

Fire Extinguisher Inspections

Monthly fire extinguisher inspections are key for safety and required by Maine Department of Labor (MDOL). Finding missing documentation of a fire extinguisher visual inspection is one of the most frequent hazards MMA's Risk Management Services Loss Control Team finds when conducting properties surveys. The lack of documentation for monthly visual fire extinguisher inspections could result in a citation and even possibly a fine from the MDOL during a facility assessment. Such inspections are critical to ensure that fire



extinguishers are available, accessible, and functioning properly. OSHA standard 29 CFR 1910.157(a)(2) requires a monthly visual inspection of all fire extinguishers, to verify that the appropriate type of extinguisher is available for the workplace, and that they are accessible, and functioning. Monthly, visual fire extinguisher inspections are quick and easy for trained employees and is a simple check that may avoid fines, citations and potentially save lives and property in the event of a fire.



**MAINE MUNICIPAL ASSOCIATION
RISK MANAGEMENT SERVICES**

In Your Inbox

MMA Risk Management Services Property & Casualty Pool (P&C Pool) would like to take this moment to thank our dedicated 478 Maine Towns, Cities and Governmental Entities for their continued partnership. Members of the Property & Casualty Pool have received a P&C Pool Renewal Coverage Documents email from rmsunderwriting@memun.org which contains your entities:

- Member Coverage Certificate
- Auto ID Cards
- Breakdown of Contribution by Department
- Schedules
- Certificates of Insurance
- Synopsis of Changes
- Appendix A & Financial Plan
- Invoice

Please save these documents in a secure location for future reference. You can view and/or download the 2023 - 2024 Property & Casualty Member Coverage Document along with the P&C Pool Underwriting Guidelines at the MMA website:

<https://www.memun.org/Risk-Management/Property-Casualty>

Please note that a login is required as well as Property & Casualty Pool credentials in order to access. If you experience difficulty with the download, we ask that you please contact our support team at:

personifyrequests@memun.org

We also request that you carefully review all documents including the "Synopsis of Changes" for a summary of the coverage updates to this year's Coverage Document.

Lastly, we are thrilled to announce that at the May 17, 2023 Property & Casualty Pool Board meeting, the Board approved the payment of dividends not to exceed \$600,000 for the 7/1/2021 - 7/1/2022 fund year. The dividend checks will be distributed to eligible members later this summer.

This issue:

- ◇ Fire Extinguisher Inspections
- ◇ In Your Inbox: Renewal Documents
- ◇ Accident Insurance for Volunteers

Accident Insurance for Volunteers

Our Municipalities and Public Entities depend on the dedication and generosity of volunteers to help support social endeavors and minimize budgetary concerns. But due to the fact that volunteers are generally not considered employees, they are not eligible for Workers' Compensation benefits. Therefore, in an effort to protect our volunteers, MMA Risk Management Services has maintained a long-standing partnership with The Hartford Insurance to provide Accident Insurance for Volunteers (AIV) at a cost of only \$2.00 per volunteer per year.

VOLUNTEER



Eligibility: Participating members in MMA Property & Casualty Pool or Workers' Compensation Fund

Term: July 1st through June 30th of each year

Benefits:

- * **Medical expense reimbursement** (excess of individual's own health care coverage) Up to **\$50,000**
- * **Death benefit: \$10,000**
- * **Dismemberment Benefit** up to **\$10,000**

Participating Members must name ALL known volunteers, including vacancies to be filled, and must list projected or potential volunteer positions. Please note that certain individuals are **not eligible** for coverage including, but not limited to, participants of organized sports, and persons while they are performing police, firefighting, search and/or rescue, emergency medical, work release or alternative sentencing duties.

For more information on the Accident Insurance for Volunteers please select the following link: [AIV Coverage](#)