



May 31, 2023

NYMIR
12 Metro Park Road
Colonie, NY 12205

Ms. Sylvia Rozzelle, Supervisor
Town of Olive
P.O. Box 180
West Shokan, NY 12494

Dear Supervisor,

Over the course of 2022, property losses at NYMIR member highway and public works garages exceeded \$12 Million Dollars. In December alone, three DPW facilities experienced significant fire losses caused by electrical fires involving heavy trucks. Those three losses totaled \$4,675,000. Most of these fire losses are avoidable with your help.

NYMIR has always sought to insure and protect your operations. We are asking for assistance from every member local government that has these vehicles so that we can continue to do so in a comprehensive and cost-effective manner.

Employing and activating **Master Battery Disconnect (MBD) switches** to cut power to heavy trucks and equipment when not in use and stored inside has always been strongly encouraged. Now it must become a practice everyone follows if we are to continue to protect these assets at an RCN (replacement cost new) standard. Moving forward, NYMIR will require installing and consistently using **Master Battery Disconnect Switches** on all your medium and heavy-duty vehicles and equipment (dumps, plows, loaders, sweepers, graders, etc.). NYMIR risk management staff will seek written assurance of this device's inclusion and use on all such equipment and vehicles.

This risk protocol is designed to ensure essential property coverage on your garages and vehicles while avoiding the disruptive impacts these claims continue to inflict on individual Subscribing municipalities and our program.

If you or anyone in your municipality has questions regarding this stepped-up policy or its impacts on your municipality, please contact David Bloodgood, VP of Risk Management at 845-551-9618 or your NYMIR representative.

A handwritten signature in black ink, appearing to read 'David Bloodgood', with a long horizontal stroke extending to the right.

David Bloodgood
Vice President, Risk Management