

You are receiving this email because you are a current or past member of the Isthmus Bay Property Owners Association Inc. If you do not wish to continue to receive such information from the Association just reply to this email with a brief note to that effect and you will be removed from the distribution list.

Below you will find a recent email received by the IBPOA describing changes in the way Ontario fire departments are rated and attached to this email is our response letter. We will also post these items on our website.

There are two issues involved here. The foremost is the impact the rating of the municipality's Fire & Emergency Services department may have on our fire insurance rates. IBPOA is in the process of responding to Fire Underwriters Services of Canada (FUS) objecting to the sudden and arbitrary increase in the criteria used to rate all fire departments in the province. In the meantime, we want you to be aware of the issues involved. There is no need to panic since our fire department was just in the process of being evaluated to meet the previous top level classification so your current insurance rates likely take into account the present rating classification. However, if the municipality were rated at the top level then it may follow that your insurance rates drop, or at least do not rise as much. We will continue to follow up on this issue and will keep you informed of developments.

The second issue is we did not receive this notification letter directly from the municipality but from another Association, months after it was sent out to all "ratepayers associations". We are currently following up with the municipality to ensure this is corrected for any future communications.

Should you have any questions or comments do not hesitate to contact your executive at info@isthmusbay.org

Bob Cunningham

-----Original Message-----

From: Floyd Schafer [mailto:fhhschafer@sbcglobal.net]

Sent: March 11, 2010 3:54 PM

To: info@isthmusbay.org

Subject: Fw: substantial saving on their fire insurance premiums Re: Ratepayer Associations

To whom it may concern,

Hope your winter is being kind to you. We have had very little snow here this year, about 40 inches total, but the winter has been a bit unseasonable cold, even well into the southern part of the country. It has warmed up nicely over the past several weeks and is in the 50's today.

I received the [attached](#) letter (see two attachments) from one of the year round Dyers Bay residents. The first week of January I spoke to Mike Henderson, the Municipal Fire Chief and asked if the Council had a position paper on this topic. He was going to bring it up at the next Council meeting. If this issue can be turned around or significantly modified, the Dyers Bay and Bruce Peninsula residents could obtain a substantial saving

on their fire insurance premiums. All the other Associations may also want to prepare letters of response as requested. I do not have the other Association presidents email addresses and was hoping you could forward this email to the other Association presidents or provide me with their email addresses to me so I could ask them to also write letters of protest?

Floyd Schafer, Director, Dyers Bay Association

The following is an example of a letter written by the Dyers Bay Association.

February 8, 2010
Andrew Sabine
Fire Protection Specialist
Fire Underwriters Survey
SCM Risk Management Services
150 Commerce Valley Drive West
Lock Box 200
Markham, ON L3T 7Z3

Dear Mr. Sabine

The Dyers Bay Association supports the objections raised by our Municipality when it states that the new standards for Superior Shuttle Tank Service imposed by the Fire Underwriters Services of Canada are arbitrary and impose insurmountable hardship to most fire departments, both urban and rural.

The Association represents 150 ratepayers in the small community of Dyers Bay, part of the Municipality of Northern Bruce Peninsula (MNBP). We received correspondence from our Fire Chief, Mike Henderson, concerning the FUS changed criteria for fire service set up and water flow testing.

Of immediate concern to members of our Association, of course, are the probable increases to our fire insurance premiums that these new regulations forecast. In Dyers Bay, we have been cooperating with the Municipality to provide superior pumping service as we recently installed a dry hydrant, which has been tested, and plan to install at least two more in order to meet and exceed the current ISO pumping standards.

We object to the change of rating under the Superior Shuttle Tank Service, and add our voice to other associations and municipalities who find the new regulations onerous and arbitrary.

Sincerely

Ed Wilson

President, Dyers Bay Association

CC: Executive Board; Mike Henderson, MNBP



The Municipality of Fire & Emergency Services

56 Lindsay Road 5, R.
Telephone: (519) 7
www.nc

December 15, 2009

Municipality of Northern Bruce Peninsula
Ratepayers Associations

Attention Association Members:

It has been the intent of your fire department and expedient delivery of water to fire emergency. The International Firefighters' Association of America (IAFF) is the governing body in Canada that offers a "SUPERIOR SHUTTLE TANKER SERVICE". This service is required to maintain their home fire insurance rate.

In order for a municipal fire department to be eligible for this service, they must obtain the following:

- Two apparatuses that are able to respond to emergency calls more;
- Both apparatuses must be pumpers or pumpers;
- They must be capable of maintaining a pressure of 100 psi;
- They must be able to transfer water from the fire engine to the tanker;
- At least one pump must have the ability to pump 1000 gpm;
- Must have the refill capacity of at least 100 gpm;
- The main ability must have year round capability for a minimum of two hours.

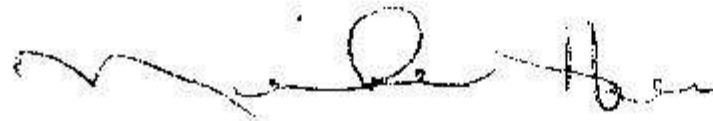


The Ontario Association of Fire Chiefs strongly
immediately retract and reinstate the ISO
Municipalities of Ontario (AMO). Also, The
Marshal's Office is doing everything possible

If your organization is not in favour of these
organization not supporting this change for
be found below:

Andrew Sabine
Fire Protection Specialist
Fire Underwriters Survey
SCM Risk Management Services
An SCiM Group Company
150 Commerce Valley Drive West
Lock Box 200
Markham, Ontario
L3T 7Z3

Sincerely,

A handwritten signature in black ink, appearing to read "Mike Henderson". The signature is fluid and cursive, with a large initial "M" and "H".

Fire Chief: Mike Henderson
The Municipality of Northern Bruce Peninsula