



🔥 Fire Response & Insurance Bulletin 🔥

What Residents Need to Know

The Summer Village of Rochon Sands wants residents to have the clear, practical information they need to stay safe and avoid surprises.

Fire response is an essential service — and we are fortunate to have fire protection services available to our community through a formal fire services agreement.

This bulletin explains:

- how fire response works in Rochon Sands,
- how the billing process works, and
- what residents should ask their insurance agent to ensure proper coverage.

1) Who provides fire services in Rochon Sands?

The Summer Village receives fire and rescue services through an agreement with the County of Stettler No. 6 (the “County”), with services provided by the County’s fire department operating as Heartland Regional Fire (the “Department”).

2) What happens when a call comes in?

When the Department receives a call for assistance within Rochon Sands:

- they respond based on the information received, and
- they are not required to verify the authenticity of the call.

Fire response in our region is also volunteer-based, and the Department provides service within the limits of its abilities.

3) Why can responses involve more than one unit?

Emergency incidents are managed under an Incident Command System. The Incident Commander has operational authority and decides what resources are required, including:

- the number of units,
- equipment/apparatus,
- and other response resources needed for safety.

This is important because the **cost of response depends on resources and time required**, which can vary by incident.

4) How are fire response costs calculated under the agreement?

Fire response costs are billed according to the fire services agreement, including:

- For most incidents (other than vehicle incidents/fires):
- **\$300 per unit per hour**, plus any outside mutual aid costs if required.
- Charges apply from **dispatch until units are back in service at the Fire Station**.
- For vehicle incidents/fires:
 - rates follow Alberta Transportation's applicable reimbursement schedule at the time of service.

5) IMPORTANT: How the billing works (municipality first, then bylaw-based recovery)

Step 1 — The municipality is invoiced

- Under the agreement, the Summer Village is responsible to pay the County for services provided.

Step 2 — The municipality may then recover costs under the Fire Bylaw

Rochon Sands has an existing **Fire Control Bylaw (Bylaw 277-26)** that allows the municipality to recover "Fire Protection Charges" for services provided.

The bylaw provides that Fire Protection Charges incurred by the Summer Village may be recovered from:

- the person causing or contributing to the fire; or
- the owner/occupant of the property receiving services where cause is unknown — and parties can be jointly and severally liable.

The bylaw further provides:

- payment timelines
- collection tools including civil action
- and the ability to add unpaid charges to the tax roll where permitted.

Why this process exists (plain language)

This process helps ensure that:

- emergency response is available to everyone in Rochon Sands, **and**
- significant incident-specific costs can be addressed fairly, rather than being automatically absorbed by all taxpayers.

6) What should residents do? (the most important takeaway)

- ✓ **Call your insurance agent** and confirm your policy includes coverage for firefighting response costs / fire department charges.

It is strongly recommended you ask your insurer to confirm coverage **in writing** (email is fine).

Resident Q&A

Q1: If I call 911, will I automatically be billed?

Not necessarily. But residents should understand that:

- a response creates billable costs under the agreement,
- the municipality is invoiced,
- and then the municipality may recover certain costs from the resident under the bylaw depending on circumstances.

Q2: Why can costs be high even for a short incident?

Because costs depend on:

- the number of units required, and
- time from dispatch to back in service.

Q3: What if it's a false alarm?

The agreement states the Department does not have to verify authenticity of a call, and the municipality is invoiced for services rendered.

This is why residents should be cautious and avoid unnecessary calls where possible — but always call 911 if there is a real safety concern.

Q4: What if the fire is accidental?

Accidental incidents can still require a response and generate costs. Residents should ensure their insurance coverage is adequate.

Q5: Why do we recommend talking to your insurance agent now?

Because insurance coverage varies widely between policies. Some policies cover firefighting response charges; others may not, or limits may be low.

What to Ask Your Insurance Agent (Checklist)

When speaking to your insurer, tell them you own property in the **Summer Village of Rochon Sands** and ask:

✓ Fire response charges

1. Does my policy cover **fire department response charges / firefighting costs** that may be invoiced in relation to my property?
2. What is the **coverage limit (dollar amount)**?
3. What **deductible** applies?
4. Is this coverage included automatically or by endorsement?

✓ Wildfire / grassfire-related costs

5. Does my policy cover wildfire/grassfire-related suppression costs and firefighting response charges?

✓ Liability coverage

6. What is my **personal liability limit**? (\$1M / \$2M / higher)
7. Does my coverage protect me if a fire spreads beyond my property?
8. Are legal defence costs included?

✓ Important exclusions

9. Are there any exclusions for:
 - outdoor fire pits / recreational fires
 - wind conditions
 - fire bans or prohibited burning
 - actions of guests, renters, or contractors

✓ Best practice: request confirmation in writing.

Thank you for helping keep Rochon Sands safe

We appreciate residents doing their part by:

- following fire bans and restrictions,
- supervising all fires carefully,
- ensuring guests understand local fire rules, &
- confirming insurance coverage.