



**AUGUST 2018**

# GENERAL DISPATCH

*General Insurance Agency Inc. is an Independent Agent & Broker established in 1948. We proudly provide insurance for hundreds of Volunteer Fire Departments and Emergency Squads in PA, DE and NJ. Our experienced staff is available day or night to meet all of your insurance needs.*

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## LINDA'S COOKIE COUNTER



*June cookies: 1,874*

*July cookies: 576*

*August: TBA*

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## 24 HOUR AD&D'S...WHY YOUR DEPT NEEDS THEM

"Firefighter Killed Enroute to Training Class"

"EMT Struck By Car at Scene of Accident."

"Volunteer Critically Injured and Later Dies from Fallen Tree Branch"

These are some of the headlines we sadly read on a daily basis and yet some of these volunteers did not have 24 Hour Accidental Death & Dismemberment coverage within their organizations. Many may not have been aware that this type of coverage could be offered to a Volunteer. We often wonder what happens now to their families and loved ones?

So what is a 24 Hour AD&D and why is it so important? It's a peace of mind policy offering a level of coverage and financial protection

for all volunteers. It's a Group Policy that offers not only peace of mind, but a level of benefit for losses resulting from a covered accident. Here at General Insurance Agency, we offer AD&D policies to ALL of our organizations. Our insureds are shocked to see the amazing benefits that are packed into these affordable plans.

Coverages up to \$500,000 per member, Seat Belt benefits, Occupational Hepatitis C benefit, Line of Duty, Identity Theft Protection, Health & Wellness Discounts and Will Preparation and Estate Planning are just some of what is included.

For more information, please visit our website or contact one of our agents. We are here to be of service to you!

## DESK OF WES



Wow, the summer sure is going by fast! I hope everyone is enjoying some down time with their families and friends. Linda and I were able to schedule some time away which is always nice.

For those of you who have taken the time to visit us here on Long Beach Island this summer, we thank you. We really enjoying seeing our friends and your wonderful families here in NJ. Remember, our door is always open. If you're in the area, feel free to give us a call and we'll have a good excuse to get away from the office for a bit. Be well, stay safe and enjoy the rest of the summer.

"LIKE" US 

## BEAT THE HEAT

It's no surprise that the heat and humidity of the summer months present a greater challenge to emergency responders. Thomas Warren, an experienced firefighter for more than 40 years and occupational safety and health officer from Rhode Island published some helpful tips for beating the heat and staying safe this time of year.

1. Drink water or sports drinks before you become thirsty, and drink often.
2. Try to plan drills for the cooler hours of the day or evening,
3. Observe proper work/rest cycles and ensure rehab is instituted early on at fires.
4. Remove all personal protective equipment during rehab.
5. Set up a misting spray using a booster hose and a pike pole for cool down during rehab.
6. Use smoke ejectors to create a breeze.
7. Employ the first company in/first company out routine.
8. Eat a healthy diet.
9. Inform your officer immediately of any ill effects to heat.

Though some of these tips seem like common sense, it is surprising how many emergency responders don't think about the dangers of the heat until it's too late. Preparedness is key. According to Warren, "The weather will always be a factor when making decisions at fires or emergencies whether tactically or operationally, and most importantly for the well-being of our firefighters."

## PROJECT BREATHE

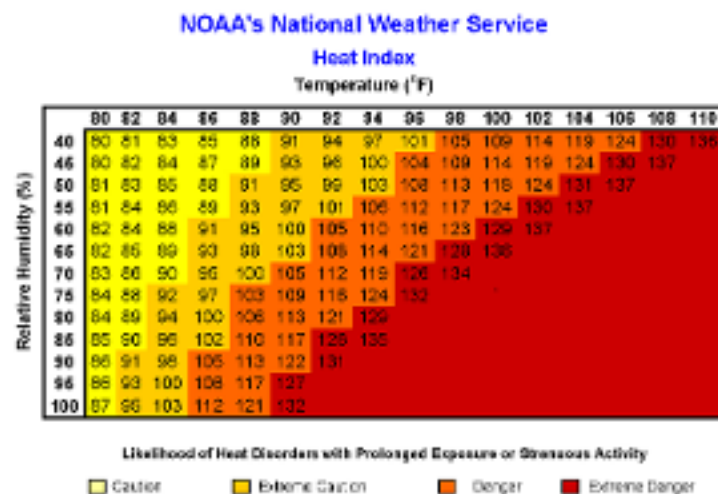


Did you know that over 40,000 pets die each year in fire related injuries? Most fire departments simply lack the equipment to resuscitate and save pets...until now.

A familiar company, Invisible Fence, created a program called Project Breathe - a pet oxygen mask donation program that provides fire departments with the necessary equipment to help aid in the saving of our beloved pets. So far, "the program has saved at least 190 pets from fire and smoke inhalation from the over 23,500 masks donated."

To request a kit for your department today, free of charge, visit the link below.

<https://invisiblefence.com/why-invisible-fence/project-breathe>



## DESK OF KEVIN

Are you struggling to re-do your operating procedures? Don't reinvent the wheel!

Make sure you check out:

<http://www.mcneilandcompany.com/riskmanagement/resources> and see the list of procedures.

You can also contact: [losscontrol@mcneilandcompany.com](mailto:losscontrol@mcneilandcompany.com) or call 800-822-3747 extension 176

While your surfing this summer...the web that is, don't forget to check out [www.GIA911.com](http://www.GIA911.com) to learn more about the programs we offer as well as any Provident or ESIP forms and links.

### Emergency Responders Respond...

This will be a new section in our monthly newsletter where YOU get a voice. We'd love to hear your opinions, experiences and feedback. We would also like permission to publish your responses in our newsletters in the future.



## Pet Alert Stickers- Are they a thing of the past?

Please email Amye no later than 8/20 with your thoughts on this month's topic.

### SAVE THE DATE!!!

General Insurance Agency will be hosting  
our

### 10th Annual Emergency Responder Appreciation Picnic

on

**Sunday, June 9, 2019**

on Long Beach Island NJ

Details and new location info coming soon  
and it will be HUGE! :)

### COMMUNITY EVENTS

#### August 4th

Bingo @ Irishtown VFC. 11-5 pm. Games commence at 12:30.

#### August 15th

Luau Bingo @ The Beach Haven VFC. Hosted by the BHVFC Auxiliary. Doors open at 5pm. Cash prizes, 50/50, pull tabs and more! Contact [bhvca@gmail.com](mailto:bhvca@gmail.com) for info.

#### August 16-18th

Schaefferstown Fire Company Carnival. Doors open at 5 pm

#### August 24th

Topton Fire Company Back to School Trivia. 6:30-9:30 pm, \$20 p/team (4-6 people), kid friendly, kitchen open. To register contact [steve.kline@toptonfire.com](mailto:steve.kline@toptonfire.com)

#### August 25th

Community Yard Sale Bushkill FC Auxiliary @ Middle Smithfield School. Rain date 8/26. 8-4

Email Stacey if you would like to add an event next month!