

# *The* **Bulletin**



*Publication of the Illinois Firefighter's Association, Inc.*

**Volume 73, Number 2**

**March - April 2019**

**FIRE LINE - DO NOT CROSS   FIRE LINE - DO NOT CROSS   FIRE LINE - DO NOT CROSS   FIRE LINE - DO NOT CROSS**



The Bulletin is published digitally every other month and placed online at [www.illinoisfirefighters.org](http://www.illinoisfirefighters.org).

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## Mission Statement

Dedicated to the advancement of the Fire Service by providing leadership. The Illinois Firefighters Association will proudly support the health and welfare of the community of firefighters in Illinois through education, training, benefits and information networking at the local, state and national levels.

## President's Message



Dear Fellow Firefighters:

Not all of you know that we changed to our mission statement last year and added language supporting health and welfare. It now reads, "Dedicated to the advancement of the Fire Service by providing leadership. The Illinois Firefighters Association will proudly support the health and welfare of the community of firefighters in Illinois through education, training, benefits and information networking at the local, state and national levels". This being said, we realize that firefighters' health and well being is paramount in being a Firefighter. In the past, many of us ignored the dangers we face every day thinking it was just part of the job. I have been in the Fire Service for over forty years now. It thought it was a badge of courage coming out of the fire and not protecting us to the fullest. We didn't wear our air packs all the time and hoods

took a long time just to be accepted. I hope those days are finally over. We have a new generation of firefighters that are now recognizing the health hazards and the other dangers we face everyday. Cancer now has come to light in the Fire Service and we are taking the lead in bringing that awareness to all Firefighters with our GO GREEN CLEAN program. We are promoting the use of Best Practices and it is our hope that all Firefighters will adhere to those preventive measures. Many of our Board Members have taken the training from the National Cancer Support Network and are able to educate Firefighters in your area about Cancer in the Fire Service. If you would like a Cancer Awareness class at your department please call or email me or our Association's Secretary.

Cancer is just one of the dangers of being a Firefighter. We are faced with countless other hazards and no matter what we do sometimes it takes a life. We mourn the life of Captain Jacob "Jake" Ringing of the Godfrey Illinois. He lost his life in the Line of Duty doing what he knows best. Three other were injured and are going to survive ordeal. No matter where this may occurs, it effects us all. We extend our sympathy to his family, department and friends. His life should be a catalyst in continuing to train and educate ourselves in his memory. Reading his background, Captain Ringing was a mentor to the other Firefighters. I challenge all of you to follow his foot steps in educating and training other so we all go home safe. As a reminder, IFSI now has a driving simulator traveling over this state. Take the opportunity to take the online training and book the simulator in your area.

The last thing I want you to remind you is that June Fire College is rapidly approaching. You should have received the information of this coming training event. We take great pride in the fact that it is the longest, continuous, Fire College in the nation. It has been growing in attendance in the last year or so. Please stop and look the program over now and get registered as soon as possible. I find one of the biggest problems in increasing attendance, is Firefighters themselves were not notified about Fire College. If it isn't on your bulletin board at the fire house, look at social media. I know IFSI is touching base on all media levels.

So, *"Train Smart, Be Safe"*

*God Bless*

*John Swan President IFA*



# LEGISLATIVE UPDATE

By Margaret Vaughn, IFA Legislative Lobbyist

## APRIL 10<sup>th</sup> – FIRE OFFICIALS DAY LEGISLATIVE RECEPTION

Once again, IFA is partnering with the IL Fire Chiefs Association, IL Association of Fire Protection Districts, IL Fire Safety Alliance and the Northern IL Association of Fire Protection Districts for the **Annual Legislative Reception which will be held on Wednesday, April 10<sup>th</sup> from 6 to 8:30 p.m. at the Abraham Lincoln Hotel in Springfield.** There are over 45

new legislators this year, so it would be great to have you join us. Please let me know if you can make it [mvaughn@springnet1.com](mailto:mvaughn@springnet1.com)

## SB 194, PENSION CLEAN-UP BILL PASSES SENATE

**SB 194 sponsored by Sen. Dale Fowler (R-Mt Vernon) passed the Senate unanimously.** The bill is an initiative of IFA and SB 194 would change the law so that firefighters working for municipalities whose population grew over 5000 as a result of the 2010 census and went from the IMRF to the Downstate Pension Fund, can still maintain their Tier 1 status. Pictured at right at the Capitol is IFA Lobbyist Margaret Vaughn and IFA Board Member Captain Jeff Stuck with the Carterville Fire Department. Rep. Terri Bryant (R-Murphysboro) is sponsoring the bill in the House.



## FIREWORKS BILLS BACK

**There were two bills introduced this spring to legalize fireworks** HB 2481 by Rep. Dave Severin (R-Benton) and SB 1556 by Sen. Chapin Rose (R-Mahomet). Special thanks to all the opponents in the fire service and medical community that filed slips and made phone calls in opposition. HB 2481 has been assigned to a Sub-Committee, but no hearing is scheduled at this time and there is amendment to SB 1556 to give part of the proceeds from the tax on consumer fireworks to the Fire Prevention Fund (*this would be like giving a percentage of the sales of handguns to mass shooting victims*). Regardless of where they propose to direct the money, the fire service is still adamantly opposed to any legislation to weaken current fireworks laws and make it easier for non-professionals to get access to explosives.

## Below is a run down of some of the other legislation impacting the fire service.

**HB 841 First Responder Endangerment - House Sponsors** Rep. Kathleen Willis and Frances Ann Hurley

Creates the offense of first responder endangerment under the Criminal Code. Provides that a person commits the offense when he or she knowingly creates a dangerous condition and intentionally conceals the dangerous condition in a commercial property under his or her management or operational control and the dangerous condition is found to be the primary cause of the death or serious bodily injury of a first responder in the course of his or her official duties. Provides that a violation is a Class 4 felony. **The bill is assigned to the House Judiciary Committee. IFA is a proponent**

**HB 1638 - MEDICAID-AMBULANCE SERVICES House Sponsors** Rep. Emanuel Chris Welch-Gregory Harris-Kathleen Willis-Norine K. Hammond, William Davis and Camille Y. Lilly

Requires the Department of Healthcare and Family Services to receive the approval of the General Assembly prior to applying for any waiver to reduce or eliminate the State's responsibility to provide emergency or non-emergency ambulance services to Medicaid beneficiaries. **The bill is assigned to the House Appropriations- Humans Services Committee**

## The Bulletin

### **HB 2141- FIRE CHIEF QUALIFICATIONS - House Sponsors Rep. William Davis-Debbie Meyers-Martin**

Amends the Illinois Municipal Code and Fire Protection District Act. Removes the requirement that a person with a minimum of 10 years' experience as a firefighter may not be appointed a fire chief for more than 180 days if the experience is not at the fire department from which the appointment is being made. Provides that a person not meeting any of the 4 specified qualifications for a fire chief may be hired as fire chief for up to one year on the condition that the person obtain one of the applicable certifications within one year of appointment. **The bill passed Committee unanimously and is waiting is now on 2<sup>nd</sup> reading in the House. IFA is a proponent.**

### **HB 2473 - FIRE PROTECTION DIST-CONTRACTS House Sponsors Rep. Kathleen Willis**

Amends the Fire Protection District Act. Provides that a board of trustees may enter into contracts for supplies, materials, or work involving an expenditure in excess of \$20,000 through participation in a joint governmental or nongovernmental purchasing program that requires as part of its selection procedure a competitive solicitation and procurement process. **The bill passed Committee and is waiting for passage on the House floor.**

### **HB 2766 - SUICIDE PREVENTION for FIRST RESPONDERS- House Sponsors**

Rep. Frances Ann Hurley, Kelly M. Cassidy, Michael J. Zalewski, Joyce Mason and John C. D'Amico

Creates the First Responders Suicide Prevention Act. Provides that emergency services personnel and public safety personnel may refer any person to an employee assistance program or peer support counselor within the emergency services provider or law enforcement agency, or if those services are not available within the agency, to another employee assistance program or peer support counseling program that is available. **The bill has been assigned to the to the Human Services Committee. IFA is a proponent.**

### **SB 37 – SECONDARY FIRE SERVICE EMPLOYER PENSION FUND PAYMENTS Senate Sponsors Sen. Melinda Bush and Emil Jones, III**

Amends the Downstate Firefighter Article of the Illinois Pension Code. Requires a unit of local government of 5,000 or more inhabitants that employs a firefighter who is a full-time firefighter in a different downstate firefighter pension fund to make specified contributions to that downstate firefighter pension fund. Establishes reporting requirements. Authorizes the State comptroller to intercept State funds in the event the unit of local government does not make its required contribution to the primary employer's downstate pension fund. Amends the State Mandates Act to require implementation without reimbursement. **IFA is adamantly opposed and feels this could have a crippling impact on volunteer and part-time departments across the state. The bill has been assigned to the Senate Government Accountability and Pensions Committee.**

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# Line of Duty Death



Godfrey Fire Department Capt. Jacob “Jake” Ringering died from the injuries he received when a portion of the brick structure at 4604 Culp Lane, Bethalto, collapsed while he and other crew members were fighting the blaze.

Firefighter Luke Warner was taken to a St. Louis hospital by helicopter and is in stable condition, a press release on the Godfrey Fire Department’s website said. A fire department official said Ringering is married and has three young children. He has worked with the department since 2010.

Two other injured fire fighters were treated at St. Louis area hospitals and released.

Memorials may be made to: Benefitting The Jake Ringering Family through Carrollton Bank, 120 Homer Adams Parkway, Alton, IL 62002.

## Help needed at 2019 Illinois State Fair

Each year, the IFA sponsors a day in the Illinois Fire Services Association tent at the state fair. Help is needed staffing the tent on Saturday, August 17. It takes a lot of help for all of the people that go through the tent. If you or any other members of your department are available to work that day, please contact Chairman Bob Reason at least 45 days prior to the day for the IFA day at the State Fair, August 17, at the phone numbers or email below, so that he can get enough parking passes and admission tickets mailed to you prior to the work date.

Robert Reason, Director  
State Fair Committee Chair  
Phone: 309-265-6472  
E-mail: [breason@sbcglobal.net](mailto:breason@sbcglobal.net)



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## IFA Members Can Win a \$7,500 Garage Makeover from California Casualty

California Casualty wants to thank first responders with a new Work Hard/Play Hard Sweepstakes. One lucky law enforcement officer, firefighter or EMT will receive a \$7,500 Garage Makeover. Public safety professionals can enter at [www.contest4heroes.com](http://www.contest4heroes.com).

The winner of the newest Work Hard/Play Hard Sweepstakes from California Casualty will be handed a \$7,500 check to create the garage of their dreams.

Imagine the possibilities: new cabinets, custom tool storage, shiny new flooring or even a beverage and snack area to go with a big screen TV.

Whether it's a gym, workshop, or refuge from the stresses of the day, California Casualty will help create your ultimate garage. It's our thanks for the hard work first responders do, often putting their lives in danger, to keep our communities safer.

"We are grateful for the tough job first responders do every day for all us," said California Casualty Sr. Vice President Mike McCormick. "We wanted to show our appreciation and provide a useful way to say thanks."

The Work Hard/Play Hard \$7,500 Garage Makeover drawing is open to peace officers, EMTs and firefighters – American heroes who work hard and risk their lives. Entries are being taken now through October 31, 2019, at [www.contest4heroes.com](http://www.contest4heroes.com). The winner will be announced in November.

Previous Work Hard/Play Hard sweepstakes from California Casualty have awarded public safety personnel Liberty Safes, DeWalt Tools, motorcycles, and cash. Past winners include an Oregon Police officer, Colorado Sheriff's captain, Firefighters from California, Nebraska, Ohio and Pennsylvania and a California Highway Patrolman.

Illinois first responders can learn more about California Casualty and how it appreciates all they do at <https://mycalcas.com>.

This article furnished by California Casualty, providing auto and home insurance to firefighters since 1974 and to IFA members since 2012. Get more information at 800.800.9410 or [www.calcas.com/IFA](http://www.calcas.com/IFA).

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## The Bulletin

Bruce Rauner, Governor

Matt Perez, State Fire Marshal



## Office of the State Fire Marshal

The OSFM has proposed amendments to our administrative rules that updates the adopted state fire prevention and life safety code from the National Fire Protection Association (NFPA) 101, *Life Safety Code* (2000 edition) to the National Fire Protection Association (NFPA) 101, *Life Safety Code* (2015 edition), with additional modifications.

While many of the requirements for existing occupancies under the newer provisions of NFPA 101 remain the same as those contained in the 2000 edition, using an outdated NFPA 101 may negatively impact the design and construction of new buildings. The updated edition of NFPA 101 benefits from new methods, technologies, and lessons learned from real-life incidents resulting in refined and improved life safety-related requirements, which sometimes have the added benefit of being less expensive than current requirements. The updated NFPA 101 also considers evolving social concerns associated with delivery of both acute care and long term health care, security, and accessibility. OSFM personnel are active participants in the NFPA codes and standards development process, particularly with respect to fire and life safety as addressed in NFPA 101. The staff has submitted proposals that were successfully included in newer editions of the NFPA 101, generating a positive outcome for many new and existing occupancies, as well as Illinois' residents and visitors.

Our proposed rules changes were published in the Illinois Register on Friday, Jan. 4, 2019. Links to the text of our proposed rules, as well as fact sheets that relate to the proposed rules changes that we encourage everyone to review can be found on our website at:

<https://www2.illinois.gov/sites/sfm/Resources/Pages/Proposed-Rule-Changes.aspx>

To get a better sense of the impact that these proposed changes may have on your community, we specifically direct you to the following OSFM fact sheets: *What is the Life Safety Code? And Why is the OSFM updating the Life Safety Code?* and *Where Does the Life Safety Code Apply?*

### Authority and Applicability

The Fire Investigation Act (425 ILCS 25) gives the OSFM the authority to adopt a statewide fire prevention and life safety code. This statute was enacted by the State legislature in 1909, and since that time the OSFM has either prescribed fire prevention and safety requirements under the old "Gray Book" or those identified in NFPA 101. NFPA 101 was first adopted by the OSFM in 1988. The currently adopted 2000 edition was adopted on January 1, 2002. Local units of government are responsible for enforcing the rules adopted by OSFM, except in those localities that have adopted rules or standards that are "equal to or higher" than the rules adopted by the OSFM.

\*A note about statewide applicability – the OSFM does not believe that the Fire Investigation Act requires local units of government to follow OSFM's code if they have asserted their home rule exemption status (via ordinance). For further clarification, see the OSFM fact sheet *Where Does the Life Safety Code Apply?*

### Comments

If you have a specific comment or question on the rulemaking that you wish to make, you may send that to:

Office of the State Fire Marshal

Attn: Cathy Stashak

100 W. Randolph St., Suite 4-600

Chicago, IL 60601

Or by facsimile, Attn: Cathy Stashak, to 312.814.3459.

Please review the information at the website prior to sending in questions or comments, as the available fact sheets should answer the most frequently posed questions.

## **Blackhawk Firefighters' Association Fire & EMS Conference 2019**

### **April 27th, 2019**

**Class Fees: BFFA Member \$50 / non - BFFA Member \$75 – Lunch included**

Location: Amboy High School - 11 E. Hawley St. Amboy, IL 61310

#### **TO REGISTER:**

**Visit Blackhawk Firefighters Association on Facebook for our online registration form.**

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or Scan the below QR with a scanner app on a smart phone or tablet for registration page.



If you cannot access the online registration page, please contact Ashley Bryant  
Office: (815) 857-2325, Cell: (815) 677-1055, Email: [ashley@amboyfire.com](mailto:ashley@amboyfire.com)

**F101\*: The Coordinated Fire Attack** Captain Jason Demas and Jeff Bryant Jr - Aurora

**F102\*: Recognizing the Warning Signs of Flashover and Fire Behavior** Lt Nick Dinges - Sublette, Deputy Chief Mark Callison and Chief Tim Shipman - Dixon, Chief Pete Van Dorpe-Algonquin-Lake in the Hill

**F103\*: First Rung Firefighter** Lt Mike Kucaba - Northwest Homer, Assistant Chief Scott Wittenauer - Amboy

**F104\*: 1st Due Engine Company Operations, Stretching and Operating for Success** BC Mike Salzano - Fort Lauderdale, LT Tim Klett - FDNY, Captain Danny Moran - Fort Lauderdale

**F105: Hoarder Homes - Piles of Hazards for Firefighters** (as taught at FDIC 2018) Lt. Ryan Pennington, Charleston, West Virginia Fire

**F106: Building Construction and Fire Behavior For The Street Smart Firefighter** Lt. Mike Lopina, Lockport FD

**R207\*: All Hands-on Deck – Hand Tools Only (as taught at FDIC 2018)** With Auto X: Captain Mike Huffman - Harlem-Roscoe, Retired Captain Jack Redieske

**R208\*: Not Your Everyday Extrication with Hydraulic Tools** With Auto X, Retired DC Bill Puckett, South Beloit

**E309: First Responders Dealing with Violence, Burns, Basic Hazmat for EMS and Treating Firefighter Injuries.** Ken Bouvier, Deputy Chief of Operations, New Orleans EMS.

**A410: Juggling Hats: The multiple responsibilities of managing a department** Chief Craig Haigh, Hanover Park

**NOTE: IFA Member Departments can receive up to two (2) free registrations to this training through a grant from the IFA. There is limited number of free registrations available.**



## Illinois Firefighters Association

### Prescription Assistance Program / Community Health Initiative

- You are likely overpaying for your prescriptions even if you have a low insurance co-pay. The Illinois Firefighters Association offers you the opportunity to purchase your prescription at the guaranteed lowest price by comparing your insurance co-pay price to a negotiated discount price through the Discount Drug Network (DDN). *Pricing examples are on the back of this page.*
- **You are eligible to participate in this free program simply by presenting the card below to your pharmacist.**
- This program is accepted at almost every pharmacy in the U.S.
- There is no cost to the patient and there is no patient information required to participate.
- Discounts are available to all participants regardless of current insurance status. (Insured, Uninsured, Medicare)
- All FDA approved brand name drugs and generics are covered by the plan.
- The program is HIPAA compliant requiring no patient data for participation.
- Generic drugs offer substantial savings over their brand equivalent. Ask your doctor if there is a generic drug alternative that provides you with the same medical benefit of the brand drug.

***Guarantee yourself the lowest price  
on your prescription drugs!***

**CONTACT US!**

**[www.discountdrugnetwork.com](http://www.discountdrugnetwork.com)**

**Key in your prescription information  
and your zip code.**

**The pharmacies with the lowest price  
for your prescription will be displayed.  
No patient information required.**

**Don't have internet access?  
Our Customer Service number is**

**877-537-5537**

**The customer service representative will  
provide you with the same information.**

#### **FREE Prescription Discount Card**

*Card is Active. Call or go online now for program details.*

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**BIN # 015558**

**Group # DDN6290**

**Member Info: 877.537.5537**

**Pharmacy Assistance Line: 877.459.8474**

**[www.DiscountDrugNetwork.com](http://www.DiscountDrugNetwork.com)**

Discount Program | This is not insurance  
provided by Discount Drug Network



Illinois Firefighters Association receives a donation from the Discount Drug Network each time a patient receives a discount. Everyone participating in this free program benefits. Thank you for your participation.



# Chaplain's Corner

## FIREFIGHTER CANCER PRAYER

I recently attended the “Taking Action Against Cancer In The Fire Service” program in Springfield put on by the Firefighter Cancer Support Network. This seminar brings a very powerful wake-up call to the fire service concerning cancer stats/studies, types of cancer exposures, and the changes needed now. Along with the IFA’s “Go Green Clean” program

Best Practices thankfully we have more resources to battle firefighter cancer than ever before. I hope you and your fire department are indeed taking action in any way that you can to educate yourselves, eliminate exposures, and make the needed changes called for. And as you are doing that, always remember that ultimately our health and our very lives are always in God’s gracious hands, that He loves and cares for every firefighter, and that He hears our prayers when we are healthy and/or throughout a cancer diagnosis and treatment. Please feel free to call out to Him with the following prayer personally and/or when you gather at your fire department meetings. Every firefighter is in the prayer somewhere:

***O God, You are the Creator of our immune systems and the Designer of every organ and cell in our bodies. It is by Your grace that we enjoy the gifts of health and healing.***

***So, Lord, we pray for all firefighters, that You would guard the gateway of their cells and destroy any toxin that could initiate cancerous growth. Give them wisdom to avail themselves to all procedures that provide added protection.***

***We pray for early detection for any firefighter whose health is currently under cancerous attack but is as yet undiagnosed.***

***We pray, O God, for all firefighters who have been diagnosed with cancer and are currently in treatment; especially for... (state names here). Please give them strength and grace - and bring them to remission and healing. Please meet the physical, emotional, and financial needs of their families throughout this stressful time.***

***We pray, Lord, for those firefighters who have been diagnosed as medically incurable; especially for... (state names here). We ask that You would intervene with Your unlimited miracle-working power. Please ease their pain and give them and their loved ones a gift of great faith by which they may hold on to You who is the Resurrection and the Life.***

***Lord, we pray for those families that have lost their firefighter husbands and fathers, wives and mothers, brothers and sisters; especially for... (state names here). Please sustain them through their loss and grief and grant them renewal and hope in Your time.***

***In Jesus’ name we pray, Amen.***

I have this prayer printed on cards and would like to get one into the hands of each of the firefighters on your department. Please let me know if you would like to facilitate that for your fire department and I’ll get them out to you.

Kevin Coffey, IFA Chaplain (815-457-2007, kc9526@yahoo.com)





## Boost Your Health: Start a Morning Routine.

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For more tips just for firefighters  
visit [www.MyCalcas.com/Fire](http://www.MyCalcas.com/Fire)

# New Firefighter Cancer Registry Act to help track incidence of cancer in firefighters

by Carolyn Welch Clifford  
Ottosen Britz Kelly Cooper Gilbert & DiNolfo, Ltd.

In July 2018 the federal Firefighter Cancer Registry Act of 2018 was signed into law, marking a significant step in recognizing the impact of occupational cancer in the fire service (42 U.S.C.A. §2800e-5). The new law will require the Center for Disease Control and Prevention (CDC) to develop and maintain a voluntary registry to collect data on the incidence of cancer in firefighters, to determine how frequently those diagnoses occur.

Specifically, the law provides:

- The registry may be used to improve data collection and data coordination activities related to the nationwide monitoring of the incidence of cancer among firefighters; and
- The registry will collect, consolidate and maintain epidemiological information and analyses related to cancer incidence and trends among firefighters.

The registry will collect data from volunteer, paid-on-call and career firefighters. It may include individual risk factors, as well as the occupational history of the firefighters. Information, if available, will be collected on such issues as:

- Basic demographic information such as the firefighter's age during his or her career and the age at cancer diagnosis;
- The status of the firefighter as volunteer, paid-on-call, or career;
- The total number of years of occupation as a firefighter and detailing of additional employment experience;
- The approximate number of fire incidents attended, including information related to the type of fire incidents and role of the firefighter in responding to the incidents; and
- Other medical information and health history, including additional risk factors as appropriate, and other information relevant to a cancer incidence study of firefighters.

The new law sets forth a coordination strategy for the new registry, which includes raising awareness of the registry and encouraging participation amongst firefighters, and consideration of how to address the unique data collection needs that may arise to generate a statistically reliable representation of minority, female, and volunteer firefighters.

Under the new law, the Secretary of Health and Human Services is tasked with consulting with non-Federal experts on the registry, including public health experts, epidemiologists, clinicians, as well as firefighters and their fire service organizations.

For more information on firefighter cancer awareness and prevention, as well as resources for families, visit the Firefighter Cancer Support Network's website at <https://firefightercancersupport.org/>.

**Carolyn Welch Clifford** is a partner with Ottosen Britz Kelly Cooper Gilbert & DiNolfo, Ltd. in Naperville, Illinois. Ms. Clifford earned her B.S. and J.D. degrees from the University of Illinois in Urbana-Champaign. She serves as editor of the one of the firm's publications, *Legal Insights for Pension Boards*, and is a frequent speaker at fire service and public pension conferences in Illinois and nationally. Ms. Clifford concentrates her practice in the representation of Illinois firefighter and police pension funds, as well as fire and police commissions and fire protection districts. She is current the chair of the Public Safety Affinity Group of the National Association of Public Pension Attorneys (NAPPA). You can contact her at [cclifford@ottosenbritz.com](mailto:cclifford@ottosenbritz.com).



## California Casualty is Here for IFA Members

Spring is a great time to remember the advantages of being a member of the IFA. From lobbying to protect benefits, sharing wellness and safety advances, training and education, to opportunities to catch up with members of the firefighting family at conferences and banquets, IFA membership provides a tremendous value.

One those valuable benefits is insurance from California Casualty, proud provider of the IFA endorsed Auto and Home Insurance program since 2012.

Our auto and home/renters insurance policies are tailor-made for you and your family, with special firefighter benefits not available to the general public. These include:

- Fallen Hero Benefit – if an insured firefighter loses his or her life in the line of duty, the premium for that year and the following year is waived for the surviving spouse or partner
- Zero deductible for vandalism or damage to your vehicle while parked where you work or volunteer as a firefighter
- \$500 personal property coverage for items taken from or damaged in your vehicle (including uniforms and turnout gear you paid for)
- \$5,000 firearms coverage with homeowners insurance (with higher amounts available)
- Pet injury coverage – up to \$1,000 if your pet is hurt in a crash while riding in a covered vehicle
- Summer or holiday payment skip

We are here for you.

As a 105-year old, fourth generation family-owned company, we understand “brotherhood.”

California Casualty thanks the IFA for allowing us the opportunity to be a part of your family and we look forward to serving you for many more years to come.

As a thank you for all that you do, California Casualty is giving you the chance to win the ultimate garage of your dreams with the Work Hard/Play Hard \$7,500 Garage Makeover Sweepstakes. Illinois first responders can enter at [www.contest4heroes.com](http://www.contest4heroes.com).

Learn more about what California Casualty can do for you. Contact a representative, at 800.800.9410, or visit [www.calcas.com/IFA](http://www.calcas.com/IFA)

**This article furnished by California Casualty, providing auto and home insurance to firefighters since 1974 and to IFA members since 2012. Get a quote at 1.800.800.9410 or [www.calcas.com/IFA](http://www.calcas.com/IFA).**





A large garage with a red sign that says "\$7,500 GARAGE MAKEOVER". On the left, a truck has a "WORK HARD Play Hard" logo with "California Casualty" above it. A smaller "California Casualty" logo is on a cabinet in the garage.

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