



**WILDLAND FIRE ACCESS AND SCOPE OF ACTION**

**MEMORANDUM OF UNDERSTANDING BETWEEN**

**Wildfire Defense Systems, Inc.** (Hereinafter referred to as "*Contracted Wildfire Mitigation Resources*") are the Wildfire Program Operator Companies, to:

Including:

<b>Chubb Wildfire Defense Service</b>
<b>Liberty Mutual Wildfire Prevention Program</b>
<b>USAA Wildfire Response Program</b>

(Hereinafter referred to as " **Insurance Companies** ")

**AND THE**

**Blume Type I Incident Management Team**

(Hereinafter referred to as Blume Type I IMT)

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## 1. PURPOSE OF THE AGREEMENT

Private insurance companies have established wildfire mitigation services that deploy resources (contractors) to incident scenes to perform pre-suppression activities, such as removal of fuel and creation of a defensible perimeter, setting up roof or perimeter sprinklers, and/or the coating of homes and combustibles with fire-blocking gels. With an ever-increasing number of structures in the urban interface, insurance resources providing pre-suppression activities within restricted areas can have a beneficial impact on structural protection, if the operations are performed professionally and do not interfere with public fire agency resources. Such pre-suppression activities may also have the desired effect of encouraging civilian evacuation; homeowners who feel their property has an additional layer of protection would be more likely to evacuate.

INSURANCE COMPANIES have established such a wildfire mitigation service and offers the service as (*insert insurance Companies designation of their contracted wildland mitigation service*):

- Chubb Wildfire Defense Service
- Liberty Mutual Wildfire Prevention Program
- USAA Wildfire Response Program

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Public fire agencies have legitimate safety concerns regarding the activity of private fire resources in restricted areas. To address these concerns, insurance program resources must be held to the same operational and training standards as public fire agency resources.

This Memorandum of Understanding ("MOU") formalizes the relationship between

INSURANCE COMPANIES and the Blume Type I IMT so that *Insurance Companies Contracted Wildfire Mitigation Resources* can assist in disaster preparedness by working with the Blume Type I IMT wildfire response.

## 2. AUTHORITY

Having been issued a Delegation of Authority by the Agency Administrator, it is the responsibility of the Blume Type I IMT to establish Command and Control and to oversee the operational aspects of **West Fork Complex Fire**. All units assigned to and that operate under their scope of management of this fire fall under the Command and Control of the Blume Type I IMT.

## 3. ROLES AND RESPONSIBILITIES

INSURANCE COMPANIES lawfully providing homeowner's insurance coverage and other forms of property insurance to residents of Hinsdale, Mineral and Rio Grande Counties in the State of Colorado. INSURANCE COMPANIES retains resources (contractors) to provide wildfire mitigation operations as part of service INSURANCE COMPANIES offers in their policy coverage to its policyholders and Insurance Companies use Contracted Wildfire Mitigation Resources.



Insurance Companies Contracted Wildfire Mitigation Resources do not perform structure firefighting and are not wildfire first responders. The operations of these insurance program resources include wildfire pre-suppression activities and limited structural protection, such as fuel mitigation, zone sprinkler systems, the spraying of fire-blocking gels on homes and/or mop up operations.

Insurance Companies Contracted Wildfire Mitigation Resources shall be considered a Cooperating Agency as defined in the NWCG Guidelines.

Blume Type I IMT is the Organization Having Jurisdiction over fire incidents occurring in the defined areas of Hinsdale, Mineral and Rio Grande Counties working cooperatively with the other jurisdictions and fire protection district(s) or which exceed the capabilities of (a) fire protection district(s) to control or extinguish.

#### 4. PREPAREDNESS

As part of Insurance Companies *Contracted Wildfire Mitigation Resources*, **INSURANCE COMPANIES** will contract with and deploy to fire incidents only resources that are trained, equipped and operate consistent with the NWCG Guidelines and the National Incident Management System.

The Insurance Companies Contracted Wildfire Mitigation Resources shall deploy either; 1) non-publicly owned Wildland Resources (engines), or 2) if publicly owned, these Resources shall originate from outside incident Counties.

#### 5. COORDINATION DURING EMERGENCIES

Insurance Companies Contracted Wildfire Mitigation Resource shall place an initial phone call to SHERIFF'S OFFICE Central Dispatch Office to establish the location of the Incident Command Post, physically Check In at the ICP (and the Incident Commander or his appointed liaison) at the ICP to provide Submittal Documents (template attached for reference), including qualifications description and mission details (property addresses and supporting mapping).

Upon completion of mission, the Insurance Companies Contracted Wildfire Mitigation Resources shall report to ICP (Liaison Officer or other designated ICP contact) and inform the ICP of the time of de-mobilization from the Incident and confirm to the ICP that Insurance Companies Contracted Wildfire Mitigation Resources contractors have accounted for all of their resources.

Insurance Companies Contracted Wildfire Mitigation Resources will adhere to the protocols outlined in Appendix A, attached hereto and made a part of this MOU. Provided these resources adhere to the protocols, and as fire safety conditions allow, Blume's Type I IMT shall permit Insurance Companies Contracted Wildfire Mitigation Resources to operate within restricted or evacuated areas.

Insurance Companies Contracted Wildfire Mitigation Resources shall utilize programmable radios to meet Federal AG-0343-S-13-7000 (or equivalent by Region) Wildfire radio standards/operating frequencies (see below for reference). When arriving on site, Insurance Companies Contracted Wildfire Mitigation Resources will physically locate IC for direct communication/coordination and radio check. If ICP is not developed, radio communications will be established using published

frequencies established in the Incidents Communication Plan (206) and radio contact will be established to receive Incident Command instructions.

Federal AG-0343-S-13-7000 Radio Standard The radio must be capable of programming incident frequencies and of operating in the frequency range of 148MHz to 174MHz and narrow band (12.5KHz) modes or P25 (digital) compliant radios in the frequency range of 138MHz to 174MHz.

## **6. POST EMERGENCY ACTIVITIES**

Insurance Companies Contracted Wildfire Mitigation Resources will, before leaving the incident provide the Incident Commander (or his representative) any lessons learned (also known as an After Action Report – AAR) and other responding Jurisdictional Agencies for the purpose of evaluating lessons learned after the incident.

## **7. PROTECTION OF INFORMATION**

Information essential to effective emergency response, such as names and addresses of **INSURANCE COMPANIES** policyholders with homes located in restricted or evacuated areas, will be shared by Insurance Companies Contracted Wildfire Mitigation Resources with the Blume I Type I IMT and **SHERIFF'S OFFICE**. Both organizations recognize the sensitive and proprietary nature of such information and agrees to protect it to the extent permitted by law.

## **8. NO CREATION OF RIGHTS OR LIABILITIES**

No legal rights, obligations, employment relationship or contract for services are created between the Blume Type I IMT or the **SHERIFF'S OFFICE** or Hinsdale, Mineral or Rio Grande Counties and **INSURANCE COMPANIES** or their **Contracted Wildfire Mitigation Resources** as a result of entering into this MOU. Nothing in this MOU shall be deemed to be a waiver of any rights or defenses available to **SHERIFF'S OFFICE** under the Colorado Governmental Immunity Act, § 24-10-101, et seq., C.R.S.

## **9. TERM**

This MOU shall remain in effect until such time as either party to the agreement terminates their participation by providing written notice to the other party.



10. SIGNATURES

  
Blume Type I IMT Representative

Wildfire Defense Systems, Inc.  
Insurance Companies Representative

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By:

By:

Printed Name:

Printed Name: David Torgerson

Title: ICTI

Title: President

Date: 6/24/13

Date: June 23rd, 2013

## **Appendix A**

### **Insurance Resource Conditional Access Protocol**

#### **Insurance Program Resource Utilization Protocol**

Insurance Resources are defined as Wildland Engines working under an Insurer Wildfire Program which contracts for services directly to the Insurer and not individual homeowners. The following protocols define the Insurance Resource requirements to be listed as an Incident Cooperator and be granted Conditional Access within the wildfire evacuation zones. Any Insurance Program resource that does not meet the qualifications/credentials or protocols defined herein shall not be granted Incident Cooperator status.

#### **Conditional Access**

Access shall be based upon Incident Command retaining Situational Awareness of the Insurance Program Resource in the same fashion as Incident Resources. Incident Command retains Command and Control to remove Insurance Program Resource (in the same fashion as Incident Resources) from any work zones in which fire behavior is deemed unsafe for wildfire operations.

#### **Insurance Program Resource Mission**

Wildland Engine based pre-suppression and structure protection activities working within evacuated or restricted areas which consist primarily of incident ember zones, safety zones or in the black. This is not a first responder service. Pre-Suppression defensive measures may include emergency fuel mitigation, zone sprinkler system setup, fuel break preparation, retardant application, fire blocking gel application and/ or mop up operations.

#### **Insurance Resource Required Qualifications/Requirements**

- Wildfire operations performed in accordance with the training, safety and operational requirements defined in the USFS Fireline Handbook (NWCG Handbook #3, PMS410-1) and the USFS Incident Response Pocket Guide (PMS#461), as well as other State requirements.
- Insurance Program Resource shall arrive and operate "Wet" on the Incident (self sufficient).
- For the purposes of qualification and inspection verification the Insurance Engine Resource Provider shall hold a current EERA or USFS Federal Suppression Contract.
- Personnel to be NWCG 310-1 compliant with current Red Card to appropriate ICS Position with photo identification and required PPE. Personnel training and certification records to be inspected and approved annually under their EERA/Federal contract requirements.
- Engines shall meet NWCG standards for Type VII to Type III wildland engines, Tactical Tenders or Tenders which pass annual DOT and Federal/EERA contract equipment/compliment inspections.

#### **Check In Procedure / Interface Procedures**

- Insurance Program Resource shall contact AHJ (Agency Having Jurisdiction) Dispatch (XXX-XXX) while in route to incident and follow Dispatcher Instructions for check-in or locate ICP and check in with Liaison Officer or other appropriate ICT ranking personnel.



- If ICP is not established or located, report via radio and receive instructions.
- All Insurance Program Resources are required to check in with Incident Command and abide by Incident Command Orders. Any Insurance Program which fails to meet these requirements shall be removed from the Incident.
- By the first attended briefing Insurance Program Resource shall provide a hard copy mission submittal packet to Incident Command and an electronic copy to the AHJ Liaison Officer at \_\_\_\_\_.

#### **Reporting, Briefing and Communication Requirements**

- Insurance Program Resources shall utilize programmable radios to meet Federal AG-0343-S-13-7000 (Best Value Contract) or equivalent. The radio must be capable of programming incident frequencies and of operating in the frequency range of 148MHz to 174MHz and narrow band (12.5KHz) modes or P25 (digital) compliant radios in the frequency range of 138MHz to 174MHz. Radio's may be programmed at ICP via cloning or set to frequencies after receiving authorization by ICP or AHJ Dispatch.
- Insurance Resource Contractor shall obtain their own FCC licensed frequency for their internal radio communications.
- Insurance Program Resource to provide a liaison whom shall report to the ICT Liaison Officer and attend briefings as required by ICT. The Insurance Program liaison shall provide an updated submittal to include a list of all resources working in the area, properties effected and what level of pre-suppression activities have been initiated.
- The IC or Incident Liaison Officer shall provide ICT instructions to the Insurance Program Resources with whom they should coordinate their activities and communicate to while in the field.
- If pre-suppression occurs, Insurance Resource to document actions and report to Incident Command (i.e. gel application, zone sprinkler systems or other).

#### **Engine Branding / Personnel Identification**

- Insurance Engine Resource may be equipped with Red or Yellow Light bars (safety measure for visibility in smoke and visibility for aviation resources). Light Bars shall be restricted to use on incident only.
- Insurance Program Engines should not have presentation intended to mimic Public Emergency Vehicles (color and markings similar to Department/Agency Vehicles).
- Insurance Program Engines shall be configured and equipped to meet NWCG specifications in order to meet Engine and compliment specifications required by Federal Suppression or other State contracting. This may include appropriate wildland engine markings for Federal and State service.
- Individual Companies and Insurance Program Resource Branding shall be present on Engines which is intended to designate engines as a non-public resource.
- Insurance Program Personnel to carry photo identification and current Red Card (NWCG or CICC).
- Insurance Program or Companies Identification on Personnel.



## APPENDIX B

\_\_\_\_\_ Insurance Companies Contracted Wildfire Mitigation Resources

\_\_\_\_\_ Insurance Companies Wildfire Resources Incident Submittal Package

Submitted To: \_\_\_\_\_  
Blume Type I IMT representative

Submitted By: \_\_\_\_\_  
Insurance Companies Representative

Operations Center Phone: \_\_\_\_\_

Date: \_\_\_\_\_

### Response Component

Contractor and Operation Center are located in (*insert State(s)*) \_\_\_\_\_. These Operations Centers utilize Internet based fire intelligence sources, local news, policyholder reporting and other available sources to monitor current fire activity. The client location in relationship to the fire activity is evaluated. A determination is then made to assess *if* a response is warranted. Resources may be dispatched to the homeowner's property when a wildfire threatens an enrolled \_\_\_\_\_ Insurance Companies Wildfire

Contractor Resource policyholder property or a civil authority initiates an evacuation order as a result of an approaching wildfire.

If access to the incident is granted, once on scene the enrolled property is assessed and prepared for possible fire encroachment. Policyholders are encouraged to obey all evacuation requests/orders. If time allows, debris is clean and cleared from the home or structure. The \_\_\_\_\_ Insurance Companies Wildfire Contract Resource utilizes all available Wildland Engine based technologies and apparatus including application of fire blocking gel. Clean up is handled as necessary.

- Services: Pre-suppression and structure protection activities performed in accordance with the training, safety and operational requirements defined in the USFS Fire line Handbook (NWCG Handbook #3, PMS410-1) and the USFS Incident Response Pocket Guide (PMS#461), as well as other state and local requirements. This is not a first responder service; rather, work will be performed in support of local, state and federal responders. Pre-Suppression defensive measures may include emergency fuel mitigation, zone sprinkler system setup, fuel break preparation and fire blocking gel application.
- Coordination with Incident Command: Operate under site Incident Command established by Municipal Fire Departments, State or Federal Wildfire Agencies.
- Radio communication capabilities include radio cloning to meet IC communications needs.

#### **Insurance Companies Wildfire Contract Resources**



## **Resource Standards and Qualifications**

This policy will provide the frame work for cooperation that will enhance the mission of both parties, providing for firefighter and public safety first.

### **Standards**

#### **Minimum Personnel Qualifications:**

- NWCG 3 10-1 National Standard
- Personnel carded at appropriate ICS position
- Contractor to provide access to online database or Federal Contracting Personnel Training verification so Agency Personnel can verify training and certifications. Verification shall consist of Federally Approved online Databases sources or approved regional authorized MOU Training and Certification Provider.
- All personnel to wear required Personal Protective Equipment
- Crews will be logistically self-sufficient

#### **Equipment Standards**

- All Engines and Equipment to hold current Annual Federal Inspection and/or under current Federal Best Value, EERA Contract or equivalent.
- Engines NWCG approved and equipped to meet Region 1 Best Value Contracting standards.
- All OES items required for local agency type 3's
- Mobile and Portable radios that are compatible with Federal, State and Local agencies These radios shall have the ability to be field programmable

#### **Communications:**

- Advise agency when en route and/or in the area of the incident
- Insurance resources will monitor agency frequencies
- Responsible jurisdiction & incident command teams provide communication plan during incidents
- Will provide liaison between Incident Command team & Insurance Companies resources. This contact will include a list of all resources working in the area, properties affected and what level of pre-suppression activities has been initiated. A determination will be made by the IC on who these resources will contact during the incident.
- Insurance: The contractor must have insurance certificates for liability, auto and work comp in a folder in each Engine and available for inspection.

### **Protocol**

- Upon arrival to an incident base the Companies Representative will check in with Agency Liaison.
- Provide Agency Liaison with check in form, if needed.
- Photo Identification, Fire Qualification card for all personnel (to be retained by Personnel) Vehicles identification, Mechanical inspection, weight slips and certification of insurance. This information will be available in a small binder or folder on each Engine.
- The Companies Representative will provide Agency Rep, Operations or Incident commander with response property address.
- Representative will attend briefings and receive incident action plan.
- Resource will make communication with Division /Group supervisor as situation requires.
- Any actions taken and all intelligence gathered will be recorded.
- If Gel is applied a placard will be placed at the address with all info detailed.
- In the event that clients are not within defined division boundary Intelligence info will be reported to Agency Liaison.
- In the event of imminent threat action will be taken following all established safety standards.

### **Threatened Insurer Policyholder Address List**

*(Inserted for specific incident)*

### **Mapping of Locations**

*(Inserted for specific incident and attached hereafter)*



## Insurance Companies Wildfire Resources On Site

### Incident:

Descriptive  
Location

Project

### Resource Order:

On Site  
Manager  
Phone #  
WDS Phone #

<i>Resource Requested</i>	<i>Order Date</i>	<i>To Date/Time</i>	<i>Needed Date/Time</i>	<i>Deliver To</i>	<i>Assigned Date/Time</i>	<i>Estimated Time of Departure</i>	<i>Estimated Time of Arrival</i>	<i>Release Date</i>
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LAT

LONG

TWN

RNG

SEC

### Documentation: