

## How do I make a claim?

All claims should be sent through the local Fire Control Centre. The claim must also be accompanied by a statement from any witness to the incident and as much information as possible.

## Indemnity Statement

Indemnity is provided for legal liability arising in respect of:

- I. Anything done in connection with or in relation to the prevention, control or suppression of bush and other fires and for the mitigation of dangers resulting from bush fires, including the provision of legal or other professional advice. This indemnity is extended to the following persons and organisations.
  - a. Members of the Rural Fire Service Advisory Council and the Bush Fire Coordinating Committee constituted by the Rural Fires Act, 1997.
  - b. All officers and employees appointed and employed under and in accordance with the Public Sector Management Act, 1998, for the purpose of the Rural Fires Act, 1997.
  - c. Accredited members of Bush Fire Management Committees.
  - d. The Commissioner of the New South Wales Rural Fire Service and persons duly delegated by him / her or having a connection with him / her under the provisions of Section 44 of the Act.
  - e. Councils of an area within the meaning of the Local Government Act, 1993.

- f. Officers, members and servants of the Councils.
  - g. Fire Control Officers and Deputy Fire Control Officers.
  - h. Group Captains, Captains, Deputy Group Captains and Deputy Captains of Rural Fire Brigades.
  - i. Members of Rural Fire Brigades and other persons acting in accordance with directions given by the Commissioner, New South Wales Rural Fire Service and appointees under Section 44 of the Rural Fires Act 1997, a Fire Control Officer or Deputy, a Captain or Group Captain or Deputies.
  - j. Officers and servants of:
    - State Forest of NSW
    - National Parks and Wildlife
    - Sydney Water
    - Interstate Fire Brigades
    - NSW Fire Brigades
    - Hunter Water Corporation Ltd
2. Volunteer work done by members of the Rural Fire Brigades pursuant to Section 33 of the Rural Fires Act, 1997.



## NSW RURAL FIRE SERVICE INFORMATION ABOUT INSURANCE

ARE YOU COVERED?

A Guide  
to Insurance  
Protection  
for Volunteer  
Rural  
Firefighters

The NSW  
Treasury  
Managed Fund

“Ensure that your  
claim is dealt  
with quickly”



CONTACT DETAILS:

For further information  
NSW Rural Fire Service on  
Telephone: (02) 8741 5555

**NSW RURAL FIRE SERVICE**  
...for our community

THE NEW SOUTH WALES GOVERNMENT



## Introduction

It is acknowledged that NSW Rural Firefighters are exposed to high risk during firefighting activities. The NSW Treasury Managed Fund Self-Insurance Scheme was introduced to cover such exposure. Its effectiveness depends on the obligation of local government councils and other organisations to adopt risk management strategies ensuring a safe and operational working environment.

This guide provides an outline of the Scheme, how it operates and what protection it provides for volunteer firefighters.

It is intended to provide general guidelines under which the Scheme will operate although the final judgement on all individual claims rests with the Fund Manager.

The Statement of Indemnity is very broad and guidelines should be introduced and explained at the local level which place, beyond doubt, the extent of indemnity which can be expected.

## What is the Treasury Managed Fund (TMF)?

The NSW Treasury Managed Fund is a NSW Government Self-Insurance Scheme covering legitimate exposure to risk. The New South Wales Rural Fire Service participates in this Scheme.

## How does it affect Rural Fire Brigades?

The Premier and the Minister for Emergency Services agreed to include in the Scheme the legal liabilities faced by Rural Fire Brigades, their members and volunteers.

## Am I protected when fighting bush fires?

All members of Rural Fire Brigades and volunteers are protected for legal liabilities which arise during the course of authorised activities under the Rural Fires Act, 1997.



## What if I use an unregistered vehicle whilst fighting fires?

You have liability protection for personal injury to third parties whilst you are engaged in fire fighting activities. Depending on the circumstances, cover is provided by either, the Nominal Defendant, or the NSW Treasury Managed Fund.

Cover under the NSW Treasury Managed Fund is only available if the personal injury arises from activities deemed to be legitimate under the **Rural Fires Act 1997**, and if the vehicle is in a roadworthy condition. A vehicle is considered roadworthy if it has passed an RTA authorised inspection during the previous 12 months.

## Is cover provided for a third party's property damaged during a bush fire?

Coverage is provided to the Brigade and any eligible member where negligence is proven whilst undertaking legitimate duties under the Rural Fires Act. Property damage caused by vehicles operated by brigade members would be covered under insurance arrangements at the local Council level.

## Is 'defence cost' coverage provided under the legal liability section of the fund protection?

**Yes.** Coverage is provided without limit for defence costs associated with all alleged legal liability situations.

## Can I claim for personal property, including motor vehicles, damaged whilst on an official activity?

**No.** It is not covered by this Fund. Workcover Authority of New South Wales specifically provides this cover for volunteers and members of Rural Fire Brigades if no other form of insurance exists.

Refer to the leaflet "A Guide to Compensation for Volunteer Firefighters".

