

RFBM D4.3 - Self-Insurance Claims

Responsible Owner: Director, Regional Coordination, Rural Fire Service

What I Need to Know and Why

- The Rural Fire Service (RFS) self-insurance process allows volunteers to submit claims for equipment or vehicles damaged, lost or stolen during attendance at a bona fide brigade activity, including the following:
 - brigade equipment
 - privately owned vehicles and/or machinery
 - private equipment.
- For details on insurance claims for brigade appliances and stations, refer to Rural Fire Brigade Manual (RFBM) Procedure D4.2 – Brigade Appliance and Station Insurance.
- Queensland Fire and Emergency Services (QFES) hold a comprehensive motor vehicle insurance policy which covers rural fire brigade appliances and privately-owned vehicles made available to brigades during a bona fide brigade activity.
- With limitations and conditions, QFES also provides reimbursement for some private equipment and machinery which is damaged, lost or stolen during attendance at a bona fide brigade activity.
- A bona fide brigade activity is defined as:
 - any activity undertaken by a rural fire brigade authorised by the First Officer according to his or her powers for controlling and extinguishing a fire in pursuant to Section 83 of the Queensland Fire and Emergency Services Act 1990. Fire prevention includes taking measures in readiness for fire so as to reduce potential danger to persons, property or the environment
 - any activity which is in accordance with the RFBM business rules, incorporating the Brigade Management Rules or individual brigade rules approved by the Commissioner, QFES
 - any other function the Commissioner, QFES may direct.
- Where equipment is reimbursed based on like-for-like, calculation is based on the Australian Taxation Office depreciation schedules.

Brigade equipment

- The Regional Manager, RFS is authorised to approve reimbursements up to the value of \$5000.00. Claims above this amount are endorsed and forwarded to the Director, RFS for approval. This applies to:
 - standard issue brigade equipment which will be reimbursed for the total replacement or the provision of replacement parts
 - non-standard issue brigade equipment (e.g., chainsaws and equipment contained within fire stations such as fridges, tables, chairs, training equipment, computers, laptops, tablets etc.) which will be reimbursed at the discretion of the Area Director and Director, RFS as appropriate on a like-for-like basis. This does not include fuels, oil, lubricants, food, and drink.

Privately owned vehicles and equipment

- Personal items left or stored in a fire station will not be reimbursed by RFS.
- The onus remains with the owner to insure privately owned vehicles, machinery, and other equipment.
- Where a private insurance policy is held:
 - the owner is required to claim under that policy in the first instance
 - owners are encouraged to contact their respective insurance company for specific advice on their private insurance policy entitlements
 - the owner will be reimbursed by RFS for any excess paid on the claim and for any loss of no claim bonus that may result.
- Where a private insurance policy is not held (or the item isn't covered by insurance, such as tyres, windscreens, spectacles etc.):
 - reimbursement for repair or replacement is considered on a case-by-case basis and approved at the discretion of the Regional Manager, RFS for claims under \$5000.00 and at the discretion of the Director, Regional Coordination, RFS for all other claims above this amount.
Note: repair/replacement of spectacles (frame/lens) that are lost or damaged by a registered brigade member during a bona fide brigade activity are limited to one claim for each item per calendar year.

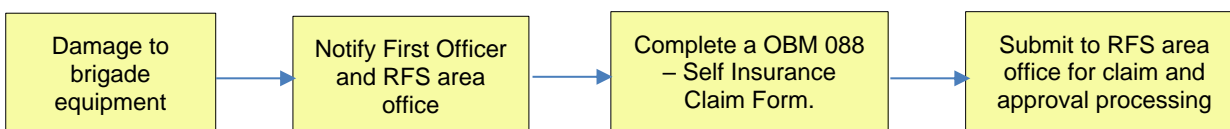


- RFS does not cover loss or damage to:
 - private tools of trade
 - mobile phone handsets or the costs associated with the cancellation of service provider contracts
 - laptop computers and tablets
 - personal items e.g., wallets and their contents, jewellery, watches, and rings.
- These items are regarded as small, portable, valuable, and attractive and should be properly secured and not left unattended.
- All claims must be submitted within six months of the date of the incident to be considered valid.

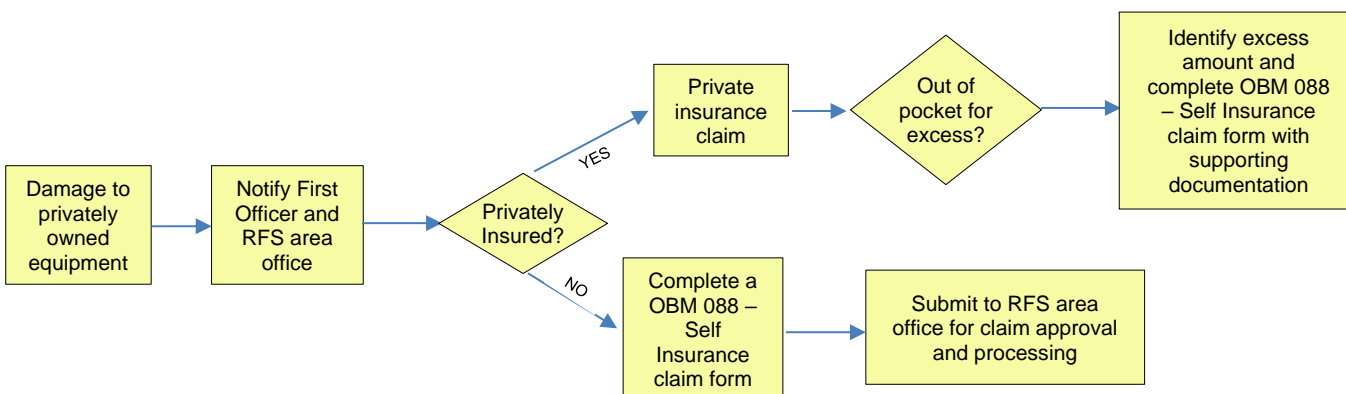
How I Do It

- Ensure reimbursement claims for repair or replacement contain sufficient information to allow the merits of each claim to be judged and to permit any auditor to be satisfied as to the veracity of the claim and subsequent payment. This includes a written statement explaining what was damaged, how it was damaged during a bona fide brigade activity and some sort of verification of the cost involved, e.g., a written quote or invoice for repair or replacement.
- The following flow charts outline the process for submitting reimbursement claims for brigade equipment, privately owned equipment, vehicles and machinery:

Brigade Equipment:



Privately Owned Equipment / Vehicles/ Machinery:



Forms

- [OBM 088 – Self-Insurance Claim Form](#)

References

- [Queensland Fire and Emergency Services Act 1990](#) (Section 83)
- [PR2007 – Hazard Reduction Programs](#)
(provides information on the use of Prescribed Burn Plans and how they support the conduct of bona fide brigade activities)
- [RFBM Procedure D1.3.1 – Protection from Liability](#)
- [RFBM Procedure D4.2 – Brigade Appliance and Station Insurance](#)



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