

What to do in response to an injury or medical problem:

Fire Chief:

Step 1

Prepare a record of all Accidents

The Law requires all fire districts to keep a record of all injuries sustained by their volunteer firefighters in the course of duty. You should do this by completing a VF-1 form. This is not an insurance form, but rather a method of keeping an internal record by our fire districts of all accidents. This form should be completed after an accident/illness and held with the district. If a claim for benefits is made at a later date, this form should be submitted with that claim.

Step 2

Report of Accident or Injury

If a volunteer firefighter is injured or has a medical problem while performing responsibilities in the line of duty:

- Make sure that the medical facility or physician where he/she is treated sends all bills to:
CORVEL Bill Review
P.O. Box 2729
Syracuse, NY 13220
- Complete an Endwell Fire Department Injury Report Form
Notify the Chief or officer in charge of any injury or medical problem (even if you do not plan to go for medical treatment). Be sure that an Injury Report is filled out. Notification of injury or illness related to your duties as a firefighter should be made within 48 hours of the medical problem.
- Complete or assist the injured person in completing the "Fast Fax" Notice of Injury Form ASAP. Fill in as much information as possible and submit to the district office.
- Be sure that the injured firefighter (or if he/she is not able to, a family member, friend, etc.) fill out a VF-1 form informing us in writing of the injury or illness.
- If you will be reporting your accident/injury or illness you must complete C-2F form.

This form is the actual report of loss to our insurance carrier. We cannot set up a claim unless a signed and completed C-2F is received. Please note that failure to file this form within 10 days is a misdemeanor. Please submit this form for any accident or injury in which a volunteer firefighter requires medical treatment beyond ordinary first aid and medical bills resulting from such treatment. The injured party's social security number must be completed for proper filing.

- Turn in these forms as soon as possible to the Fire District office so a claim may be submitted.

Volunteer Firefighters:

- If you go for treatment, contact the Chief or district office to advise you have gone for treatment. Be sure to tell the provider that this is a VFBL claim.
- Physicians and Hospitals are required to file C-4 forms with Fire Districts of New York Mutual Insurance CO., Inc. to ensure prompt payment for treatment of an “in the line of duty injury”.
- If you miss any days from work, be sure to notify the district office immediately.
- Claim for Benefits for Lost Time from Work.
If you lose time from work and are due reimbursement, you must submit a VF-3 form immediately to begin the claim for benefits. This form must be filed, in addition to a C-2F form, if the accident or injury is one in which a volunteer firefighter loses time for his/her regular employment. This form should be filed promptly, but no later than two years after the date of injury.
- If on-going treatment is required, remind the provider that this is a VFBL claim.
- Keep a copy of any paperwork (the district office can make copies for you).
- If you receive a bill for any claim related to your medical treatment, forward the bill to the district office. **Do not pay the bill yourself or allow them to bill your personal health insurance.**
- Many pharmacies will bill for VFBL/worker’s comp prescriptions. If you have to pay for it, submit your receipt to the district office for reimbursement. If you cannot afford to pay the medication, contact the district office to make arrangements for payment.
- If your claim is contested, you have the right to a hearing, and may be represented by an attorney.