

## Does Your County Own Fire Trucks That Are Used By a Local Volunteer Fire Department?

ACCO-SIG currently provides property and liability coverage for 72 of the 77 counties in the State of Oklahoma. The property that is insured through ACCO-SIG includes: buildings, trucks, road equipment, sheriff's vehicles and fire trucks that are loaned to a local volunteer fire department.

ACCO-SIG will only provide physical damage coverage for these county owned fire trucks and will not provide the liability coverage that is needed in case the fire truck should be involved in an accident with a local citizen. Physical damage coverage will only cover the damages to the fire truck and will not cover the bodily injury and or the property damage incurred by a local citizen. This is because the driver of the fire truck is working as a volunteer for the local volunteer fire department and not for the county who owns the fire truck at the time of the accident. For this reason the volunteer fire department could be held responsible for any injuries and or property damage that may be incurred by the involved citizen. The State of Oklahoma will provide the liability coverage on these county owned fire trucks through a self insured program the state offers to certain fire protection organizations for negligent acts, pursuant to Title # 19 of the Oklahoma Statutes.

The following fire protection organizations are eligible to participate in this program.

1. Fire protection districts organized and operated pursuant to the provisions of sections 901.1 through 901.29 of Title #19 of the Oklahoma Statutes;
2. Volunteer or full time fire departments organized and operated pursuant to the provisions of Section 592 of Title #18 of the Oklahoma Statutes;
3. Municipal fire departments organized and operated pursuant to the provisions of Sections 29-101 through 29-108, and Sections 29-201 through

29-205 of Title #11 of the Oklahoma Statutes; and

4. Fire protection services established pursuant to the provisions of Section 351 of Title #19 of the Oklahoma Statutes

5. Rural fire coordinators employed by the sub state planning districts acting pursuant to rural fire defense programs.



If your county owns fire trucks that are being used and operated by a local volunteer fire department, you should immediately notify your local volunteer fire department and inform them they must request and also complete an underwriting application and forward the completed application to Ms. Cathye Vester who is the Fire Program Coordinator for the

Department of Central Services. Ms. Vester's direct phone line is 405-522-4434 and her email address is [Cathye\\_Vester@dcs.state.ok.us](mailto:Cathye_Vester@dcs.state.ok.us).

You can also contact me here at ACCO and I will provide your county with the underwriting application that is needed by the Department of Central Services to bind liability coverage. The cost to insure one fire truck for a year of liability protection is only \$46.00 dollars, which is well worth the price considering the involved fire organization, could be held responsible up to those limits found in the Governmental Tort Claims Act which are 25,000/125,000/1 million.

If your county should have any questions concerning the above information, please give me a call at either ACCO's toll free number which is 1-800-982-6212, extension #118 or you can call my direct line at 405-516-5318



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