



Henry Ford - ***"Coming together is the beginning. Keeping together is progress. Working together is success"***



Some of Fire Marque's Clients

Indemnification Technology® will work for you too!



A Growing Tradition



Making a Difference



Prepare To Be Amazed



Muskoka



Historic Past, Sustainable Future

BRACEBRIDGE

The Heart of Musko



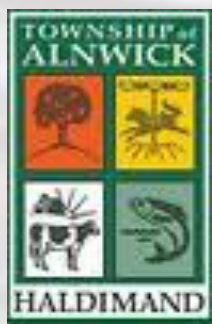
CITY OF THE 1000 ISLANDS



North Battleford



Just North Enough to be PERFECT



the other big apple



UNITY IS STRENGTH



How Does Fire Marque's Indemnification Technology® Program Work?



5. **Medical Assistance:**

A Non-resident and/or a response, which has been deemed, at the discretion of the Fire Chief or his/her designate, as frivolous, requiring Fire Protection Services involving medical assistance shall reimburse the Fire Department for all costs for medical supplies, materials, equipment and personnel, in providing such assistance plus an administrative charge of Fifteen percent (15%) of such costs.

6. **Extraordinary Expenses:**

All persons for whom and/or in respect of whose property Fire Protection Services are supplied shall reimburse the Corporation, in addition to all other fees and charges otherwise payable, all costs incurred by the Fire Department to supplied, procure, use, repair, and return, all Extra Equipment utilized by the Fire Department in supplying Fire Protection Services and all costs incurred by the Fire Department for any and all Extra Personnel and equipment used by, including without limiting the foregoing, all permit costs, transportation costs, contractors' charges, and labour and personnel costs for labour supplied by third parties, legal costs, (on a solicitor and client basis), and all other costs and expenses associated therewith or arising there from, plus an additional administrative charge of Fifteen percent (15%) of the total of all such Extraordinary Expenses as specified.

7. **Fire Response Fees-Indemnification Technology®:**

Fire Department incident reporting, data collection and property insurance policy wording interpretation to maximize billing opportunities on behalf of fire departments by invoicing insurance companies for costs of fire department attendance with respect to insured perils, Current MTO Rate and Personnel/Hour plus any additional cost to the Fire Department or the Municipal Corporation, Township of Alnwick-Haldimand for each and every call.

Schedule of Fire Department Fees Attached to By- Law

Fire and Emergency Services



| ITEM / SERVICES | LAST FEE CHANGES | FEES | COMMENTS |
|--|---------------------|---|--|
| Other Fire Services Fees | | | |
| Emergency Services on Municipal Roads | | | |
| -non property owners/non residents | 1-Jan-12 | \$410.00/vehicle-1st hour or current MTO Rate | Fees recover costs of staff, administration and overhead |
| | 1-Jan-12 | \$205.00/vehicle/each additional 1/2 hour | Fees recover costs of staff, administration and overhead |
| False Alarms - after 2nd call in calendar year | 1-Jan-12 | \$410.00/hour/vehicle | Fees recover costs of staff, administration and overhead |
| Elevator Calls - after 2nd call in calendar year | 1-Jan-12 | \$410.00/hour/vehicle | Fees recover costs of staff, administration and overhead |
| Fire Scene Security, Fire Watch, etc: e.g. providing fire personnel to ensure continuity of evidence until Fire Marshal's Office arrives | 1-Jan-12 | \$70.00/hour/person plus \$410.00/hour for vehicle | Fees recover costs of staff, administration and overhead |
| Fire Apparatus Stand-by: e.g. Use of fire protection during film shoots, exhibitions, demonstrations, etc. | 1-Jan-12 | \$410.00/vehicle-1st hour or current MTO rate plus \$70.00/hour/person | Fees recover costs of staff, administration and overhead |
| | 1-Jan-12 | \$205.00/vehicle/each additional 1/2 hour | Fees recover costs of staff, administration and overhead |
| Emergency Response such as, but not limited to: Vehicle fire or danger of fire, vehicle rescue extrication, environmental spills, or vehicle accident applies to non-property owners/non-residents of the Town. | 1-Jan-12 | \$410.00/vehicle - 1st hour | Fees recover costs of staff, administration and overhead |
| | 1-Jan-12 | \$205.00/vehicle/each additional 1/2 hour | Fees recover costs of staff, administration and overhead |
| | | \$410.00/truck and personnel/hour plus any additional cost for each and every call | Fees recover costs of staff, administration and overhead |
| Indemnification Technology® | 01-Jan-13 | | |

The Process

1.

Fire Dept.

- Completes SIR

2.

Fire Marque

- Reviews
- Indemnity
- Stats
- Subrogation
- Trust Acct.

3.

Fire Department

- Allocates funds

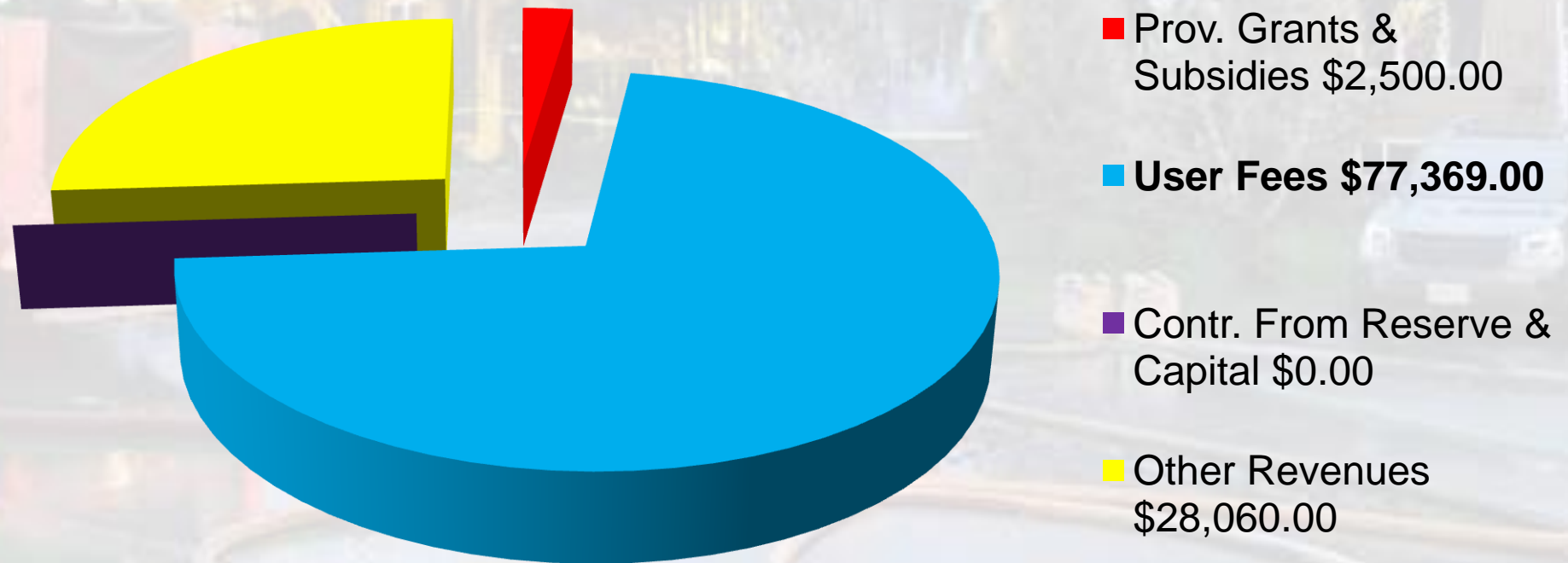
No Additional Work by Your Staff-We do the work-You receive the \$\$\$\$\$!

Status Quo Greater Sudbury Fire Department-Revenue

\$107,929.00

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Revenue Summary



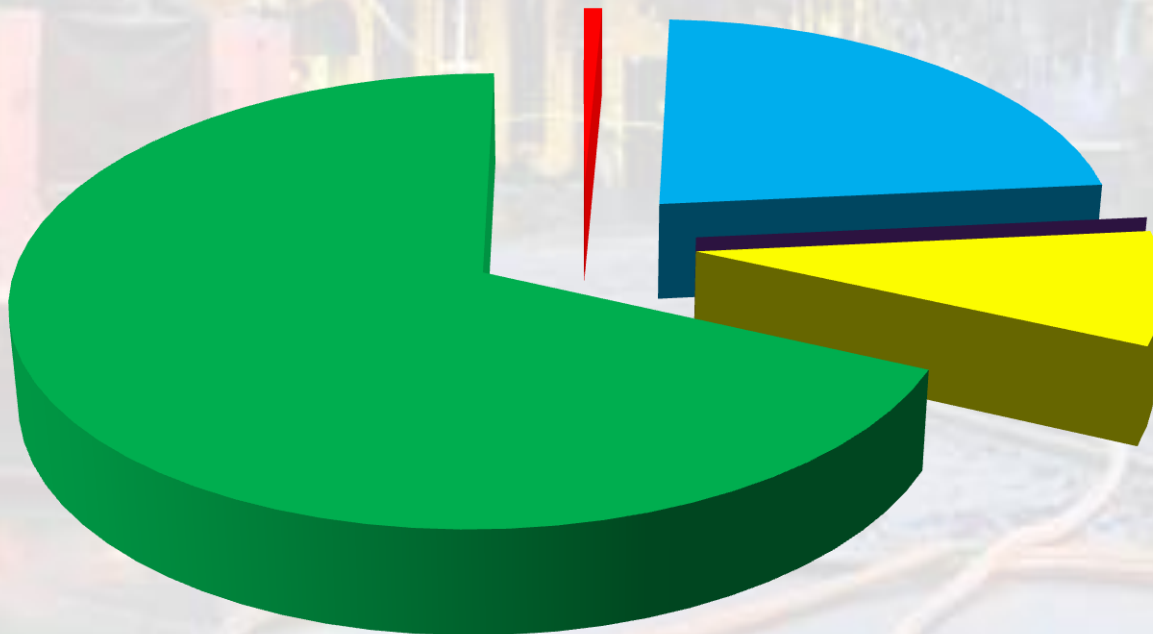
Alternate Greater Sudbury Fire Department-Revenue

\$339,979.00

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Revenue Summary

- Prov. Grants & Subsidies \$2,500.00
- User Fees \$77,369.00
- Contr. From Reserve & Capital \$0.00
- Other Revenues \$28,060.00
- Indemnification Technology® \$232,050.00



Alternate Greater Sudbury Fire Department-Revenue

\$339,979.00

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Revenue Summary

■ Prov. Grants & Subsidies

How did you arrive at the revenue projection for our City of \$232,050.00?

The revenue projection for Indemnification Technology® is based on the average recovery (residential, farm, commercial) per thousand population occurring annually. We know the number of insured peril SIR's per thousand population and we know the average amount that we recover. We simply extrapolate the numbers. Our experience has shown the "farming centers" average is a little less, as well in the "built up" areas the average recovery is a little more. Should a tornado occur the average recovery per population would be much higher.

■ Indemnification
Technology® \$232,050.00

What Does The Municipal Act Say About User Fees?

Section XII Sub-section 394 (1) Restriction, fees and charges-No fee or charge by-law shall impose a fee or charge that is based on, is in respect of or is computed by reference to,

- A) The income of a person, however it is earned or received, **except that a municipality or local board may exempt, in whole or in part, any class of person from all or part of a fee or charge on the basis of inability to pay;**

Section II General Municipal Powers sub-section 14(1) Conflict between by-law and Statutes, etc. A by-law is without effect to the extent of any conflict with,

- A) A provincial or federal Act or a regulation made under such an Act: or
- B) An instrument of a legislative nature, including an order, licence or approval, made or issued under a provincial or federal Act or regulation 14(2) Same-without restricting the generality of subsection (1), there is a conflict between a by-law of a municipality and an Act, regulation or instrument described in that subsection if the by-law frustrates the purpose of the Act, regulation or instrument.

Legislatures have reversed the way in which cities exercise their jurisdiction:

Under the old scheme, any bylaw or resolution had to be expressly allowed by the governing statute.

With the natural person powers, councils are no longer restricted to the words of the statute, but are allowed to do what logically flows from the general powers granted by the Act (except where to do so would conflict with the express wording of the statute).



Insurance Rates Will Not Go Up As A Result of the Fire Marque Program

Property insurance underwrites the building and contents. Buildings generally remain constant. **What the insurance company considers includes, for example: How close is a building to a fire hydrant or fire station? Is the building sprinklered? Out of what materials is it constructed? Is there an alarm system?**

Consumers are spending more on home insurance because they're buying bigger policies to cover the recent rapid rise of home values in Canada and because they have more possessions to insure. Basements, once used to store old clothes and hockey equipment, are now often finished and filled with expensive electronic equipment.

The full text can be viewed at:

<http://www.moneyville.ca/article/1046571--wild-weather-makes-this-the-costliest-year-on-record>

Insurance companies have been calculating premiums to include charges for Fire Department services even though they haven't had to pay out on the coverage.

Fire Marque recovers these funds.

Property insurance is very different that auto insurance.



Will Property Owners Be Required To Pay A Deductible?

No.

It is underwritten in the policy.



If The Property Owner Pays Taxes, Which Include Fire Department Services, Why Should FDNH Charge Fees?

The Indemnification Technology® program is not an “extra fee”.

Just as property owners have paid taxes for fire services, they have already bought and paid for fire service expense coverage in their property insurance policies.

By requesting insurance companies pay those expenses, the insurance companies are being asked to honour the contractual agreement of the policy they issued.





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