ensure the vehicle is operated in accordance with the road rules; is roadworthy in compliance with the *Transport Operations (Road Use Management - Vehicle Standards and Safety) Regulation 2021*; and, where required to do so, be registered in accordance with the *Transport Operations (Road Use Management - Vehicle Registration) Regulation 2021*.
- In addition to this procedure, the Deputy Chief Officer of the relevant Region has discretion to consider financial assistance for loss or damage to privately-owned vehicles used by Rural Fire Brigade members on a case-by-case basis for extraordinary circumstances.

*Unregistered vehicles must be appropriately insured for all circumstances in which they may be used.

Privately-owned vehicles used for purposes of extinguishing or controlling a fire

- RFSQ may provide insurance coverage for privately-owned vehicles that are damaged, lost or stolen and/or cause damage to other vehicles or property whilst being used by a Rural Fire Brigade member for the purposes of extinguishing or controlling a fire.
- The vehicle must:
 - be recorded as attending the incident with Firecom and duly authorised by the incident controller or QFD Senior Officer (Inspector or above rank) to be used for the purposes of extinguishing or controlling the fire
 - be registered and a car, four-wheel drive, utility or van of not more than 2 tonne carrying capacity^
 - be owned by the Rural Fire Brigade member or by an immediate family member who resides at the same residential address
 - have been used in accordance with the terms, conditions and exclusions of the QFD Fleet Insurance Policy.
- In these circumstances, the vehicle owner may choose to either:
 - a. claim against the QFD Fleet Insurance Policy, or
 - b. claim under their comprehensive private insurance policy and apply to RFSQ for financial assistance by way of reimbursement for any excess paid by the owner on the claim.
- The QFD Fleet Insurance Policy provides coverage for damages to the vehicle and/or damages to other vehicles or property. The maximum payment for loss or damage is \$100,000 or the market value of the vehicle, whichever is less.
- Refer to Appendix A – Insurance Scenarios for guidance on potential insurance coverage for various claim scenarios.

^Carrying capacity refers to the maximum weight a vehicle can safely/ legally carry.

Privately-owned vehicles used for other authorised brigade activities

- RFSQ may provide some financial assistance for privately-owned vehicles that are damaged, lost or stolen and/or cause damage to other vehicles or property during attendance at an authorised brigade activity (other than for extinguishing or controlling a fire), including travel to and from that activity, as described in PR1009 - Rural Fire Service Queensland - Authorised Brigade Activities.



- In these circumstances, the vehicle owner should claim under their comprehensive private insurance policy and then may apply to RFSQ for financial assistance by way of reimbursement for the excess amount paid on the claim. The vehicle must be owned by the Rural Fire Brigade member or by an immediate family member who resides at the same residential address.
- In these circumstances, where a comprehensive private insurance policy does not cover the item damaged on the vehicle (such as tyre or windscreen replacement), financial assistance for the item is at the discretion of the Assistant Chief Officer of the relevant District and will have a maximum payment amount of \$5,000.
- Refer to Appendix A – Insurance Scenarios for guidance on potential insurance coverage for various claim scenarios.

How I Do It

- The Rural Fire Brigade member must immediately notify the RFSQ Area Office of an event resulting in damage or loss to a privately-owned vehicle and/or damage caused to other vehicles or property. The Rural Fire Brigade member must submit OBM 297 - Privately Owned Vehicles Insurance Claim Request Form to their RFSQ Area Office within three days of the event occurring.
- To meet the requirements to claim under either the QFD Fleet Insurance Policy or via excess reimbursement from RFSQ, the following conditions must be met:
 - The vehicle must have been used for an authorised activity in accordance with PR1009 - Rural Fire Service Queensland - Authorised Brigade Activities. The owner is responsible for providing evidence of the authorised activity (such as meeting agenda, training invitation etc).
 - For claims against the QFD Fleet Insurance Policy, the owner must provide evidence that attendance at the incident was lodged with Firecom and evidence of authorisation from the incident controller or QFD Senior Officer (Inspector or above rank).
 - The owner of the vehicle will be responsible for providing evidence that the vehicle was roadworthy and safe to operate in the capacity it was being used at the time of the event, if requested. This may be demonstrated through documents such as service records, vehicle inspection reports and/or photographs. RFSQ will not cover the costs associated with ensuring the vehicle is roadworthy.
 - All of the terms, conditions and exclusions of the relevant insurance policies apply, including that the vehicle was being used lawfully at the time of the event.
- The RFSQ Area Manager is to ensure all required information is collected and validated on Form OBM 297 - Privately Owned Vehicles Insurance Claim Request Form. If endorsed, RFSQ Area Office forwards the form to the Assistant Chief Officer. The Assistant Chief Officer has authority to approve or reject the claim:
 - For claims against the QFD Fleet Insurance Policy, the Assistant Chief Officer must determine whether the claim is approved to progress to the Insurer. If approved to progress, the RFSQ District Office will submit a claim via the QFD Fleet Insurance Claim Form. **Claims must be lodged with the insurer within 10 days of the event occurring.** RFSQ District Office should forward a copy of the OBM 297 - Privately Owned Vehicles Insurance Claim Request Form to RFSQ.FleetEnablement@fire.qld.gov.au for data collection purposes.
 - For claims for financial assistance by way of excess reimbursement, the Assistant Chief Officer must determine whether the claim is approved and, if approved, specify the financial reimbursement amount. The reimbursement will be paid from the Regional budget. RFSQ District Office will facilitate the processing of the reimbursement payment to the owner. The reimbursement payment is not to be made until evidence of the excess payment has been received. The RFSQ District Office is to forward a copy of the OBM 297 - Privately Owned Vehicles Insurance Claim Request Form to RFSQ.FleetEnablement@fire.qld.gov.au for data collection purposes.
 - For claims for extraordinary circumstances, the Assistant Chief Officer must forward the claim to the Deputy Chief Officer of the relevant Region for decision. The reimbursement will be paid from the Regional budget.

Appendix

- [Appendix A – Insurance Scenarios](#)

Forms

- [OBM 297 – Privately-owned Vehicles Insurance Claim Request Form](#)
- [QFD Fleet Insurance Policy Claim Form](#)

References

- [Transport Operations \(Road Use Management - Vehicle Standards and Safety\) Regulation 2021](#)
- [Transport Operations \(Road Use Management - Vehicle Registration\) Regulation 2021](#)
- [PR1009 - Rural Fire Service Queensland - Authorised Brigade Activities](#)
- [Breakdowns, Damage, Accidents and Theft Gateway Page](#)



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Appendix A – Insurance Scenarios

The table below outlines scenarios which may arise in relation to insurance for privately-owned vehicles used by Rural Fire Brigade members. The information provided is discretionary only and will be subject to the facts of each individual claim. RFSQ reserves the right to determine what claims are forwarded to the QFD Fleet Insurance Policy insurer and it is the insurer's sole discretion whether to accept or cover claims or not.

For any scenario, the owner of the vehicle must ensure, at the time of incident, the vehicle was:

- being operated in accordance with the road rules
- was roadworthy in compliance with the *Transport Operations (Road Use Management - Vehicle Standards and Safety) Regulation 2021*, and
- where required to do so, registered in accordance with the *Transport Operations (Road Use Management - Vehicle Registration) Regulation 2021*.

Reference	Situation	Insurance Coverage
Registered vehicle		
A	I am a brigade member using my registered vehicle for the purposes of controlling or extinguishing a fire. My attendance at the incident was recorded with Firecom and I have been authorised by the incident controller or QFD Senior Officer to use my vehicle. <i>This would typically involve situations of towing a firefighting trailer or transporting a slip-on firefighting unit.</i>	Owner may be eligible to choose whether to claim against QFD Fleet Insurance Policy or claim for reimbursement of any excess paid through private insurance.
B	I am a brigade member using my registered vehicle for the purposes of controlling or extinguishing a fire. My attendance at the incident was recorded with Firecom and I have been authorised by the incident controller or QFD Senior Officer to use my vehicle. My vehicle is more than 2 tonne carrying capacity.	No coverage by the QFD Fleet Insurance Policy. Owner may be eligible for reimbursement of excess paid through private insurance or may apply for financial assistance for extraordinary circumstances.
C	I am a brigade member using my registered vehicle for the purposes of controlling or extinguishing a fire. My attendance at the incident was <u>not</u> recorded with Firecom and/or I have <u>not</u> been authorised by the incident controller or QFD Senior Officer to use my vehicle.	No coverage by QFD – Attendance at the incident must be recorded with Firecom and approval must be granted by the incident controller or a QFD Senior Officer.
D	I am a brigade member using my registered vehicle for an authorised brigade activity (other than the purposes of controlling or extinguishing a fire) in accordance with PR1009 – Rural Fire Service Queensland - Authorised Brigade Activities. <i>This may include:</i> <ul style="list-style-type: none"> • <i>Damage to vehicle sustained while travelling to an approved training event.</i> • <i>Vehicle stolen from brigade station while assisting with a severe weather event.</i> • <i>Damage to vehicle sustained while travelling home from controlling or extinguishing a fire.</i> 	Owner may be eligible to claim for reimbursement of any excess paid through private insurance.
E	I am a brigade member using an immediate family member's* registered vehicle for the purposes of controlling or extinguishing a fire. I have the vehicle owner's permission to use the vehicle. My attendance at the incident was recorded with Firecom and I have been authorised by the incident controller or QFD Senior Officer to use this vehicle.	Owner may be eligible to choose whether to claim against QFD Fleet Insurance Policy or claim for reimbursement of any excess paid through private insurance. <i>*Must reside at the member's residential address to be eligible to claim via the QFD Fleet Insurance Policy.</i>

F	I am a brigade member using someone else's (other than an immediate family member) registered vehicle for the purposes of controlling or extinguishing a fire. I have the vehicle owner's permission to use the vehicle. My attendance at the incident was recorded with Firecom and I have been authorised by the incident controller or QFD Senior Officer to use this vehicle.	No coverage by the QFD Fleet Insurance Policy. Owner may be eligible to claim for reimbursement of any excess paid through private insurance.
Unregistered vehicles		
G	I am a brigade member using my unregistered vehicle for the purposes of controlling or extinguishing a fire. My attendance at the incident was recorded with Firecom and I have been authorised by the incident controller or QFD Senior Officer to use my vehicle.	No coverage by the QFD Fleet Insurance Policy. Owner may be eligible for reimbursement of excess paid through private insurance or may apply for financial assistance for extraordinary circumstances.
H	I am a brigade member using my unregistered vehicle for the purposes of controlling or extinguishing a fire. My attendance at the incident was <u>not</u> recorded with Firecom and/or I have <u>not</u> been authorised by the incident controller or QFD Senior Officer to use my vehicle.	No coverage by QFD – Attendance at the incident must be recorded with Firecom and approval must be granted by the incident controller or a QFD Senior Officer.