



IMPORTANT ANNOUNCEMENT REGARDING YOUR WORKERS COMPENSATION AND VFBL COVERAGES RELATING TO THE COVID-19 VIRUS

Fire Districts of New York Mutual Insurance Company (FDM) is committed to our insureds and providing Workers Compensation (W/C) and Volunteer Firefighters Benefit Law (VFBL) coverage needed not only difficult times like this, but every day.

Our policies cover for exposure to infectious diseases to any of your members who respond to a call your Fire Department is dispatched via your emergency notification system for assistance.

All insureds should be taking the necessary precautions when responding to any alarm but even more so when a call for a medical emergency is received.

If you suspect any members were exposed to the Coronavirus COVID-19 virus, a detailed report with the date, time, location, members who responded and call number should be made as soon as practical, this will not only enable us to have detailed information but you can expect to supply this documentation to other organizations (i.e. state, federal level).

All exposed members should seek medical help as soon as practical. We will consider the following:

If transportation is needed to get your members to a medical facility, and there is a cost involved.

If there is a fee for testing for the exposure.

Treatment related to the exposure.

If Quarantine is needed, as determined by a medical doctor, and a member is gainfully employed, wage lost will be paid in accordance with the W/C fee schedule in New York State up to 14 days.

ALL claims submitted to FDM as reviewed by our claim management and claim professionals for coverage on an individual basis and on their own merits.

Should you have any questions or concerns, please reach out to your local agent or contact Claim Manager Lori Vega at 845-352-8855 x 7021 or lvega@fdmny.com and EVP/COO Matt Vehlies x 7099 or mvehlies@fdmny.com

For More Information:

<https://www.cdc.gov/coronavirus/2019-ncov/>

[DFS Guidance on Preparedness for Coronavirus \(COVID-19\)](#)

[DFS Guidance on Coronavirus and Telehealth Services](#)