

# SUMMER VILLAGE OF SOUTH VIEW

## Winter Newsletter



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### E-MAIL ADDRESSES

The Summer Village is in the process of collecting emails from all residents. If you would like to periodically receive notices and updates from the Summer Village, please provide us with your email address by calling the Summer Village Office or by emailing us the information.

### MONTHLY TAX PAYMENT PLAN

The Tax Payment Plan begins in January. If you would like to join, please contact the Summer Village Office for details.

## Mayor's Message

Silly Putty, Mechano, Chatty Cathy, Lincoln Logs, Red Rider BB Gun, Easy Bake Oven and a stocking that had an orange and mixed nuts in it. These are a few things I remember being under my family tree many years ago. No batteries required. A tradition I recall is being allowed to open one gift on Christmas Eve. It was always the same year after year, but the excitement was there. In that package there was a pair of homemade pajamas and a pair of knitted slippers. I did this for years with my children and now with the grandchildren. We all have our memories to cherish and traditions to pass down.

On behalf of our Deputy Mayors, Garth and Brian and myself, we are wishing you and yours all the best in this Holiday Season and the best in the New Year.

Merry Christmas!

*Mayor Sandi*



# **FIRE SERVICES/INSURANCE**

## **Fire Insurance Coverage – Are you Protected?**



Fires can happen! Unfortunately, our communities have faced or will face fire response in one form or another. Recent scenarios and incidents have renewed a broader discussion on fire protection strategies within our smaller communities. Encouraging property owners to carry appropriate insurance policies is a vital part of this discussion. All residents are reminded that the cost of fire suppression on your property is a cost payable by the property owner – not the municipality – and it is important for you to ensure that you have either adequate personal finances or a comprehensive insurance policy to cover these costs should the need arise.

**You are encouraged to take the time to have this conversation with your insurance broker and make sure that the coverage you have on your property is realistic for the potential costs you may incur including property damage/replacement, structure fire suppression, grassland fire suppression and call-out services.**

While the integration and operation of our enhanced fire protection service through Onoway Regional Fire Services (ORFS) has been a successful transition, payment for fire service costs has been a recent topic. The situation highlights differences between different cost recovery models in the emergency/fire response industry and the role private fire suppression insurance plays in keeping fire protection services sustainable in our community.

As part of the annual operating budget, the Summer Village collects a flat fee (approximately \$82.00/property in 2017); this fee is transferred to ORFS to pay the standby contract for our regional fire and emergency response services which includes manned halls in the Town of Onoway and the Village of Alberta Beach and related overhead costs. However, in the event of a fire, the suppression costs are an additional expense that is ultimately the responsibility of the property owner to pay – not the municipality. While some municipalities opt to subsidize their fire suppression costs through general revenues, the Summer Village – among many others – has opted for a less subsidized model that relies on property owners obtaining proper fire suppression insurance coverage on their property.

While every insurance firm is likely to be slightly different, it seems a typical policy contains \$10,000 in structure fire suppression coverage. As an administration provider to many local municipalities, our experience is that **structure fire suppression costs can amount to tens of thousands of dollars!** There is also an additional coverage option for grassland fire suppression that may be worth consideration as recent grassland fires have resulted in bills as high as \$11,000.

For discussion purposes, a poll of our office staff found that an additional \$10,000 in fire suppression coverage (for a total of \$20,000) on an average policy increased individual insurance costs by around \$65.00/year. It would appear that reliance on the private insurance market to cover fire suppression costs in our community clearly seems to be the affordable way to ensure you are covered. As a property owner in the Summer Village, we encourage you to review your fire suppression coverage with your insurance provider at your earliest convenience.

Also be advised that should the fire department be dispatched to your residence as a result of a home alarm, a false alarm or, for example, a passerby sees smoke and calls 9-1-1, you, as the property owner, will receive an invoice for these call outs.

If you have any questions on fire suppression procedures or cost recovery methods, please feel free to contact the administration office at your convenience to discuss further.