



# SERVICE STANDARD 5.3.5

## FLEET INSURANCE FOR NSW RFS

### APPLIANCES

| ITEM             | DESCRIPTION                                     |
|------------------|---|
| Version Number   | 2.1   |
| SOPs             | ➤ SOP 5.3.5-1 Fleet Insurance and Claim Process |
| Policy Owner     | Executive Director, Infrastructure Services     |
| Policy Contact   | Manager, Engineering Services                   |
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## 1 Purpose

- 1.1 As part of sound corporate governance practice and to ensure compliance with NSW Treasury Managed Fund (TMF) requirements, the NSW Rural Fire Service (NSW RFS) operates a centrally managed comprehensive motor vehicle insurance arrangement for appliances identified on the NSW RFS Fleet Program.
- 1.2 The data capture requirements of this Service Standard enable the NSW RFS to:
  - a. meet the commitments under the Treasury Managed Fund (TMF) Statement of Cover;
  - b. satisfactorily address our insurance data management and reporting obligations;
  - c. improve the management and analysis of incidents/accidents involving NSW RFS appliances; and
  - d. ensure the provision of accurate and timely initial information for an accident investigation, either internal or by an external agency or authority.
- 1.3 This Service Standard applies to all NSW RFS, Brigade and Council owned:
  - a. firefighting appliances;
  - b. passenger appliances;
  - c. group and troop appliances;
  - d. buses;
  - e. logistical support appliances;
  - f. vessels;
  - g. communication and community education appliances;
  - h. dedicated trailers and caravans; and
  - i. other specialist appliances.

1.4 This Service Standard does not apply to slip on units.

## 2 Definitions

2.1 For the purpose of this Service Standard and associated reference documents, the following definitions apply:

- a. **Appliance:** all NSW RFS, Brigade and Council owned passenger vehicles, group and troop vehicles, buses, fire fighting appliances, logistical support vehicles, vessels, communication and community education vehicles, all dedicated trailers/ caravans, and other specialist vehicles;
- b. **Bonafide/authorised activities:** NSW RFS activities authorised by an appropriately delegated officer including but not limited to:
  - i. to convey persons or equipment for the purpose of publicising or promoting the activities of the NSW RFS or of a rural fire brigade formed under the *Rural Fires Act 1997*;
  - ii. to convey persons or equipment for the purpose of informing and educating students or other members of the community on the prevention, mitigation or suppression of fires in rural fire districts;
  - iii. to convey persons or equipment for the purpose of attending or performing fundraising activities intended to raise money for the benefit of a NSW RFS brigade formed under the *Rural Fires Act 1997*;
  - iv. to convey persons or equipment for the purpose of attending meetings or other events of or in connection with the NSW Rural Fire Service Association (RFSA), (including, without limitation, a committee or conference of the RFSA), a local government council, or any organisation or entity that holds or convenes a meeting or event in connection with the activities of the NSW RFS;
  - v. to convey persons or equipment for the purpose of training those persons in relation to any of the purposes referred to in clauses 2.1(b) i - iv of this service standard;
  - vi. to perform a function necessary or incidental to any of the purposes referred to in clauses 2.1(b) i -iv of this service standard;
  - vii. reasonable and limited private purposes if the person operating the vehicle is required to have it at their immediate disposal in order to be in a position to attend a fire, incident or other emergency in accordance with the *Rural Fires Act 1997*; and
  - viii. to convey people or equipment for the purpose of:
    - a. Carrying out any function of the NSW RFS as contemplated in section 9 of the Rural Fires Act 1997; or
    - b. Attending any activity organised or undertaken by the NSW RFS or a rural fire brigade or related to or in connection with their operations.
- c. **Claim notification:** the Motor Vehicle Claim Form that is submitted via the corporate asset management system (currently SAP EAM) by the NSW RFS Manager;
- d. **Driver details:** the details of the driver of the appliance at the time of the incident/accident, as required by the Motor Vehicle Claim Form. Details include but are not limited to:
  - i. Driver's name;
  - ii. Driver's date of birth;
  - iii. Driver/boat licence number ;
  - iv. State of issue of licence;
  - v. Expiry date of licence;
  - vi. Validity of licence;
  - vii. Years of driving experience; and
  - viii. Gender.

All of the above should be captured for any other driver involved in an accident as well as vehicle:

- i. Make;
  - ii. Model; and
  - iii. Registration.
- e. **Incident Report:** the NSW RFS post-incident report captured by the Operational Communications Centre (OCC) and details the key information and activities undertaken at an incident;
  - f. **Injured Person:** anyone involved in a vehicle incident and is trapped or advise they are injured in any way. A Police response is required;
  - g. **Manager:** refers to anyone with line management responsibilities and may include NSW RFS Executive Directors, Directors, Area, District or business unit managers, and supervisors, or their delegated officer;
  - h. **NSW RFS Notifiable Incident:** Any accident/incident involving an NSW RFS appliance, in accordance with Operational Management Procedure (OMP) 4.03.01 Notifiable and Reportable Incidents;
  - i. **Quote for Repair:** a written or electronic document with all relevant repairer details (including an ABN) from an industry authorised and certified repairer;
  - j. **Reportable Accident/Incident/Damage:** where a NSW RFS appliance is involved in damage to another vehicle or property then members must follow the rules outlined within the Road User's Handbook. The Police Assistance Line is 131 444 who will then advise members if a Police response is required. The Police must be notified if a vehicle requires towing, anyone is injured, any party does not disclose their details or if anyone is suspected to be under the influence of drugs or alcohol.

### 3 Policy

- 3.1 A motor vehicle or appliance claim must be lodged when:
  - a. Any incident has third party involvement, regardless of damage to the Agency vehicle;
  - b. Vested vehicle damage is greater than \$3000; or
  - c. Asset vehicle damage is greater than \$500.
- 3.2 All accident damage to any appliance/vehicle must be submitted through the approved corporate asset management system (currently SAP EAM), and will then be processed by the Engineering Services section.
- 3.3 No claim is to be submitted directly to the nominated insurer by the Manager, or the appliance operator/driver.
- 3.4 The iCare nominated insurance provider will accept claims up to twelve (12) months from the date of the incident.

#### Roles and responsibilities

- 3.5 The NSW RFS member operating the appliances must:
  - a. report all accidents involving a NSW RFS appliance immediately to their manager (or their representative) for the completion of an Incident Report;
  - b. provide or arrange for the provision of driver, incident and damage details as required on the claim form to their manager within 24 hours of the incident.
- 3.6 The NSW RFS manager must:
  - a. submit a completed Motor Vehicle Claim Form and incident report into SAP EAM within five working days of the incident;
  - b. maintain contact and liaise with the driver as necessary to provide additional information as required by the Engineering Services section within five working days of a request;
  - c. identify and liaise with an authorised repairer to obtain quotes and progress reports of any approved repairs within the shortest possible timeframe; and
  - d. notify the relevant Local Authority where the insurance claim concerns assets vested in the Local Authority.

- 3.7 The NSW RFS Engineering Services section shall:
- Review and approve the Motor Vehicle Claim Form, and lodge the form online into the iCare database within five working days of receipt;
  - Notify the staff member and their manager of the claim number within two working days of receipt of the Motor Vehicle Insurance Claim number; and
  - Provide further instructions regarding the assessment and repairs to the appliance (as required)

### Duty to disclose for personal insurance

- 3.8 Drivers of a NSW RFS appliance involved in an incident or accident will also have a duty to disclose the details of that incident or accident when renewing or commencing their personal compulsory third party or comprehensive car insurance.
- 3.9 This duty applies, at minimum, to all incidents or accidents where the driver of the NSW RFS appliance is at fault. Whether any other incidents need to be disclosed depends on the particular insurance provider.
- 3.10 The duty to disclose is set out under section 21 of the *Commonwealth Insurance Contracts Act 1984*. Section 21 requires to drivers to disclose matters relevant to an insurers decision to offer or renew a contract of insurance, and if so, on what terms. The Act governs compulsory third party and comprehensive insurance policies for motor vehicles.
- 3.11 Any increase to personal insurance premiums which may occur as a result of disclosure will be borne by the driver and not the NSW RFS.

## 4 Related Documents

- [Motor Vehicle Claim Form](#)
- [Motor Vehicle Insurance Fact Sheet](#)
- [SS 1.1.28 Injury/Accident Reporting and Investigation](#)
- [SS 1.1.7 Code of Conduct and Ethics](#)
- [Policy P8.1.1 Passenger Motor Vehicle Usage](#)
- [Policy P8.1.2 Fleet Management of Passenger Motor Vehicles](#)
- [OMP 8.06.01.07 Safe Driving SOPs](#)
- [OMP 4.03.01 Notifiable Incidents](#)

## 5 Amendments

| Amendment Date  | Version No | Description   |
|-----------------|------------|---|
| 2 December 2014 | 1.0        | ➤ Initial release   |
| 29 January 2019 | 2.0        | ➤ Repeals and remakes SS 5.3.5 v1.0<br>➤ Complete review following change in NSW Treasury processes                           |
| 21 April 2021   | 2.1        | ➤ Repeals and remakes SS 5.3.5 v2.0<br>➤ Additional subheading “Duty to disclose for personal insurance” and clauses 3.8-3.11 |

# SOP 5.3.5-1

## FLEET INSURANCE AND CLAIM PROCESS

### 1 Purpose

- 1.1 This Standard Operating Procedure (SOP) details the procedures to be followed when a NSW RFS member is involved in an accident/incident with a NSW RFS appliance.

### 2 Procedures

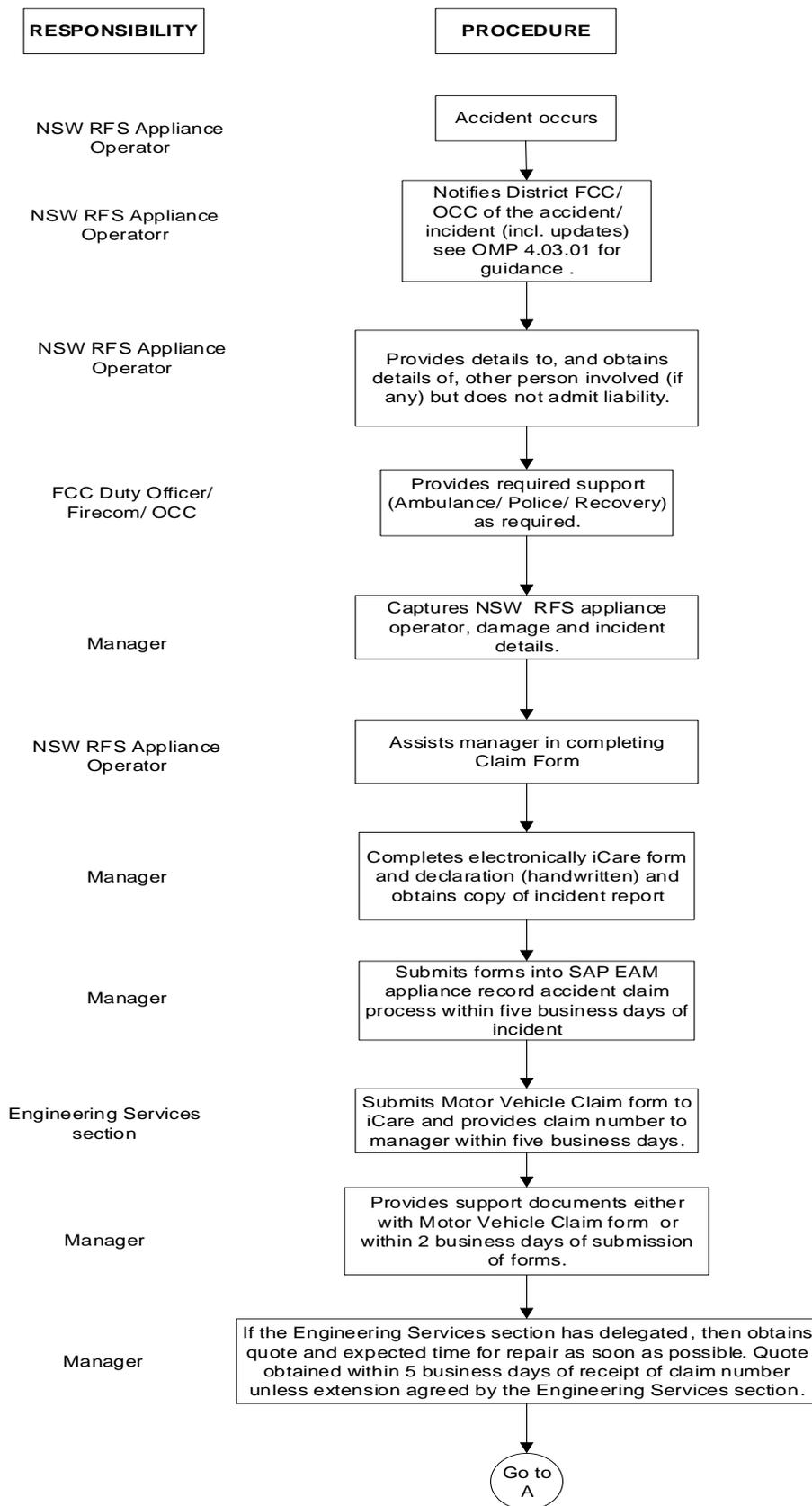
- 2.1 All NSW RFS drivers must adhere to the NSW road rules and NSW RFS Safe Driving SOPs (and any other operational procedure that relates to the operation of appliances).
- 2.2 Appliances shall only be operated by authorised personnel holding a current licence for the type of appliance being operated.
- 2.3 In the event of an accident, the NSW RFS operator must give as much help as possible to ensure all assistance is provided to persons involved in an accident and take action as appropriate to ensure accident/incident site safety and scene preservation.
- 2.4 The NSW RFS operator must advise either the Fire Control Centre (FCC), Firecom or the OCC immediately following their involvement in an accident/incident (if they are able to do so), and provide updates where appropriate.
- 2.5 The FCC, Firecom or the OCC must advise the relevant Duty Officer/manager of the accident/incident as soon as possible.
- 2.6 The NSW RFS operator must (where able) provide details to, and obtain details from, any other drivers involved. A NSW RFS operator must not admit liability for the accident, and must complete a Report of Workplace Injury or Illness Form and/or Report of Near Miss or Property Damage Form within five days.
- 2.7 The manager responsible for the appliance (from a district, area or business unit) must follow up the NSW RFS operator's details, the damage to the appliance, and the details of the accident/incident within five days of it occurring.
- 2.8 The manager must submit the following accident claim process documents into SAP EAM within the appliance record:
- a. Motor Vehicle Claim Form;
  - b. a handwritten Fleet Incident/Accident Declaration;
  - c. NSW RFS Accident/Near Miss Report; and
  - d. a copy of the Incident Report
- within five working days of the accident/incident occurring.
- 2.9 A claim form will not be accepted for damage accumulated over multiple accidents/incidents. Separate Motor Vehicle Claim Forms must be completed for each accident/incident and for each NSW RFS appliance involved in an accident/incident.
- 2.10 The manager should provide any supporting documentation, such as witness statements, photos, etc. with the Motor Vehicle Claim Form submission or within two business days of that submission.
- 2.11 The Engineering Services section shall provide a claim number to the relevant manager within five working days.
- 2.12 Where practicable, the manager should obtain a quote within five working days of receipt of the claim number (unless an extension is agreed to with the Engineering Services section), and an expected timeframe for repair as soon as possible.

- 2.13 For damage accumulated over time, repairs can be re-quoted and undertaken against multiple Motor Vehicle Claim Forms, provided the Claim form was provided at the original time of the incident.
- 2.14 The manager must advise the Engineering Services section if the appliance is expected to be out of service for a period of more than five working days.
- 2.15 Where practicable the manager should ensure that repairs are undertaken as soon as possible.
- 2.16 Following completion of repairs the manager, or an alternate qualified representative, must inspect the related repairs to ensure a satisfactory completion and enduring service life of the appliance is maintained. Where this has not been achieved, they should reject delivery of the appliance until all faults have been addressed. Managers requiring assistance in this regard should contact [fleet.insurance@rfs.nsw.gov.au](mailto:fleet.insurance@rfs.nsw.gov.au), allowing sufficient time for logistical allocation of inspection resources.
- 2.17 The manager must advise the Engineering Services section when the appliance has been returned to service.
- 2.18 The flowchart below illustrates the process for the reporting and management of appliance accident/incidents.

### 3 Related Forms

- [Motor Vehicle Claim Form](#)
- [Report of Workplace Injury or Illness](#)
- [Report of Near Miss or Property Damage](#)

## Flow chart – Process for reporting and management of appliance accidents/incidents



**Flow chart – Process for reporting and management of appliance accidents/incidents - continued**

