

**ENDWELL FIRE DISTRICT  
BOARD OF FIRE COMMISSIONERS  
INSURANCE WORK SESSION  
November 06, 2025**

**Members:**

Michael Lewis, Chairman  
Jeffrey Martin, Vice Chairman  
Gary Leighton  
Matthew Cook  
Susan Martino

**Others present:**

Erika Pereira, District Secretary  
John Hussar  
Michael Delvillano  
Michelle Pandich, 1<sup>st</sup> Vice President of the Fire Company  
Robert Brady, President of the Fire Company  
William Frantz, 2<sup>nd</sup> Assistant Chief  
William L. VanGorder, CPCS & CPIA, NBT Insurance Agency

Chairman Lewis called the work session to order at 6:00 p.m.

William L. VanGorder, the District's Account Executive at NBT Insurance Agency, provided a comprehensive overview of the District's various insurance policies. He reviewed and explained property and casualty, enhanced cancer coverage, workers' compensation, the Volunteer Firefighters Benefit Law (VFBL), and auto liability policies. He explained the specifics of each coverage, used historical examples of claims with the District, and made recommendations such as increasing deductibles.

**Policy Expirations**

- Property & Casualty (ESIP) December 01, 2025
- Enhanced Firefighter Cancer Coverage (Hartford Insurance Co.) January 01, 2026
- Disability (Arch) January 01, 2026
- Workers' Compensation and Volunteer Firefighters Benefit Law (Fire Districts of New York Mutual Insurance Co.) June 01, 2026
- Accident & Sickness (ESIP) July 01, 2026

ESIP by McNeil & Company's Training Offerings for 2025 were distributed, along with a list of webinar recordings and an E-Learning course catalog. Mr. VanGorder also provided a report of the E-Learning courses members have completed from January 1, 2000, to November 2025.

The Board requests a price quote to raise the deductibles to \$5,000.00 from \$1,000.00 on the District's property and casualty insurance.

The proposed policy premium is \$66,768.00.

There was a discussion regarding the District's IT contractor for cybersecurity and the need to review the contract to ensure insurance requirements are met.

William L. VanGorder left at 7:27 p.m.

John Hussar, Partner/Operations Lead, with Grey Goose Graphics, LLC, provided a live demonstration and overview of the Public Safety Check program. He explained its capabilities, including vehicle and equipment checks, service and fuel logging, inventory management, tracking member certifications, and training hours.

Mr. Hussar explained how the Public Safety Check program interfaces with the District's existing systems and discussed cost options, implementation considerations, and how the software could simplify day-to-day operations and recordkeeping. Board members and Fire Company officers asked questions and discussed the advantages and disadvantages of switching software platforms, as well as the ongoing costs and impact on members' workload and training.

Mr. Hussar concluded his presentation by stating that, as a member and taxpayer, the Board should reconsider the new software contract and more fully implement the existing, more cost-effective system.

Motion to adjourn made by Commissioner Martin, seconded by Commissioner Cook, at 8:35 p.m. All in favor; Aye. Motion carried.

Respectfully Submitted,

A handwritten signature in black ink, appearing to read "Erika Pereira". The signature is fluid and cursive, with the first name "Erika" and last name "Pereira" clearly distinguishable.

Erika Pereira  
Fire District Secretary