



Welcome to Tokio Marine HCC
Public Risk Group



Safeguarding Communities Since 1985



TOKIO MARINE
HCC

Welcome to Tokio Marine HCC Public Risk Group



We are excited to welcome you as a valued FirstFire™ customer, and we appreciate the trust and confidence you have placed in Tokio Marine HCC – Public Risk Group for your insurance needs.

Our dedication to serving you goes far beyond our coverages. We hope you will take a few moments to familiarize yourself with this Welcome Booklet as it provides helpful information about our many offerings, including our risk management services and resources.

The Tokio Marine HCC – Public Risk Group's risk management program helps reduce exposure and liability and is provided to you by our team of public sector professionals at no additional cost.

And should you experience a loss, our claims team will work closely with you to resolve the claim quickly.

Again, thank you and welcome to Tokio Marine HCC – Public Risk Group.

Sincerely,

Christopher Skarinka
President

Tokio Marine HCC – Public Risk Group



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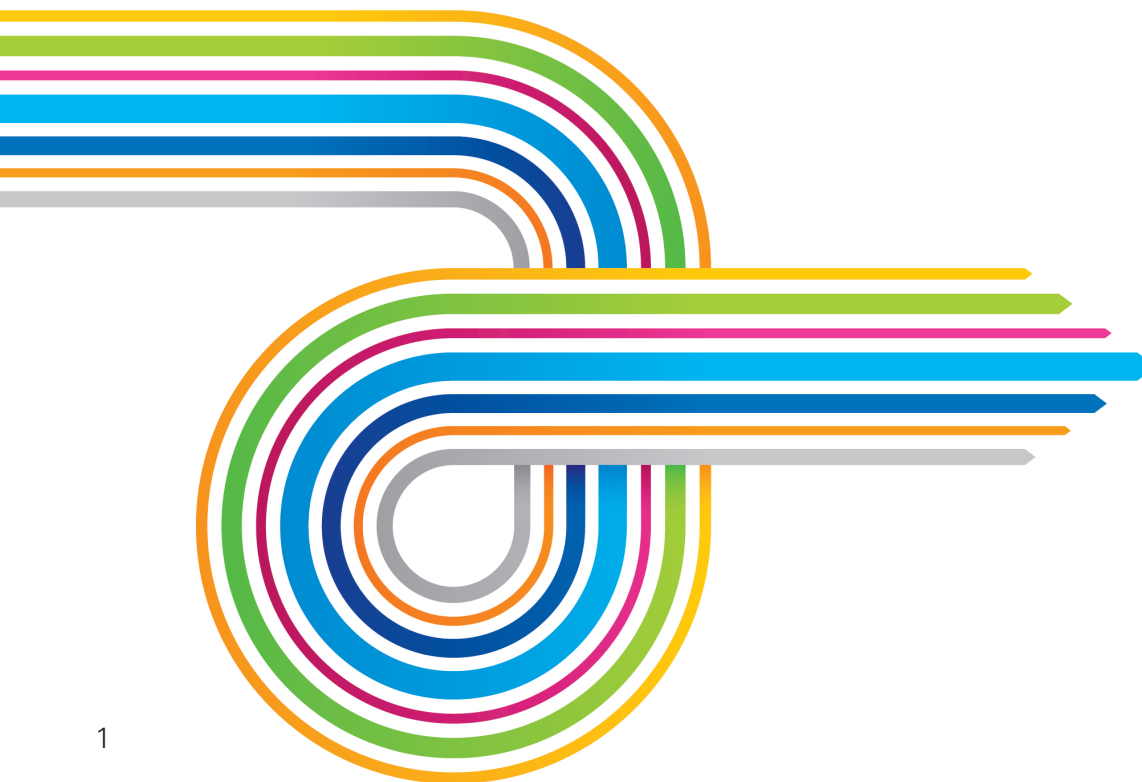
Tokio Marine HCC – Public Risk Group

We Serve You, So You Can Serve Your Community

Tokio Marine HCC – Public Risk Group has exclusively insured public entities since 1985. With more than 35 years of experience in municipal risk, we understand the unique challenges your entity faces. We provide insurance solutions that protect you and a risk management program that increases your community's safety and limits your exposures.

You can enjoy the peace of mind that comes from partnering with an insurance provider that has a solid foundation and a proven track record. We also have the financial strength of being part of one of the world's largest insurance companies – one with excellent industry ratings, including an A.M. Best A++ (Superior) rating.

We focus on protecting your entity so you can focus on what's most important – the work you do that drives the safety and well-being of your community.



Your Risk Management Partner

Dedicated Risk Control Support

The Tokio Marine HCC – Public Risk Group’s team of public sector professionals helps you avoid, reduce and transfer risk using industry best-practice principles, at no additional cost.

Our team of professionals includes experts with deep municipal experience – as attorneys, former fire, EMS and law enforcement personnel, elected and appointed public officials, health and safety directors, and municipal risk managers – many of whom hold professional accreditations and certifications from OSHA, CSP, EMS and ARM.

While you always have the strength of our entire Risk Control Team behind you, we provide you with a dedicated Risk Control Representative who will work hand-in-hand with you to identify, manage and mitigate your exposures. Your representative is your risk control partner and first point of contact should you have questions or need support of any kind.





Your Risk Management Partner

Initial On-Site Visit

Your Risk Control Representative will contact you with an introduction and to schedule an initial on-site visit.

During this visit, your representative will explain our risk control services and how they help you limit your exposures. Your representative will also perform a thorough survey and analysis of your operations which may include:

- Reviewing policies and operations with department leaders
- Conducting walk-throughs of insured properties
- Taking photographs of insured buildings, equipment and vehicles

Your representative will discuss with you the identified exposures and provide a written review of the visit. This includes recommendations for mitigating risk and resource material to assist you in implementing the recommendations.

After the initial visit, your representative will perform on-site visits at regular intervals to help identify any new exposures and support mitigation of these risks.

Your Risk Management Partner



Human Resources Compliance Support For Public Entities

Managing human resources can be a challenge for any organization, and employment-related rules impacting the public sector can vary widely from the rules for private employers.

To assist you in keeping up with changing local, state and federal employment regulations and following employment practices that protect you from litigation, we offer HR MUNI™, your free resource for employment-related compliance support.



HR MUNI support and resources include:

Unlimited HR Advice by Telephone/Email

Call: 800-387-4468

Email: HRadvice-PE@eplaceinc.com

Online Knowledge Center

www.hrmuni.com

Training for Managers and Employees

Proactive Onboarding



See the next page for how to access your HR MUNI account.

Spend Less Time on HR Compliance While Reducing Risk

How to Access HR MUNI™

On your first visit to hrmuni.com:

1. Click Register.
2. Enter the information in the required fields. Your Sign-Up Code is your current policy number. Do not include spaces, dashes or hyphens when entering your policy number. For assistance obtaining your sign-up code, contact the HR MUNI program at 800-387-4468 or send an email to: hradvice-pe@eplaceinc.com.
3. Click Submit.
4. On the next page, read the Terms of Service and indicate your acceptance by clicking: I Accept.

On your next visit to hrmuni.com:

1. Enter your email address and password. If you do not remember your password, click "Forgot my password" and a new password will be sent via email.
2. Click Submit.

For all assistance or questions about HR MUNI,
call 800-387-4468 or email: hradvice-pe@eplaceinc.com

For all other risk control assistance, contact
Tokio Marine HCC – Public Risk Group
800-878-9878



Your Risk Management Partner



Protect Your Community, Minimize Risk

Tokio Marine HCC - Public Risk Group has partnered with Lexipol, a trusted name in policy management and integrated policy training, to provide you with a 10% discount on both new and renewal subscriptions to Lexipol's Fire Policy Solutions.

Lexipol's Fire Policy Solutions provide

- State-specific fire policies
- Regular policy updates in response to changing laws, regulations and evolving best practices
- Manual customization reflecting your unique policies, mission and philosophy
- Policy acknowledgement tracking and archiving
- Access to policies 24/7 with the Lexipol mobile app

For more information, to request sample policies, or to schedule a demo of the Lexipol Fire Policy Solutions, contact Lexipol at 844-312-9500 or info@lexipol.com.

Your Risk Management Partner

FireRescue1 Academy

Convenient, Online Fire Rescue Training



Tokio Marine HCC – Public Risk Group has partnered with FireRescue1 Academy to provide FirstFire insureds access to a premier, fire-focused training platform.

You have access to more than 1,100 fire & EMS training courses that can be delivered during in-service and field training, or in a self-paced format for individuals or groups.

FirstFire policyholders receive up to four FireRescue1 Academy user subscriptions annually and do not pay an account set-up fee.

Online Learning

Train Anytime, Anywhere

Your department can train when it's convenient. Most courses can be completed on a phone, tablet or computer.

Manage and Assign Training Easily

Assign Training in One Easy Step

Automated email and on-site notifications keep your department on track.

"Thanks to the FireRescue1 Academy, our firefighters have access to hundreds of quality training videos covering a wide range of topics in the fire service. The lessons are interesting, well organized, informative, and are an excellent resource for our department."

Casey Rexroat, Fire Chief, Monmouth Fire Department

See the next page for how to access or register for FireRescue1 Academy.



Your Risk Management Partner

FireRescue1 Academy Access

FirstFire insureds have access to FireRescue1 Academy, a premier fire-focused training platform. You receive up to four user subscriptions annually and do not pay an account set-up fee.

How to Access Training

Access to FireRescue1 Academy has already been granted for existing FirstFire policyholders. To take courses, go to firerescue1.com/login and log into your existing user account.

If you have not yet registered an account for your entity, go to firerescue1.com/registration to request access to the training platform. The request for training access is granted once your account has been verified, usually within two business days. A FireRescue1 customer success representative will reach out to connect once your account has been verified.

FireRescue1 will assist you in adding additional personnel to the account and make courses available to all registered users. The account administrator(s) from your entity can run reports, assign courses and more.

For questions about the program or technical assistance, call FireRescue1 at 800-671-9411 between 8 a.m. and 5 p.m. CT.

Your Risk Management Partner

Training & Education

As a part of our ongoing mission to help you reduce exposure, Tokio Marine HCC – Public Risk Group offers risk management training and education designed to meet the specific needs of your entity.

We consider your exposures, operations, and policies and procedures, and make recommendations for your team.

These are just some of our online and in-person workshops and seminars:

- Anti-Harassment/Anti-Discrimination
- Fire Department Liability
- Fleet Safety
- Overall Risk Management

Reach out to your Risk Control Representative for more information.

We send periodic emails covering risk management trends, techniques and strategies. We also post about these topics on our social media pages, so please follow us on LinkedIn and Twitter.



Your Risk Management Partner

Jurisdictional Inspections of Boilers and Pressure Vessels

To ensure public safety, most states require periodic inspections for the boilers and pressure vessels. Avoiding equipment breakdown helps ensure uninterrupted operations and minimizes exposures.

If you have equipment that is due for an inspection, use any one of these options to submit a request:

Phone: 800-425-4119

Fax: 877-764-9535

Email: boilinsp@travelers.com

Online: www.travelers.com/boilerre/request-an-inspection

Be prepared to provide this information when submitting a request for inspection:

- Name of Entity (Including County)
- Entity Contact Name
- Entity Contact Number
- Agent
- Policy Number
- Policy Effective Date
- Address(es) of Location(s) Where the Inspection Will Be Performed

Reach out to your Tokio Marine HCC – Public Risk Group
Risk Control Representative if you have questions.





When You Have a Claim

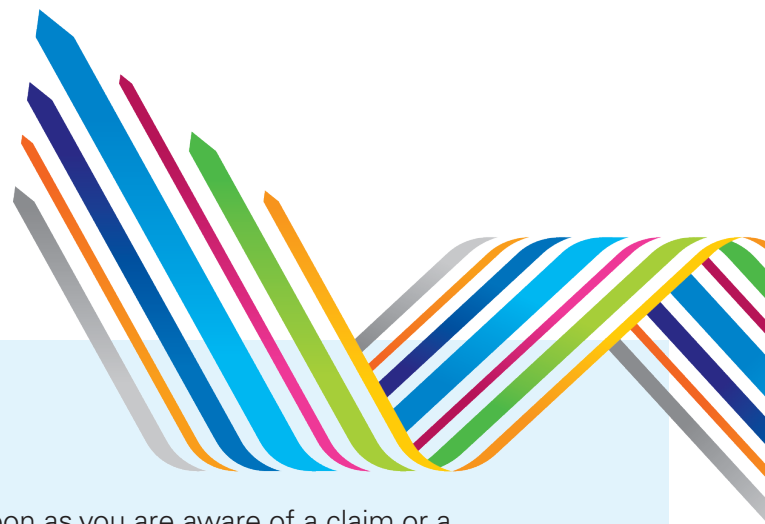
We Are Here to Help

We understand that a loss of any size can greatly impact your ability to serve your community. With decades of experience handling public entity claims, we've developed an efficient and responsive process and our experienced team is dedicated to quickly resolving your claim.

While your agent is your primary point of contact during the claims process, you are welcome to contact us at anytime at 800-225-6561.

Following risk management best practices is the most effective way to increase safety and reduce claims. For details on the risk control services and resources provided by Tokio Marine HCC – Public Risk Group, please see the Risk Management section of this document.

When You Have a Claim



How To File a Claim

1. Refer to your policy and contact your agent as soon as you are aware of a claim or a potential claim.
2. Provide as much detail about the loss as possible, including:
 - Date, time and location of the incident
 - Contact information for all persons involved
 - Description of the incident and all people, vehicles and property involved
 - Contact information of any witnesses and if the police were involved, the police report number
3. Take photos of the damage as they can be helpful when evaluating a claim.
4. Keep all parts. If your claim involves a mechanical part(s), you need to keep the part(s) available for inspection until your claim is closed.
5. Mitigate damage by doing what you can to prevent further damage from occurring.
6. Get estimates. Obtaining written estimates early helps speed the claims process.

While we recommend contacting your agent to report a claim, you can report a claim directly to Tokio Marine HCC – Public Risk Group:

Monday – Friday 9 a.m. – 5 p.m. ET

800-225-6561

After Hours

248-452-5575

Tokio Marine HCC – Public Risk Group Claims Form:

tmhcc.com/en-us/-/media/TMHCC/Public-Risk-Group/HCCPublicRiskClaimsForm.pdf

For reference, a copy of this form is on the next page.


Complete and submit the form:

Fax: 248-371-3091

Email: publicriskclaims@tmhcc.com

When You Have a Claim

Tokio Marine HCC – Public Risk Group Claim Form

		TOKIO MARINE HCC-PUBLIC RISK GROUP 24 Hour Telephone: 800-225-6561 FAX: 248-371-3091 E-Mail : publicriskclaims@tmhcc.com		NOTICE OF: <input type="checkbox"/> CLAIM (Submitted for consideration of payment) <input type="checkbox"/> INCIDENT (Record of purpose -may develop into claim)									
INSURED NAME		INSURED ADDRESS		CITY		PHONE							
CONTACT PERSON		EMAIL		COUNTY		STATE		ZIP		DEPARTMENT			
COVERAGE INFORMATION													
AGENT				POLICY TERM				POLICY NUMBER					
BODILY INJURY		PROPERTY DAMAGE		SINGLE LIMIT		MEDICAL PAYMENTS		COMP/DED		COLLISION/DED		OTHER DED	
LOSS PAYEE (If none, so indicate) OTHER						COVERAGES (No Fault, Towing, UM, Liability, Property, Etc.)							
LOSS INFORMATION – DESCRIBE HOW LOSS OCCURRED:													
REPORTED TO (Police or Fire Department)						REPORT #							
LOCATION OF INCIDENT				DATE OF CLAIM/INCIDENT				TIME <input type="checkbox"/> A.M. <input type="checkbox"/> P.M.		DATE INSURED NOTIFIED			
INSURED VEHICLE- AUTO LOSS INFORMATION													
VEH NO		YEAR, MAKE, MODEL				V.I.N. (Vehicle Identification No.)				PLATE NO.			
OWNER'S NAME & ADDRESS								PHONE (A/C, No., Ext.)					
DRIVERS NAME				RESIDENCE PHONE (A/C, No., Ext.)				BUSINESS PHONE (A/C, No., Ext.)					
DESCRIBE DAMAGE				DATE OF BIRTH		DRIVERS LICENSE NUMBER		PURPOSE OF USE					
ESTIMATE AMOUNT				WHERE CAN VEHILCE BE SEEN?									
INSURED PROPERTY LOSS INFORMATION													
LOCATION OF LOSS						POLICE OR FIRE DEPT. TO WHICH REPORTED							
KIND OF LOSS (Fire, Wind, Explosion, Etc.)						PROBABLE AMOUNT ENTIRE LOSS							
DESCRIPTION OF LOSS & DAMAGE													
PROPERTY OF OTHERS – LOSS INFORMATION													
DESCRIBE PROPERTY (If auto: Year, Make, Model, Plate No.)				OTHER VEH/PROP. INS? <input type="checkbox"/> YES <input type="checkbox"/> NO		COMPANY OR AGENCY NAME & POLICY NO.							
OWNER'S NAME & ADDRESS				BUSINESS PHONE (A/C, No.)				RESIDENCE PHONE (A/C, No.)					
DESCRIBE DAMAGE				ESTIMATE AMOUNT		WHERE CAN DAMAGE BE SEEN?							
INJURED NAME & ADDRESS		PHONE (A/C, No.)		PED	INS. VEH.	OTHER VEH.	AGE	EXTENT OF INJURY					
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>							
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>							
WITNESS NAME & ADDRESS				BUSINESS PHONE (A/C, No., Ext.)				RESIDENCE PHONE (A/C, No.)					
REPORTED BY				SIGNATURE				DATE					
<p>FORWARD THIS REPORT TO TOKIO MARINE HCC-PUBLIC RISK GROUP, 1700 Opdyke Court, Auburn Hills, Michigan 48326. If a loss involves bodily injury or major property damage, please contact TOKIO MARINE HCC-PUBLIC RISK GROUP at 1-800-225-6561. We will take the loss information from you and investigate as necessary. The information we will need will closely follow this form so you may use it as a guideline. If you do not have complete information, do not delay in reporting. Details will be determined during the investigation. PLEASE REPORT DIRECTLY AND PROMPTLY.</p>													

Tokio Marine HCC – Public Risk Group

General Inquiries

800-878-9878

Risk Control Support

We recommend first reaching out to your dedicated Risk Control Representative when you have questions or need support.

800-878-9878

Claims

Monday – Friday
9 a.m. – 5 p.m. ET
800-225-6561

Fax: 248-371-3091
Email: publicriskclaims@tmhcc.com

After Hours
248-452-5575

For public entity news, risk management information and more, please follow us on LinkedIn and Twitter.

And visit our website:
tmhcc.com/publicrisk

