



**Fire and Emergency Services**

**Newfoundland and Labrador  
Minimum Training Standards  
Orientation Level**

Pursuant to Section 23, of the *Fire Prevention Act, 1991*, the Fire Commissioner has adopted a minimum training standard for all firefighters in the Province of Newfoundland and Labrador.

The Newfoundland and Labrador Minimum Standards, Orientation Level, will become effective August 1, 2009.

All current firefighters, as of August 1, 2009, must meet the Minimum Standards, Orientation Level, within two (2) years which would be August 1, 2011. All new firefighters, joining after August 1, 2009, must meet the Minimum Standards, Orientation Level, within six (6) months of their start date. New firefighters should have the Orientation Level completed before attending an emergency scene.

The Minimum Standards, Orientation Level is a minimum standard that all firefighters must meet to ensure that they can function safely at an emergency scene. Keeping in mind that all firefighters must be trained for each task assigned to them, the Minimum Standards, Orientation Level should provide acceptable level of training so that the firefighter is not a hazard to themselves or others at an emergency scene.

The following booklet identifies the Minimum Standard (**bolded**) along with some points that cover the standard requirements. All firefighters must know and understand the items identified in the standard.

# **1. Incident Command System (ICS)**

The Firefighter shall be able to:

## **1.1 Describe an Incident Command System (ICS)**

- ICS is an organized system to manage an incident or emergency in a safe, effective manner. This system forms the guidelines that all commanders use to control an incident for safety, efficiency, and accountability.
- Basic components of the ICS
  - a) Common Terminology
  - b) Modular organization
  - c) Integrated Communications
  - d) Unified Command structure
  - e) Manageable span of control
- All incidents require an ICS
- Incident command system works on the principal that one person is in charge, usually the senior fire officer/firefighter on scene.
- The person in overall command is responsible for all incident activities, including safety, and has authority to both call and release resources.
- The incident commander is ultimately responsible for everything that takes place at the emergency scene.
- At times, command may be transferred to higher ranking personnel or in lengthy operations it may be transferred for relief purposes. The transfer of command can

## **1.2 Describe the benefits of an ICS**

- Provides a structured method of commanding an emergency in a safe and efficient manner.
- Provides an organizational tool for controlling incidents.
- Keeps all personnel familiar with the way operations are run, and limits personnel from doing tasks on their own without the commander's knowledge commonly referred to as freelancing.
- Provides for unity of command which follows the principal that a firefighter always reports to only one boss, who in turn reports directly to the incident commander. So indirectly everyone on the scene reports to the incident commander.
- Does not allow for freelancing, therefore supervisors/people in charge know what firefighters are doing and where they are at all times.
- The ICS keeps the emergency scene organized even when situations escalate.
- The ICS forms a basis for other agencies and responders to stay coordinated from the beginning of an incident to the end.

- The ICS is expandable as an incident requires it and can be broken down into several different tasks to aid in the efficiency of the operation.
- The ICS is also retractable to scale down or terminate an incident as conditions improve.
- Working without an ICS system, the emergency scene usually becomes an unsafe working area, leading to greater damage and personal injury.

### **1.3 Describe the command structure in his/her own fire department**

- Discuss the command structure within your own fire department at this time. We strongly recommend that fire departments adopt an ICS.

### **1.4 Describe the benefits of a personnel accountability system**

- Personnel accountability system is a procedure used to account for all personnel on the emergency scene. This is accomplished by commonly using tags and a tracking board to identify and track firefighters on scene and account for them at all time.
- Personnel accountability system also aids the incident commander in keeping the incident organized, and safe, by limiting firefighters to their assigned tasks by command. All firefighters must be familiar with the system and how it works.

- The system usually delegates one person to act as accountability officer, and their sole job is to know where and account for all firefighters at all times. This is usually accomplished by using some sort of tracking board to track firefighter through tags as they move about to their assigned tasks.
- The system should be standardized so that it is used at every incident no matter how small.
- The accountability system allows for rapid identification and rescue of personnel should an unexpected event occur (such as a collapse, back draft, etc.). It is a way to account for all personnel to ensure their safety.
- It allows for controlled and accurate evacuation of firefighters from the fire building should it be deemed necessary by the incident commander.

## **2. Safety on the Scene**

- The primary responsibility for a firefighter's safety is his/hers first responsibility. Safety during emergencies is the most important task. A firefighter has to be able to perform the tasks necessary to protect the public safely and not cause injury to themselves or others.
- Horseplay shall never be tolerated on the fire scene or training ground.
- The firefighter shall be able to:

### **2.1 Explain why he/she should perform only those tasks in which they have been trained**

- Firefighting is a hazardous occupation; therefore a firefighter must recognize that he/she will not be expected to do tasks for which they are not adequately trained. The firefighter must recognize that a fire scene changes constantly and what was once safe may not be in a matter of minutes.

### **2.2 Explain fire behavior as it relates to fire ground safety**

- Fires are dynamic and an ever changing process. The firefighter must recognize that a fire scene changes constantly and what was once safe may not be in a matter of minutes.

- Fires give off many hazards in the forms of heat and the products of combustion. Smoke carries many harmful products and inhalation should be avoided. Heat is a hazard in the form of burns and also is a major contributing factor to heat stress injury.
- Fire also consumes oxygen and makes the atmosphere oxygen deficient.
- A firefighter should have a good knowledge of how fires spread through methods of heat transfer such as convection, conduction, and radiation.

### **2.3 Identify safety issues on and around the apparatus**

- Fire apparatus present many hazards to the firefighter while operating and on and around apparatus.
- While on moving apparatus a firefighter should always be seated and wearing a seat belt. No firefighter should be permitted to ride moving apparatus on tailboards, side running boards, or on top of apparatus.
- Firefighter should be aware of where equipment is placed on apparatus and know the procedures for safe removal and operation. Hose and couplings when being deployed from apparatus present hazards to the firefighter.

## **2.4 Identify facts about personal safety in the fire station**

- Safety in the station will vary from station to station. Good housekeeping is the first rule in safety around the station. Firefighters must be constantly aware of safety hazards in slippery and wet floors, backing apparatus, exhaust gases, shop tools, compressors, etc.
- Firefighters should use proper lifting techniques at all times.

## **2.5 Explain general safety procedures for using station, shop, hand tools and power tools**

- No firefighter should operate any hand tool or power tool until they have been trained in the safe use as per the operator's manual of that tool, and wearing proper protective equipment mandated for the use of that tool (ie. Safety Glasses).

## **2.6 Explain safety rules for using power saws**

- Power tools are to be used by trained personnel only; these personnel should be trained in accordance with the operator's manual specific to the tool in use.

## **2.7 Identify fire fighting hazards related to building construction**

- Firefighters shall recognize that buildings that are on fire pose a significant risk to their safety. Buildings on fire collapse without warning so a firefighter shall always maintain a safe distance from a building and its openings.
- Building on fire also present the risk of dramatic and dangerous events, such as back draft explosions and flashovers. A firefighter shall recognize the dangers of these events and not put themselves in close proximity to buildings involved.

## **2.8 Identify forcible entry tool safety rules**

- Orientation level firefighters may be required to bring forcible entry tools to trained firefighters, the firefighter shall know how to carry department tools in a safe manner before attempting to do so.

## **2.9 Identify safety rules for breaking glass**

- When in areas where glass is being broken, firefighters shall recognize that breaking glass can release sudden fire or smoke and present a hazard. Breaking glass should only be performed by trained personnel.

## **2.10 Explain ladder safety rules**

- Firefighters should be familiar with the types and safe operation of ladders in their fire department before they operate them.
- A firefighter should be well trained in the specific use of ladders as it relates to carries, raises, and anchors ladders before actually using a ladder.
- Firefighters shall keep a level of awareness anytime they are around a ladder that has been raised. He/she should watch for falling objects and therefore they should never be under ladders in operation.

## **2.11 Identify life safety hazards that can affect firefighters and rescue workers in unventilated buildings.**

- Firefighters at the orientation level should not be inside the structure at any time.

## **2.12 Identify basic safety guidelines for operating around charged hose lines**

- Charged hose lines sometimes are under severe pressures and may fail at any time. Therefore a firefighter should not stand on or be near charged hose lines when ever possible.
- Burst hose lines should never be attempted to be caught under pressure. If required to do so it shall be performed by personnel trained to the task.

### **2.13 Identify guidelines for electrical safety**

- The disconnection or the de-energizing of all electrical equipment to be performed by a qualified personnel.
- All electrical equipment shall be considered live at all times until confirmed by an electrical professional.

### **2.14 Identify safety guidelines in the control of traffic at a scene**

- Traffic at emergency scenes has become very dangerous to the firefighter. The public is often attracted to the excitement and are not watching out for firefighters operating near emergency scenes. The firefighter must be aware that traffic must be controlled in a safe manner to keep all emergency workers safe and not pose an undue risk to the public by causing traffic congestion.
- When working near traffic a firefighter shall make himself as visible as possible and be wearing appropriate equipment. Extreme care shall be taken at night and adverse weather conditions.
- Traffic movement and control should only be performed by personnel trained to do so.

### **2.15 Identify safety guidelines for the control and safety of pedestrians**

- The safety of the public is very important and it is the responsibility of the firefighter

- While the public may be eager to help, it is advisable to keep only trained personnel on a scene for the safety of all.

## **2.16 Identify the motor vehicle rules of the road as they relate to both personal and emergency vehicle operation**

- All private and emergency vehicles must abide all provisions of the Highway Traffic Act at all times.
- Firefighters responding to emergencies in their own personal vehicle have no special rights on the road. All rules of the road shall be obeyed at all times.
- The use of any kind of light or warning device is not permitted in this province with exception of a fire chief or deputy fire chief where authorized by Fire and Emergency Services - NL.

## **2.17 Identify hazards at the scene of an incident**

- All firefighters at a scene should be vigilant and alert at all times. The events at an emergency scene can change at a moments notice.

## **2.18 Identify how utilities affect a scene safety**

- Upon the arrival at a scene all firefighters should be aware of the utility hazards that

- Propane tanks, utility electrical, gasoline/flammable liquid storage, and other highly combustible/explosive materials can greatly increase the hazards at a fire/emergency scene.

### **3. Personal Protection Equipment (PPE)**

A firefighter's protective ensemble consists of a helmet, eye protection, turnout coat, pants, safety boots, gloves, a hood, and hearing protection. Proper PPE may also include coveralls, etc. for other tasks outside of direct firefighting. The firefighter shall become familiar with the characteristic of each piece of his/her own PPE. The manufacturer's instruction for the use and care of the equipment shall be followed.

The firefighter shall be able to:

- 3.1 Explain the importance of wearing their PPE and why they should not leave it behind in their vehicle etc.**
  - Firefighter protective equipment is the first line of defense to the hazards at hand. Equipment can not protect you if it is not worn or worn properly. PPE shall be worn at all times when engaged in firefighting activities.
- 3.2 The firefighter should not respond to a scene unless they are fully and completely attired for the task they are assigned.**
- 3.3 Explain the importance of maintenance and inspection of their PPE**

a) i.e. washing, repairing and maintenance of their PPE. PPE only performs properly when it is cared for. Dirty gear is unsafe gear. All PPE shall be maintained as per the manufacturer's instructions.

**3.4 Proper equipment should be worn which is appropriate to the task being performed (i.e. working around a wharf may require personal flotation devices).**

**3.5 Identify the basic areas to protect (i.e. eyes, hands, feet, etc.).**

Wear the right gear and wear the right  
gear right

## 4. Hazardous Materials and Transportation of Dangerous Goods

<i>Hazard Symbol</i>	<i>Class of Controlled Products</i>	<i>Division</i>
	<b>CLASS A</b> Compressed Gas	
	<b>CLASS B</b> Flammable and Combustible Material	<ul style="list-style-type: none"> <li>. Flammable Gas</li> <li>. Flammable Liquid</li> <li>. Combustible Liquid</li> <li>. Flammable Solid</li> <li>. Flammable Aerosol</li> </ul>
	<b>CLASS C</b> Oxidizing Material	<ul style="list-style-type: none"> <li>. Reactive Flammable Material</li> </ul>
  	<b>CLASS D</b> Poisonous and Infectious Material	<ul style="list-style-type: none"> <li>. Materials Causing Immediate and Serious Toxic Effect</li>   <li>. Material Causing Other Toxic Effects</li>   <li>. Biohazardous Infectious Material</li> </ul>
	<b>CLASS E</b> Corrosive Material	
	<b>CLASS F</b> Dangerously Reactive Material	



Transport  
Canada

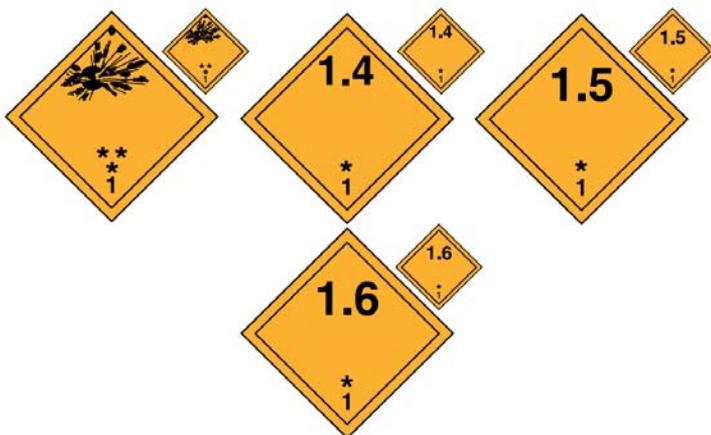
Transports  
Canada

Canada

Transport Canada

## The Marks of Safety (TP11504)

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**\*\* Place for Division**  
**\* Compatibility Group**

### *Class 1 - Explosives*

1.1 -

A substance or article with a mass explosion hazard.

1.2 -

A substance or article with a fragment projection hazard, but not a mass explosion hazard.

1.3 -

A substance or article which has a fire hazard along with either a minor blast hazard or a minor projection hazard or both, but not a mass explosion hazard.

1.4 -

A substance or article which presents no significant hazard; explosion effects are largely confined to the package and no projection or fragments of appreciable size or range are to be expected.

1.5 -

A very insensitive substance which nevertheless has a mass explosion hazard like those substances in 1.1.

1.6 -

An extremely insensitive substance which does not have a mass explosion hazard.

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### ***Class 2 - Gases***

2.1 -

Flammable Gas.

*Commonly used as fuel (example: propane).*

2.2 -

Non-Flammable, Non-Toxic Gas.

*Commonly used in food refrigeration (example: nitrogen).*

2.3 -

Toxic Gas.

*Commonly used in pulp bleaching (example: sulphur dioxide).*

2.2 (5.1) -

Oxygen and oxidizing gases.

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### ***Class 3 - Flammable Liquids***

A liquid which has a closed-cup flash point not greater than 60.5°C.

*Commonly used as fuel (example: gasoline, ethanol, fuel oil (diesel)).*



***Class 4 - Flammable Solids, Substances liable to spontaneous combustion; Substances that on contact with water emit flammable gases (water-reactive substances)***

4.1 -

A solid that under normal conditions of transport is readily combustible, or would cause or contribute to fire through friction or from heat retained from manufacturing or processing, or is a self-reactive substance that is liable to undergo a strongly exothermic reaction, or is a desensitized explosive that is liable to explode if they are not diluted

sufficiently to suppress their explosive properties.  
*Commonly used in lacquers (example: naphthalene).*

4.2 -

A substance liable to spontaneous combustion, under normal conditions of transport, or when in contact with air, liable to spontaneous heating to the point where it ignites.

*Commonly used in rocket fuel (example: sodium hydrosulphite).*

4.3 -

A substance that, on contact with water, emits dangerous quantities of flammable gases or becomes spontaneously combustible on contact with water or water vapour.

*Commonly used in heat exchangers (valves) (example: sodium).*



### ***Class 5 - Oxidizing Substances and Organic Peroxides***

5.1 -

A substance which causes or contributes to the combustion of other material by yielding oxygen or other oxidizing substances whether or not the substance itself is combustible.

*Commonly used in fertilizers (example: ammonium nitrate).*

5.2 -

An organic compound that contains the bivalent "-O-O-" structure which is a strong oxidizing agent and may be liable to explosive decomposition, be sensitive to heat, shock or friction or react dangerously with other dangerous goods

*Commonly used in automobile body shops as body filler (example: dibenzoyl peroxide).*

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### ***Class 6 -Toxic Substances and Infectious Substances***

6.1 -

A solid or liquid that is toxic through inhalation, by skin contact or by ingestion.

*Commonly used as a germicide or general disinfectant (example: phenol).*

6.2 -

Micro-organisms that are infectious or that are reasonably believed to be infectious to humans or animals.

*Commonly used in disease research (example: rabies virus).*

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### ***Class 7 - Radioactive Materials***

Substances defined as Class 7, Radioactive Materials in the *Packaging and Transport of Nuclear Substances Regulations*.

*Commonly used in nuclear fuel rods (example: radioactive material - LSA (yellow cake)).*

There are three categories which indicate the surface radiation level for a package with Category I being the lowest level and Category III the highest.

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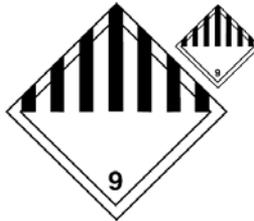


### ***Class 8 - Corrosives***

A substance that causes destruction of skin or corrodes steel or non-clad aluminum.

*Commonly used in batteries and industrial cleaners (example: sulphuric acid and sodium hydroxide).*

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### ***Class 9 - Miscellaneous Products, Substances or Organisms***

A substance that does not meet the criteria for inclusion in Classes 1 to 8. This includes genetically modified micro-organisms, marine pollutants, elevated temperature materials and environmentally hazardous substances.

*Used in dry cell batteries (example: ammonium chloride).*

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**Mark for Category B infectious substances,  
UN3373**



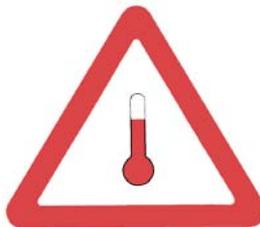
**Orange Panel**



**Mixed Load Shipment**



**Marine Pollutant Mark**



**Elevated Temperature Sign**

	<b>DANGER</b>	
<small>This unit is under fumigation with</small>		<small>Cette unité est sous fumigation au</small>
<small>(Name of fumigant)</small>		<small>(Nom du fumigant)</small>
<small>Applied on</small>		<small>Depuis le</small>
<small>Date</small>		<small>Date</small>
<small>Time</small>		<small>Heure</small>
<b>DO NOT ENTER</b>		<b>DÉFENSE D'ENTRER</b>

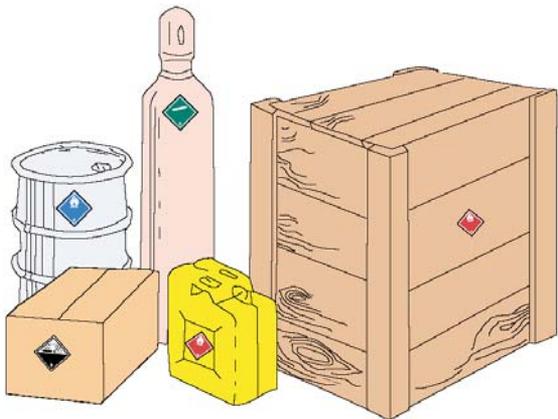
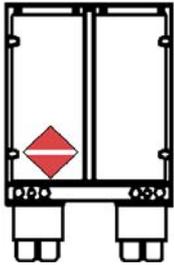
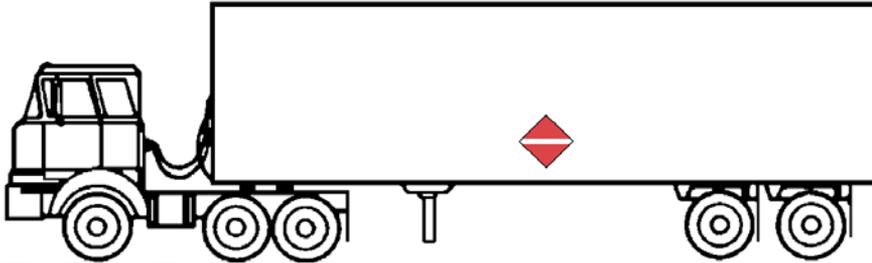
**Fumigation Sign  
Small Means of Containment**



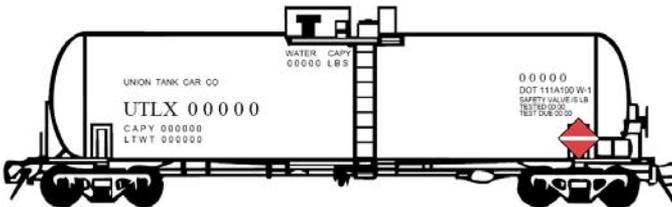
*UN1203* or  
**Large Means of Containment**



or



***In Case of Emergency  
CANUTEC  
(Call Collect 24 hours)  
(613) 996-6666  
\* 666 for cellular phones  
(in Canada only)***



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The following document is available for downloading or viewing:

- [The Marks of Safety \(TP11504\)\(PDF Version 437 kB\)](#)

Date Modified: 2009-05-07

## **5. Workplace Health, Safety & Compensation Commission WHSCC**

Volunteer firefighters in the Province of Newfoundland and Labrador are covered under the Workplace Health, Safety and Compensation Act (the Act) for injuries that occur in the course of volunteer firefighting. Regulation 1025/96, Section 14 and 15 address certain guidelines that apply to coverage for volunteer firefighters. For example, the municipality is considered to be the employer for the purpose of the Act, and assessments – based on a flat rate per person – are paid by the Department of Municipal Affairs, Fire and Emergency Services – Newfoundland and Labrador. The total number of volunteer firefighters must be reported to the WHSCC each year by Fire and Emergency Services – Newfoundland and Labrador.

The Firefighter shall be able to:

### **5.1 Describe the coverage available and the limitations of the WHSCC Program for injury as they relate to firefighters.**

Where an injury occurs and the WHSCC determines it is covered by the Act, compensation benefits will be paid for any loss of earning based on 80% of the net average earning at the time of the injury, up to a maximum amount prescribed by the

Commission per year. The maximum gross earning for 2009 is \$50,379.00. To calculate the average earnings, the WHSCC may look at the earnings from employment for a period of up to 24 months, if necessary. Employment insurance earnings may be considered. Other benefits and services may include coverage for medical aid, permanent functional impairment, and labour market re-entry, if required.

**5.2 Describe the activities that are covered and not covered under WHSCC.**

Volunteer firefighters are considered to be in the course of their employment while carrying out the duties and responsibilities assigned by the employer; repairing and maintaining firefighting equipment on the premises of the department; and attending educational and training sessions which have been sanctioned by Fire and Emergency Services - Newfoundland and Labrador. Coverage does not extend to fundraising activities on behalf of the department.

**5.3 Describe what constitutes a workplace injury.**

**Workplace injury-** "injury" means:

- (i) an injury as a result of a chance event occasioned by a physical or natural cause,

- (ii) an injury as a result of a wilful and intentional act, not being the act of the worker,
- (iii) disablement,
- (iv) industrial disease, or
- (v) death as a result of an injury arising out of and in the course of employment and includes a recurrence of an injury and an aggravation of a pre-existing condition but does not include stress other than stress that is an acute reaction to a sudden and unexpected traumatic event;

**5.4 Describe the process for reporting an injury.**

**In case of an Injury at Work  
Here's what to do....**

**INJURED WORKERS.....**

1. Get first aid, if necessary
2. Report the injury/incident before leaving the workplace (if possible) to: \_\_\_\_\_  
(Municipality or L.S.D.)
3. Seek timely medical treatment and advise doctor you were hurt on the job.

4. Bring the Doctor's Report of Injury (Form 8/10) back to your employer as soon as possible (the next working day).

5. Complete a worker's Report of Injury (Form 6) and submit to the Workplace Health, Safety and Compensation Commission (the Commission) as soon as possible by faxing toll free to 1-800-276-5257 or (709)778-1302.

**EMPLOYERS.....**

1. Transport your injured worker to appropriate medical care.

2. Complete an Employer's Report of Injury (Form 7) and submit to the Commission (within three days).

3. Complete an Employer Incident Report Form and keep it at your workplace.

4. Determine the cause of the injury and take action to prevent further injuries.

5. Work with your injured worker to develop an Early and Safe Return-to-Work plan and submit to the Commission (within five days of receiving the Doctor's Report of Injury – Form 8/10).

6. Provincially regulated employers must report "serious injuries" [see OHS Act, s.54 (3)]. Call the 24 hour Accident Reporting Line (709)729-4444.

7. Federally regulated employers must report “serious occurrences” [see Canada Labour Code part II, Part SV, and s.15.5]. Call (709)772-5022 or after hour call collect 0-506-851-6644.

### **5.5 Describe “the right to refuse”, “the right to know” and “the right to participate”.**

**Right to refuse** – You have the right to refuse any task which you believe may present an immediate danger to you or anyone else at the workplace

- 3 steps

#### **Section: 45(1) OH&S Act**

##### **Step 1**

Report Immediately to his/her supervisor or foreman giving the precise conditions for the refusal to work

##### **Step 2**

The worker reports to: a member of the Occupational Health and Safety Committee/Representative for investigation

### **Step 3**

The matter is investigated by an Occupational Health & Safety Officer and advises the worker to return to work

- Employer must assign worker to another job with same pay and benefits
- Employer must tell a worker that another worker refused the work
- Employer can not discipline a worker
  - Union: file grievance
  - Report to Labour Relations Board
  - Worker shall not take advantage of this right

### **Right to know**

Hazards, dangers at the workplace and how to protect yourself from them

The employer is obligated to provide you with

- information
- instruction
- training
- supervision

### **Right to participate**

You have the right and responsibility to participate in identifying and correcting job-related safety and health problems.

- Find out who is responsible for health & safety:
- Is there a health and safety committee/ or health and safety representative?
- Are there health and safety programs or activities?

## **5.6 Describe the Accidental Death Coverage**

The amount of \$200,000.00 shall be paid to the estate of a volunteer firefighter when loss of life results from an accident while engaged in firefighting duties. The Principal Sum to be payable if the injury sustained by the Insured Person results in loss of life within 365 days of the date of the accident. A further detail of the coverage follows herein.

Current Policy No. 9225194 being carried by Baine Johnson Insurance:

### **Claims to be made to:**

c/o Insurance Division,  
Treasury Board, Main Floor, East Block  
Confederation Building P.O. Box 8700  
St. John's, NL A1B 4J6

Government purchases accidental death coverage for volunteer firefighters in the amount of \$200,000.00. Eligible firefighters are those members of fire departments on file with and recognized as fire departments by Fire and Emergency Services – Newfoundland and Labrador.

A MEMBER MEANS any person who is officially designated as a Volunteer Firefighter, including substitutes and persons who are drafted into emergency service at the time of a fire by a Fire Chief, Deputy Fire Chief or person acting on their behalf.

THE POLICY COVERS the firefighter, while carrying out the duties of a Volunteer Firefighter, from the time they leave their residence or place of regular employment until they return to their residence or place of regular employment.

YOU ARE COVERED

- If death occurs within 365 days of an accident
- While engaged in firefighting or related duties
- While engaged in fire drills, parades, tests and trials of any firefighting apparatus
- While attending meetings of any volunteer firefighting association
- While rendering first aid, emergency assistance, or by sunstroke, freezing, inhalation of gas, or suffocation from smoke or fumes sustained by the insured person while engaged in his/her duties as a firefighter
- While riding as a passenger in an aircraft
- If you are exposed to the elements as a result of a covered accident or if you disappear and your body is not found after one (1) year,

- Fire Prevention activities used to promote public awareness of Fire Prevention
- Performance of inspections to verify compliance with fire regulations

### Infectious Disease Benefit

The Principal Sum is paid for loss of life occurring within 365 days after the date of the accidental exposure to the following provided that the Insured person receives Medical Treatment within 30 days after the accidental exposure to the Infectious Disease.

- Hepatitis B
- Tuberculosis
- Meningococcal Meningitis
- Yersinia Pestis

### Heart and Circulatory Malfunction Benefit

Details related to heart and circulatory malfunction are as follows:

#### Emergency Duty

When, as a direct result of an Emergency Duty, an Insured Person suffers a heart or circulatory malfunction during the Emergency Duty or within twenty-four (24) hours thereafter, the Insurer will pay the following benefits.

The Principal Sum for Loss of Life provided the Loss of Life occurs within forty-eight (48) hours after the Emergency Duty.

The term “Emergency Duty” means participation in, including travel directly to and from; 1) a fire or an emergency response; or 2) rescue or emergency medical activity. The Emergency Duty must be performed at the direction or with the knowledge of an officer of the Policyholder unless immediate action is required of the Insured Person at the scene of an emergency not on behalf of the Policyholder or any other organization.

#### Non Emergency Duty

When, as a direct result of a Non Emergency Duty, an Insured Person suffers a heart or circulatory malfunction during the Non Emergency Duty, the Insurer will pay the following benefits, provided the insured person has not been diagnosed, advised or treated for any cardiovascular disease or disorder within the two (2) years before taking part in the Non Emergency Duty.

The Principal Sum for Loss of Life provided the Loss of Life occurs within forty-eight (48) hours after the Emergency Duty.

The term “Non Emergency Duty” means all the non Emergency duties stated in the section entitled “Covered Activities”.

## **6. Occupational Health and Safety (OH&S)**

Currently FES-NL is facilitating discussions between Municipalities Newfoundland and Labrador (MNL), Newfoundland and Labrador Association of Municipal Administrators (NLAMA), the Newfoundland and Labrador Association of Fire Services (NLAFS) and Occupational Health and Safety Division of the Department Government Services to clarify the requirements related to OH&S with respect to “Volunteer” fire departments.

These discussions were ongoing at the time of this publication. A copy of the final decision will be forwarded to each municipality and fire department as soon as it becomes available.

If you have concerns or questions regarding OH&S and how it affects you, please contact your municipal council administration or OH&S.