



**Albany County Fire District #1**  
**4387 North 3rd Street, Laramie, WY 82072**



**Standard Operating Guideline #**

**25A-102**

**Rev #**

**2**

**Fire Apparatus Accident  
Insurance Claims**

**Approval of Albany County Fire District #1 Board**

**Effective Date**

**1/01/2026**

Signature and Date of Fire Board Chair

**Scope:** This SOG pertains to ALL personnel on ALL Departments within Albany County Fire District #1.

**Purpose:** To describe the procedure of proper paper work and filing an insurance claim when a District Fire Apparatus is involved in an accident. This is to protect the financial assets of the District and the interests of the District's constituents.

**Guideline:**

1. Whereas all Fire Apparatus used by ACFD1 departments are owned by ACFD1, and whereas all Fire Apparatus used by ACFD1 departments are insured by WARM under the umbrella of ACFD1, the following procedures apply for any accident involving a Fire Apparatus:
  - a. Do not leave the scene of the incident
  - b. If any person is injured call 911 for Emergency Medical Response.
  - c. As soon as possible, contact your department supervisor with details of the incident
    - i. The supervisor shall then contact the District Operations Chief (DOC)
  - d. If justified, ensure a Law Enforcement Report is completed and obtain the report or incident report number at a minimum. Following are examples but not limited to;
    - i. An incident that damages property that is not owned by ACFD1
    - ii. An incident that caused personal injury
    - iii. An incident that happens on any County, State or Federal Roadway
    - iv. Any incident that is questionable as to whether a report is needed or not.

- e. Obtain complete insurance information for all vehicles involved in the incident
- f. Once cleared by Law Enforcement, remove vehicle from incident scene.
- g. If it is determined that a Law Enforcement report is not needed, an incident report or near miss report shall be filed with the DOC.
- h. Complete an accident or near miss report found on the ACFD1 website.  
Examples of when a Law Enforcement report is not needed;
  - i. Backing into an ACFD1 building
  - ii. Damage from local, State or Federal Fire Operations
  - iii. A tree falling on a District vehicle
- i. Obtain a quote for complete repair of the vehicle to include towing, storage and complete repair.
- j. Every effort shall be made to get all paperwork and reports sent to the DOC within 24 hours of the incident understanding that repair quotes may take longer
- k. As the point of contact, the DOC shall handle all internal and external insurance claims.
- l. Whereas our insurance deductible with WARM is \$5000.00, the following applies;
  - i. Any damage over \$5000.00, a claim shall be filed with WARM by the DOC.
  - ii. If the incident is found to be “No Fault” for ACFD1, an insurance claim shall be made to the “At Fault” vehicles insurance company
  - iii. The DOC shall be permitted to approve an Emergency PA for Apparatus repair up to \$5000.00 and be ratified by the ACFD1 Board at the next stated Board meeting.
  - iv. The DOC shall investigate the incident and discuss with the department Chief who should be responsible to pay for apparatus repair up to the \$5000.00 deductible as all Apparatus are owned by the District. This shall be decided on a case-by-case basis.
  - v. If a decision can not be made between the department and the DOC, the ACFD1 Board shall make the final decision on whom shall pay for the damages up to the deductible.