

Safety Grant Deadline April 15th

MMA's Risk Management Services is committed to assisting its Workers' Compensation Fund members in their safety efforts. The prevention of occupational injury and illness is in everyone's best interest, and as a result we offer grants and scholarships to assist our members with these endeavors.

Ed MacDonald Safety Grant - \$3,000
Maximum Award Annually Due Date

- **April 15th Purpose:** The primary purpose of the Safety Grant is designed to fund equipment or items that reduce the risk of injury to workers and promote safe and healthy conditions in the workplace.

Ed MacDonald Safety Scholarship

Open Enrollment Purpose: The Safety Scholarship Program is to help members reduce or eliminate employee injuries by advancing their safety or risk management skills through enhanced training.

Group Application - \$2,000 Award

Group scholarship awards will be made for on-site classroom training. Applications will be considered for training that addresses areas or regional needs, provides specialized topics, advances training, is unavailable at the local level, or will train instructors who will return to their employers to train others.

Individual Application \$500 Max Award. Individual scholarships help with registration, textbooks, study materials, travel, lodging and meals.

For more information or to apply please select: [Safety Enhancement Funding](#).



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- Safety Grants and Scholarships
- In Your Inbox – P&C Pool Renewal
- Incorporated Fire Associations Advisory

**MAINE MUNICIPAL ASSOCIATION
RISK MANAGEMENT SERVICES**

PROPERTY & CASUALTY • UNEMPLOYMENT COMPENSATION • WORKERS' COMPENSATION

In Your Inbox

MMA Risk Management Services has sent your Property & Casualty Pool (the P&C Pool) renewal applications. A critical coverage addressed within the application is property coverage. It's essential to ensure that your schedules are accurate and up to date to avoid any coverage gaps. Here are some steps to follow:

Review Schedules: Verify that the information matches your current property and assets. In addition, take into consideration the effects of inflation and construction costs on the replacement costs for property. Commercial construction costs have increased over 5% in the past year, and over 20% since 2020.

Make Direct Changes: If you identify anything needing changes, additions, or deletions, update the schedules directly, but please do not delete rows/columns just write in "remove" or "delete" where the change is needed.

Content Limits: When reviewing content limits by location, exclude values related to items listed on the Automobile Schedule, Inland Marine Schedule, Computers (EDP), or equipment permanently attached to the building.

Unscheduled Property: As you update your property schedules, we recommend you consider property that is easily overlooked. Examples include, but are not limited to, playground equipment, fences, sheds, picnic tables, signs, and free-standing lights.

If you have any questions or need assistance with your renewal, please contact Member Services at 800-590-5583 or rmsunderwriting@memun.org.

Incorporated Fire Associations

Many municipalities recognize a volunteer fire association (VFD) as their designated firefighting unit (see 30-A M.R.S. § 3151(3)). For such VFD's, it is critically important for the municipality to confirm that the VFD is incorporated in Maine, and that the VFD's corporate status continues to be listed as in good standing.



The verification of the VFD corporate status is of importance, as a municipality may not appropriate money to an unincorporated volunteer fire department. Additionally, having an unincorporated volunteer fire department also has the potential to create a number of other unwelcome legal consequences. Contact the Maine Secretary of State, Corporations Division at (207) 624-7736; or see the searchable on-line database at: [Bureau of Corporations Interactive Corporate Services](#)

Risk Management Services recommends that MMA members served by separately incorporated VFDs review MMA Legal Services resources regarding municipal fire protection on the MMA website or contact MMA Legal Services directly for additional assistance. The information provided is intended for general informational purposes only. It is not meant, nor should it be relied upon, as legal advice.