

Here are answers to some of the questions property owners frequently ask...

■ What or who is Fire Marque?

Fire Marque Inc. is a Canadian company that works with municipalities across Canada. We recover from insurance companies some of the costs fire departments incur while fighting fires or dealing with other insured emergencies impacting property.

■ Will the Fire Marque Program cost me any money out of my pocket?

No. The Fire Marque Program includes a formal agreement with a municipality and a process by which to recover the costs from your insurance company—not you.

■ Does Fire Marque Inc. have a legal right to claim reimbursement of these expenses?

Yes. Fire Marque Inc. has an agreement with your municipality to recover these expenses from your insurance company.

■ I pay property taxes, which include the cost of the fire department's services. Am I being charged a second time for the fire department?

No, you will never be charged. Only your insurance company will be required to pay. Your property taxes pay for the fixed costs of your fire department, like the fire hall, the trucks and equipment. The additional costs the fire department incurs (such as the fire suppressant or "foam" they use) are eligible to be recovered through your property policy.

Here's an example of a Homeowners Insurance Policy with "Fire Department Expense" coverage

Homeowners Insurance
protecting you and your home

Your State Farm® Homeowners Policy Provides Coverage For:

Dwelling – Coverage A
This coverage protects your home, including attached units like a porch or garage, and unattached buildings on your property that are not used for business.

Personal Property – Coverage B
This coverage protects personal property in your home, like clothes and furniture. It also provides protection for your personal property you take with you while away from home in motor vehicles throughout the world.

Coverage for your Home and Personal Property may include loss caused by:

- Fire or lightning
- Windstorm or hail
- Explosion
- Impact by aircraft or land vehicle
- Riot
- Strike
- Theft
- Falling object
- Vandalism or malicious acts
- Weight of ice, snow or sleet
- Sudden and accidental water damage from plumbing or appliances
- Sudden and accidental damage from artificially generated electrical current

Coverage for your home will also include loss caused by the fire department's actions, direct physical loss, of property, equipment or contents, the loss or damage to the insured's property, equipment or contents.

Build
If you own your own building, this coverage will pay for the cost of rebuilding or repairing the building.

Fire Department Service Charge
Pays up to \$500.

Additional Coverages

Debris Removal
Covers reasonable expense incurred to remove covered damaged property following an insured peril, up to a specified limit.

Temporary Repairs
Covers reasonable expense incurred to protect covered property from further damage.

Fire Department Service Charge
Pays up to \$500.

Outdoor Trees, Shrubs, Plants and Lawns
Covers damage caused by fire, lightning, explosion, riot, caused by aircraft or land vehicle, vandalism and malicious acts or theft. Limit for this coverage is 2% of the Coverage A – Dwelling limit of liability not to exceed \$500 for any one tree, shrub or plant.

Loss or Damage to Bank Fund Transfer Card, Keyring,

In this policy, the insurance company refers to the coverage as "Fire Department Service Charge" and provides a \$500 limit.

Some companies will increase coverage limits for a small, additional premium.

Check your policy for your coverage.

■ Will my insurance rates go up as a result of the Fire Marque Program?

No. Your property insurance policy already has the Fire Department Expense Coverage in it. Insurance companies have calculated premiums to include cost recoveries for your fire department's services.

■ Will the Fire Department expenses reduce my insurance payout or the amount of my insurance coverage?

No. The expenses a fire department incurs is an additional coverage in your policy.

■ If Fire Marque's invoice is more than my insurance coverage, do I have to pay the balance outstanding?

No. Fire Marque will only recover from your insurance company the limits of your coverage. There is NO cost to you.



■ What if I don't have insurance or my policy doesn't have "Fire Department Expense" coverage?

Nothing happens as there is no insurance coverage.

■ How am I kept informed about what's going on?

Fire Marque ensures you receive a copy of all letters and invoices sent to your insurance company.

■ Why is my name and address on the invoice?

The insurance companies have requested that the insured's name (property owner) and the property address is on the invoice.



■ **Where does the money go that Fire Marque Inc. collects?**

The funds go to the fire department. Many fire departments dedicate these funds to public education, training and equipment.

■ **How come auto premiums go up after an accident and property premiums don't?**

Auto policies are rated on a driver's driving record which may include factors such as: age, location, experience, vehicle use, as well as the type of vehicle driven.

Property insurance is rated on the building and contents. Some of the factors underwriters consider are: type of building and construction, age, location, how close a building is to a fire hydrant, what the replacement cost is of the building, whether there is an alarm system, type of heating, etc.



■ **Our municipality has volunteer firefighters. How does that work?**

When the volunteer fire fighter's pagers go off, they immediately rush to their designated fire station. The first fire fighters to arrive at the station jump into Bunker Gear (fire suits) and are dispatched to the fire. The ladder truck, pumper truck, utility truck (air tanks), tanker trucks then arrive at your property.

The volunteer fire fighters who arrive at the station after the trucks have left the fire hall, remain at the hall for backup duties or replacements. When the units return, the fire fighters who remained at the fire hall prepare the units for the next call.



To read the story about our mascot, Mickey go at our website www.firemarque.com



INFORMATION FOR PROPERTY OWNERS ABOUT THE FIRE MARQUE PROGRAM AND YOUR MUNICIPALITY



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