

**FAIRA Board of Directors:**

Chief Mark Shadowens, President  
Northstar CSD Fire Department

Chief Bill Paskle, Vice President  
Alpine Fire Protection District

Chief Howard Wood, Treasurer  
Vacaville Fire Protection District

Chief Mark Johnson, Secretary  
Fresno County Fire Protection District

Chief Brennan Blue  
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Director Peter Liebig  
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Mason Valley Fire Protection District,  
Nevada

Risk Manager Jonathan Wilby  
Orange County Fire Authority

Chief Eric Walder  
South Placer Fire Protection District

Chief Richard Pearce  
Tiburon Fire Protection District

**FAIRA Consultants:**

Susan Blankenburg, Exec. Vice President  
Rachel Simco, Client Service Manager

**Arthur J. Gallagher Brokerage Consultants:**

Britni Parsons, Client Service Manager  
Ron Green, Certificate Unit

**FAIRA** Provides Insurance  
Protection, Loss Control, Training &  
Education and other specialized Risk  
Management Services for Fire  
Protection Agencies in the states of  
California and Nevada.

Call for more information  
or assistance in joining the  
**FAIRA** organization:

Susan Blankenburg  
(415) 536-4005

Or

Britni Parsons  
(415) 288-1671

Visit the **FAIRA** website:

[www.faira.org](http://www.faira.org)



**FIRE AGENCIES  
INSURANCE RISK AUTHORITY**

1255 Battery Street, Suite 450  
San Francisco, CA 94111  
(415) 536-4005  
FAX: (415) 536-8499

# FAIRA

*The Insurance Coverage  
Solution for Fire Agencies*



- ✓ **Broadest** - insurance coverage available today *exclusively* for fire and emergency service agencies
- ✓ **Lowest** - stable premiums available due to size of FAIRA members collective premium
- ✓ **First-class** - prompt claims handling by expert Fire Service Claims Administrators
- ✓ **Proactive Risk Management** - assistance, including educational materials, contract review and Web Based learning centers

## 107 Fire Agencies in California and Nevada Depend on FAIRA

Fire Agencies Insurance Risk Authority (FAIRA) is a Public Agency that was created and managed by Fire District Chiefs and Fire District Directors. The FAIRA Joint Powers Authority is owned entirely by participating Fire Protection Districts and Agencies, and functions solely for their benefit.

Formed in 1988, FAIRA addressed the Risk Management needs of fire agencies that were abandoned by traditional insurance companies in the hard market of the 1980s. With 25 years of service to our members, FAIRA is a mature, experienced and financially secure insurance pool of public agencies.

FAIRA provides comprehensive property and liability insurance coverage, along with a wide range of Risk Management services:

- Web Page with Links to Insurance Carrier, Broker and Target Safety
- Risk Management and Insurance Manuals
- Training and Education Materials
- Free Access to Law Firm for EPLI Questions
- Contract Review
- Loss Control
- Experienced Specialists in Fire Service Claims Adjusting

FAIRA continually evaluates the evolving challenges of fire agencies and local government, seeking solutions in anticipation of member needs, as well as providing comprehensive, competitively priced insurance coverage and Risk Management support to our members.

## FAIRA Coverage Benefits

FAIRA's policy provides its members with an insurance program that covers:

**General Liability**

**Auto Liability**

**Public Officials' Errors & Omissions Liability**

**Employment Practices Liability**

**Paramedic/EMT Medical Malpractice**

**Professional Liability**

**Property**

**Boiler and Machinery**

**Emergency Services Equipment**

**Auto Physical Damage**

**Crime**

**Cyber**

**Garage Liability**

**Garage Keeper Legal**



## Limits provided include:

**Property** Replacement Cost  
*Not to exceed Agreed Value for Contents*

**General Liability** Up to \$11,000,000

**Cyber** Up to \$11,000,000

**Auto Liability** Up to \$11,000,000

**Uninsured Motorist** Up to \$1,000,000

**Public Officials' E&O Liability** Up to \$11,000,000

**Employment Practices Liability** Up to \$11,000,000

**Auto Physical Damage** Agreed Value

**Crime**

<b>Employee Dishonesty</b>	\$1,000,000
<b>Forgery or Alteration</b>	\$1,000,000
<b>Computer Fraud</b>	\$1,000,000

**District-Associated Auxiliaries**  
Volunteer organizations and fundraising associations are also covered

**Automatic coverage extensions include:**

- Special Event Liability
- Equipment Breakdown
- Medical payments under Auto Liability up to \$10,000
- Coverage for Medical Director's administrative duties
- Equipment Re-certification

*(If any difference is found between the terms reflected above and the actual policy, the policy provisions shall prevail.)*