

TEL. No. : VICTORIA 4433

Any communication on the subject of this letter should be addressed to:—

THE UNDER SECRETARY OF STATE,
HOME OFFICE, (FIRE BRIGADES DIVISION),
CLELAND HOUSE,
PAGE STREET,
LONDON, S.W.1.



HOME OFFICE,
CLELAND HOUSE,
PAGE STREET,
LONDON, S.W.1.

and the following number quoted:—

19th July, 1940.

F.B.Gen.63/8.

Sir,

Insurance of Home Office Appliances and of Vehicles
used for Emergency Fire Brigade Purposes.

F.B. Circular No. 105/1940.

1. I am directed by the Minister of Home Security to refer to the Home Office circular of the 20th December, 1938, (Ref: 751,020/74), in so far as it was concerned with the insurance of Home Office appliances lent to local authorities under the Air Raid Precautions (Loan of Fire Appliances) Provisional Regulations, 1938, and of vehicles used for towing such appliances, and also to A.R.P. Department Circular No. 276/1939 of the 18th October last regarding the insurance of vehicles requisitioned, hired or borrowed for civil defence purposes.
2. The Minister considers it desirable that in view of the changed circumstances brought about by war conditions, further guidance should be issued to local authorities as to the extent to which Home Office Fire appliances and vehicles used for emergency fire brigade purposes should be insured.
3. Appliances loaned under the A.R.P. (Loan of Fire Appliances) Provisional Regulations 1938.

(a) General.

In view of the provisions of the A.R.P. (Loan of Fire Appliances) Provisional Regulations, 1938, it is unnecessary for a local authority to insure against the risk of accidental damage to appliances while they are stored, used for training or exercise purposes, or for extinguishing fires caused by enemy action. On the other hand their use at fires not caused by enemy action will be at the local authority's risk, and it will be for each local authority to decide whether or not to insure against this risk.

The Clerk of the London County Council,
The Town Clerk,
The Clerk to the District Council.

(b) Third Party Risks.

As stated in the circular of the 20th December, 1938, no liability can be accepted by the Government in respect of claims for personal injury to third parties arising out of the use of the appliances to which the Regulations apply. The Minister desires that the local authority shall arrange for the insurance of such appliances against these risks and reasonable expenditure properly incurred by the local authority on the premium payable for this purpose may be included in its grant claim. If a local authority fails to effect such insurance, any expenditure incurred in meeting claims which might have been covered by such insurance will not be allowed to rank for grant.

4. Insurance of self-propelled appliances.

It will rest with local authorities to whom self-propelled appliances are issued for emergency purposes to make arrangements for their insurance against third party risks and, if they so decide, against the risk of damage to the appliances for which they would be responsible under the Regulation. The premium required to cover third party risks may be included in the local authority's grant claim, but that attributable to accidental damage cover may not be so included.

5. Method of insuring trailer pumps.

As regards the method of effecting insurance on trailer pumps the following points should be noted:-

(a) When the towing vehicle is insured under a "civil defence" policy.

The local authority will by now have returned to their owners all requisitioned or hired vehicles for which payment was being made, but they may still be in possession of some whole-time vehicles for which no payment is made. These latter vehicles should be insured under the Civil Defence policy described in A.R.P. Department Circular No. 276/1939 of the 18th October last. Similarly, any part-time vehicles used by the local authority for emergency fire brigade purposes should be insured under the Civil Defence block policy, which was described in the same circular, and in the Home Security Memorandum issued on the 1st March, and the Addendum thereto issued on the 8th April.

Home Office trailer pumps, whilst attached to vehicles insured under the Civil Defence policies, are covered under the terms of such policies against third party claims, and against damage to the pumps themselves for which the local authority is responsible to the Home Office under the Regulations (i.e. the risks referred to in paragraph 3 above). As stated in A.R.P. Circular 276/1939 the premiums on these policies may be included in the local authority's grant claim. Similar cover for the pump, when not attached to a towing vehicle, may be obtained under the "2/- policy" described in paragraph 7 of the enclosure to A.R.P. Department Circular No. 276/1939. The 2/- premium does not rank for grant.

- (b) When the towing vehicle is not insured under a "civil defence" policy.

Where Home Office trailer pumps are towed by vehicles not insured under the Civil Defence policies, the local authority should arrange that the policies taken out for such vehicles give cover for Home Office trailer pumps similar to that given by the Civil Defence policies, or, if that is not practicable, should see that separate insurance is effected to cover such pumps against third party risks and, if the local authority so decides, against the risk of damage to appliances which the local authority would be liable to make good in the circumstances referred to in paragraph 3 above.

6. Insurance of towing vehicles bought by local authorities on a grant basis.

The Minister has had under consideration the question of the most appropriate method of insuring vehicles bought by the local authority on a grant basis under the authority conveyed by F.B. Circulars No. 78 and 94/1939. The Minister considers that claims brought by a third party should be covered by policies of insurance, and he cannot undertake that grant will be paid on any claim of this kind which could reasonably have been covered by insurance.

Rates of premium have not been negotiated centrally with representatives of Insurers, and local authorities should make their own arrangements for insurance.

It is contemplated that as a rule local authorities will insure against damage to the towing vehicles. On the other hand they may dispense with this cover, if they can satisfy the Minister that their transport arrangements include efficient and economical provision for the repair of damage; subject to this consideration expenditure reasonably and necessarily incurred on the repair or replacement of damaged vehicles may be included in the local authority's grant claim.

Reasonable expenditure incurred in the payment of premiums to cover claims brought in respect of third parties and to cover damage to the vehicle itself may be included in the local authorities claim for grant.

7. Miscellaneous.

- (a) Insurance against damage by frost.

It is unlikely that damage by frost can be covered by insurance except at a high cost, and, as the danger of such damage should be negligible if proper precautions are taken, this risk should not ordinarily be covered.

Any proposal to effect such insurance should be referred to this Department for approval. Premiums to cover frost damage will only rank for grant if the approval of the Department has first been obtained.

(b) Death or injury to A.F.S. personnel.

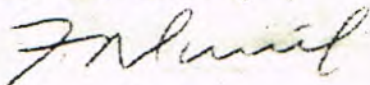
Liability for death or injury to any person in the employment of the local authority arising out of and in the course of such employment which is covered by the Personal Injuries (Civilians) Scheme should not be covered by motor vehicle policies.

(c) Use of vehicles bought for emergency fire brigade purposes.

Vehicles bought for emergency fire brigade purposes should normally be restricted to use for emergency purposes, though they may be used for attendance at fires not caused by enemy action. Particular care should be taken to ensure that such vehicles are not used improperly by Fire Brigade or Auxiliary Fire Service personnel for purposes not directly concerned with the maintenance of the local fire services, or on occasions when the duties could be equally well performed without the use of motor transport. The vehicles must not be used to replace any of the vehicles required for the local authorities' normal peace-time fire services.

8. An additional copy of this circular is enclosed for transmission to the Chief Financial Officer of the Council.

I am,
Sir,
Your obedient Servant,



Issued to:

All Fire Authorities in England and Wales.

Copies to Chief Officers of Fire Brigades and to Chief Constables for information.