



# APRIL

MONTHLY  
NEWSLETTER



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## IN THIS ISSUE:

OUR MONTHLY  
NEWSLETTER IS CHANGING!

2022 ONLINE INSTRUCTOR  
TRAINING

CANCER & CRITICAL  
ILLNESS INSURANCE  
AVAILABLE

ESD RELEASES 2022 ESO  
FIRE SERVICE INDEX

REQUESTS TO REPROCESS  
DENIED COVID-19 CLAIMS  
DUE BY JUNE 14TH

CANCER SIGNS CAN SHOW  
UP EARLY IN FIREFIGHTING  
CAREER

CYBER LIABILITY  
INSURANCE

EMS: TRAINING FOR FAKE  
9-1-1 CALLS



*Our Monthly Newsletter  
is Changing!*

## Our Monthly Newsletter is Changing!

via [vfistx.com](http://vfistx.com)

Our VFIS of Texas Monthly Newsletter will look different starting next month. We are migrating to a new marketing and management system that we are very excited about, and we look forward to the platform change! So even though things may look a little different, you can look forward to the same quality of content you expect each month from our newsletters.

If you are already subscribed to our monthly newsletter, there is nothing you need to do. Just look out for our May 2022 Newsletter towards the end of the month. If you do not receive it then, double check your Junk Folder. Otherwise reach out to [info@vfistx.com](mailto:info@vfistx.com) to receive the newsletter



## 2022 ONLINE INSTRUCTOR TRAINING

### 2022 Online Instructor Training

via [vfistx.com](http://vfistx.com)

Our 2022 Online Training dates have been scheduled!

#### **EMS - Emergency Vehicle Driver Training *Instructor Level***

**June 11, 2022** (8:00am – 5:00pm) - [Register Here](#)

\*Registration closes June 2nd\*

**December 9, 2022** (8:00am – 5:00pm) - [Register Here](#)

\*Registration closes November 30th\*

#### **FIRE - Emergency Vehicle Driver Training *Instructor Level***

**September 24, 2022** (8:00am – 5:00pm) - [Register Here](#)

\*Registration closes September 15th\*

**Emergency Service UTV/ATV Safety Program**

and assure that you are still on the list.

New subscribers can be added by reaching out to [info@vfistx.com](mailto:info@vfistx.com).

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## CANCER & CRITICAL ILLNESS INSURANCE AVAILABLE

Designed Especially for Texas Emergency Service Personnel

**VFIS OF TEXAS**  
www.vfistx.com/employeebenefits

### Cancer & Critical Illness Insurance Available

via [vfistx.com](http://vfistx.com)

Designed Especially for Texas Emergency Service Personnel

Your responders selflessly face many risks while they serve and protect your community—and they deserve the best insurance protection available. A serious illness could happen at any time, impacting them physically, emotionally and financially. Critical Illness Insurance can help by offering a lump sum payment for covered illnesses and give your paid and unpaid personnel financial benefits to help them through these tough times.

#### **COVERAGE HIGHLIGHTS**

- Group policy issued to your organization (“the Policyholder”)
- Eligible paid and unpaid personnel are automatically covered
- Includes coverage for eligible spouses and dependents
- Benefits are paid directly to the member

**BENEFITS**

## Instructor Training

**May 21, 2022** (8:00am – 12:00pm) - [Register Here](#)

\*Registration closes May 12th\*

**October 19, 2022** (6:00pm – 10:00pm) - [Register Here](#)

\*Registration closes October 10th\*

- Invasive Cancer Benefit
- In-Situ Cancer Benefit
- Heart Attack Benefit
- Stroke Benefit
- Kidney (Renal) Failure Benefit
- Coronary Artery Bypass Benefit
- Organ Transplant Benefit
- Coma Benefit
- Loss of Sight, Speech or Hearing Benefit

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## Traffic Incident Management Instructor Training (TIM)

**August 17, 2022** (6:00pm – 10:00pm) - [Register Here](#)

\*Registration closes August 8th\*

## Emergency Services Trailer Operations and Safety Program

**July 20, 2022** (6:00pm – 10:00pm) - [Register Here](#)

\*Registration closes July 11th\*

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## [ESO Releases 2022 ESO Fire Service Index to Explore Key Trends and Measures Affecting Fire Departments Across the Country](#)

via [yahoo.com](#)

ESO, the leading data and software company serving emergency medical services (EMS), fire departments, hospitals, state and federal agencies today announced the findings of its *2022 ESO Fire Service Index*.

The Index looks at key trends across fire departments nationwide, including the number of EMS calls versus fire-related incidents, first apparatus response time, the most common property types involved in fire-related incidents and estimated property loss, and decontamination. Data for the Index are from January 1, 2021 through December 31, 2021 and come from ESO data collaborative.



# FIRST RESPONDER DEADLINE

VFIS  
OF TEXAS

## Requests to Reprocess Denied COVID-19 Claims Due by June 14th

via [vfix.com](https://vfix.com)

Senate Bill 22 created a presumption that a COVID-19 injury or death is work-related for certain first responders if certain conditions are met.

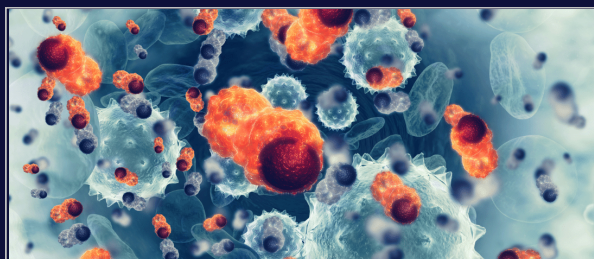
The bill allows these first responders or their beneficiaries, who had their COVID-19 claim denied by the insurance carrier, to request that the insurance carrier reprocess the claim.

Covered employees or their beneficiaries must request that the insurance carrier reprocess the claim by June 14, 2022.

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"The Index provides valuable insight into what departments are facing and how they are responding," said Chief (ret.) Bill Gardner, Senior Director of Fire Products for ESO. "We dig a bit deeper in this latest version of the Index, looking more closely at incident types, components of response time, as well as documentation of property loss and value. We've also added a section specifically related to firefighter decontamination for exposure to fire products, being the first report of this type in the fire industry. We hope the Index helps departments across the country take a close look at how they are performing in comparison to the nationwide numbers."

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**CANCER SIGNS  
CAN SHOW UP  
EARLY IN  
FIREFIGHTING  
CAREER**



## **Cyber Liability Insurance**

via [vfistx.com](http://vfistx.com)

Cyber liability insurance won't prevent a hack, but it will help you recover from one. There are two main types:

- First-party coverage, which responds to a loss resulting from a cyberattack on your business network
- Third-party coverage, which responds to cyberattacks on others' systems or networks

Coverage Highlights in a cyber liability policy.

### **Client notification**

- States have data breach notification laws that require companies to tell clients about a breach.

### **Free credit monitoring**

- Services can cost \$10 to \$30 per month per individual. Most states require businesses to provide it for a year.

### **State and federal penalties**

- You might be fined if you are found liable for a breach.

### **Legal defense costs**

- You'll need to mount a defense if a client sues you for exposing their data.

### **Cost to repair damages**

## **Cancer Signs Can Show Up Early in Firefighting Career**

via [firehouse.com](http://firehouse.com)

A recently released study by the Tucson Fire Department and the University of Arizona shows fireground exposure can lead to biological changes early in one's career.

The chemicals that become airborne when a building burns are known to be dangerous to the health of firefighters working the blaze, but just how harmful and just how quickly?

The Tucson Fire Department and the University of Arizona's Mel and Enid Zuckerman College of Public Health have been working together on these questions, and recently released a report about how soon carcinogens and other exposures can make a new firefighter susceptible to diseases, including cancer.

The report shows biological changes can take place relatively early in a person's career, depending on the number of structural fires attended and the length of time spent fighting these fires. The increased risk is examined through an area of study called epigenetics, which looks at how exposures and behaviors change how a person's genes work.

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- You'll need tech expertise to rebuild your computer systems and networks.

#### Ransom negotiations

- An expert can help by removing emotions from the process and negotiating a payment reduction.

#### Ransom payments

- Some policies reimburse ransom payments, but the conversation around ransom payments is changing. Make sure you understand the exclusions.

#### Data breach due to stolen property

- Cyber liability won't cover the cost to replace a laptop or other device (that's property insurance), but it will respond to the data exposed due to the theft.

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# EMS: TRAINING FOR FAKE 9-1-1 CALLS

## [EMS: Training for Fake 9-1-1 Calls](#)

via [firehouse.com](https://www.firehouse.com)

Kristen Wade sheds light on the methods of those who participate in swatting, or making fake 9-1-1 calls, and how firefighters and EMS providers can prepare for the possibility.

*"9-1-1. What is your emergency?"*

*"I've shot my entire family, and I'll kill anyone that tries to stop me, even the cops and firefighters. I have explosives. Don't come near my house."*

The assumption is that any dispatcher who is on the other end of this call immediately would activate SWAT, the bomb squad, fire and EMS. However, something is missing in the caller's voice that you, the reader, can't detect: urgency.

As if the world of EMS isn't crazy enough, a relatively new phenomenon that often stems from angry video gamer players has made its way into fire departments, police departments, and dispatch centers across the United States and Canada.

Swatting is the act of making a fake call to 9-1-1 to bring a large number of armed police and first responders to a targeted location.

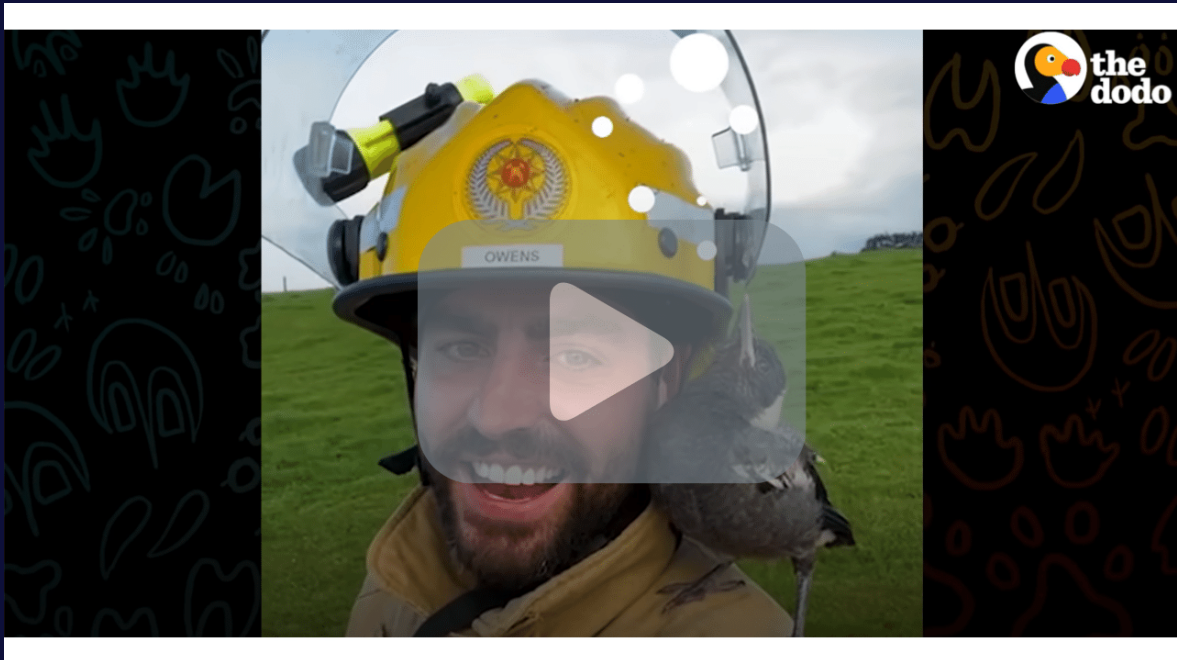
Considered a prank, swatting might have real life consequences to unsuspecting victims and first responders.

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**VIDEO: Firefighter Raises a Baby Magpie and then 17 Ducks Show Up at His Door**

via [news-journal.com](https://www.news-journal.com)



Firefighter raises an orphaned baby magpie — next thing he knows, birds start showing up at his door, including a family of 17 ducks



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RESPONDERHELP.COM -  
FREE RESOURCES & SOGS



VFISUNIVERSITY ONLINE  
COURSE CATALOG

*This Newsletter is For You.*

*If you have suggestions for any improvements or topics you would like to see covered, please send us your feedback by [Clicking Here](#).*

**VFIS of Texas**

**[info@vfistx.com](mailto:info@vfistx.com) | 800.252.9435 | [www.vfistx.com](http://www.vfistx.com)**

**13625 Ronald W. Reagan Blvd. Building 3, Suite 100**

**Cedar Park, TX 78613**