

**From:** "Shelby County District 7 - Sonny Ross" <[district7-2@shelbycounty-il.gov](mailto:district7-2@shelbycounty-il.gov)>  
**Sent:** 6/29/23 8:35 AM  
**To:** [district10-1@shelbycounty-il.gov](mailto:district10-1@shelbycounty-il.gov), Linda Talarico<[Linda.Talarico@us.davies-group.com](mailto:Linda.Talarico@us.davies-group.com)>, "Chris Smith (Decatur)"<[Chris\\_Smith1@ajg.com](mailto:Chris_Smith1@ajg.com)>, Shelby County District 9 - Cody Brands<[district9-1@shelbycounty-il.gov](mailto:district9-1@shelbycounty-il.gov)>  
**Cc:** Shelby County Board Chair - Bobby Orman<[shcboardchair@shelbycounty-il.gov](mailto:shcboardchair@shelbycounty-il.gov)>, Rich Stokluska <[Rich\\_Stokluska@ajg.com](mailto:Rich_Stokluska@ajg.com)>, Tim Corr <[Tim\\_Corr@ajg.com](mailto:Tim_Corr@ajg.com)>, Latisha Harrington<[Latisha.Harrington@us.davies-group.com](mailto:Latisha.Harrington@us.davies-group.com)>, Jamie Bruner<[Jamie.Bruner@us.davies-group.com](mailto:Jamie.Bruner@us.davies-group.com)>  
**Subject:** RE: Dive/Rescue Squads in Shelby County

That new information is correct.

I would ask that while everyone else in the conversation may have a deep history, knowledge and understanding of insurance language, terms and jargon; others of us are far less experienced. With that being said, I ask that all answers and responses have both the experienced response as well as a response that is able to be easily understood by a 4th grader. I appreciate everyone's help in this matter and am looking forward to your responses.

Thank you.  
Sonny

---

**From:** "Shelby County District 10 - Martha Firnhaber" <[district10-1@shelbycounty-il.gov](mailto:district10-1@shelbycounty-il.gov)>  
**Sent:** 6/29/23 8:29 AM  
**To:** Linda Talarico <[Linda.Talarico@us.davies-group.com](mailto:Linda.Talarico@us.davies-group.com)>, "Chris Smith (Decatur)" <[Chris\\_Smith1@ajg.com](mailto:Chris_Smith1@ajg.com)>, Shelby County District 9 - Cody Brands <[district9-1@shelbycounty-il.gov](mailto:district9-1@shelbycounty-il.gov)>  
**Cc:** Shelby County Board Chair - Bobby Orman<[shcboardchair@shelbycounty-il.gov](mailto:shcboardchair@shelbycounty-il.gov)>, Rich Stokluska <[Rich\\_Stokluska@ajg.com](mailto:Rich_Stokluska@ajg.com)>, Tim Corr <[Tim\\_Corr@ajg.com](mailto:Tim_Corr@ajg.com)>, Latisha Harrington<[Latisha.Harrington@us.davies-group.com](mailto:Latisha.Harrington@us.davies-group.com)>, Jamie Bruner<[Jamie.Bruner@us.davies-group.com](mailto:Jamie.Bruner@us.davies-group.com)>, Shelby County District 7 - Sonny Ross<[district7-2@shelbycounty-il.gov](mailto:district7-2@shelbycounty-il.gov)>  
**Subject:** RE: Dive/Rescue Squads in Shelby County

Linda,

Thanks for the response. I want to add some notes based on your response to see if it changes the answer as to whether or not the WC coverage would be applicable to the D/R teams.

1. The team members are NOT employees of the county.
2. The team members are NOT employees of other D/R companies that are specific to what they do. Their full time jobs are outside the scope of D/R.
3. When they respond to a scene they are not "helping out Shelby County". They are not operating under the direction of the Sherriff. When they respond to a scene they take over and it is their operation at that point. The Sherriff Dept may make the call to D/R that an incident has occurred and they need to go but D/R may receive calls from other entities or even the general public as well. D/R operate independently.

Sonny and Cody - if I have misspoke or you have comments to add given your work on this subject matter, please jump in and add those comments.

Thanks to all for the assistance in helping us figure this out. Have a thoughtful and thankful Thursday :)  
Martha Firnhaber

---

**From:** "Linda Talarico" <[Linda.Talarico@us.davies-group.com](mailto:Linda.Talarico@us.davies-group.com)>  
**Sent:** 6/27/23 8:10 PM  
**To:** "Chris Smith (Decatur)" <[Chris\\_Smith1@ajg.com](mailto:Chris_Smith1@ajg.com)>, "[district10-1@shelbycounty-il.gov](mailto:district10-1@shelbycounty-il.gov)" <[district10-1@shelbycounty-il.gov](mailto:district10-1@shelbycounty-il.gov)>, Shelby County District 9 - Cody Brands <[district9-1@shelbycounty-il.gov](mailto:district9-1@shelbycounty-il.gov)>  
**Cc:** Shelby County Board Chair - Bobby Orman<[shcboardchair@shelbycounty-il.gov](mailto:shcboardchair@shelbycounty-il.gov)>, Rich Stokluska<[Rich\\_Stokluska@ajg.com](mailto:Rich_Stokluska@ajg.com)>, Tim Corr <[Tim\\_Corr@ajg.com](mailto:Tim_Corr@ajg.com)>, Latisha Harrington<[Latisha.Harrington@us.davies-group.com](mailto:Latisha.Harrington@us.davies-group.com)>, Jamie Bruner<[Jamie.Bruner@us.davies-group.com](mailto:Jamie.Bruner@us.davies-group.com)>  
**Subject:** RE: Dive/Rescue Squads in Shelby County

Caution! This message was sent from outside your organization.

I will respond regarding workers' comp. The D/R team does not need to be part of the county to be considered volunteers. If they are employees of another county or another company (a D/R company specific to what they do, not some arbitrary job), then their company typically handles their workers' comp claims. However, if they "volunteer" to help out Shelby county – and assuming it is under the direction of the sheriff's department (which it typically would be), if they are injured and have NO work comp coverage with their employer (if there is one for the D/R team, which typically there is not), then Shelby County will be responsible for the claim/injury.

Thanks, Linda

**Linda Talarico**

Sr. Claim Adjuster



26 Century Boulevard, Suite NT350

Nashville, TN 37214

P. +1 800-322-1276 ext: 2109

M. +1 779-548-0247

E. [Linda.Talarico@us.davies-group.com](mailto:Linda.Talarico@us.davies-group.com)

[www.davies-group.com/claims/na/](http://www.davies-group.com/claims/na/)

The information transmitted, including attachments, is intended only for the person(s) or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination or other use of, or taking of any action in reliance upon this information by persons or entities other than the intended recipient is prohibited. If you received this in error, please contact the sender and destroy any copies of this information.  
To review our Privacy Notice, please visit: <https://davies-group.com/privacy-notice>

**From:** Chris Smith (Decatur) <[Chris\\_Smith1@ajg.com](mailto:Chris_Smith1@ajg.com)>

**Sent:** Tuesday, June 27, 2023 1:28 PM

**To:** [district10-1@shelbycounty-il.gov](mailto:district10-1@shelbycounty-il.gov); Shelby County District 9 - Cody Brands <[district9-1@shelbycounty-il.gov](mailto:district9-1@shelbycounty-il.gov)>

**Cc:** Shelby County Board Chair - Bobby Orman <[shcboardchair@shelbycounty-il.gov](mailto:shcboardchair@shelbycounty-il.gov)>; Rich Stokluska <[Rich\\_Stokluska@ajg.com](mailto:Rich_Stokluska@ajg.com)>; Tim Corr <[Tim\\_Corr@ajg.com](mailto:Tim_Corr@ajg.com)>; Linda Talarico <[Linda.Talarico@us.davies-group.com](mailto:Linda.Talarico@us.davies-group.com)>; Latisha Harrington <[Latisha.Harrington@us.davies-group.com](mailto:Latisha.Harrington@us.davies-group.com)>; Jamie Bruner <[Jamie.Bruner@us.davies-group.com](mailto:Jamie.Bruner@us.davies-group.com)>

**Subject:** RE: Dive/Rescue Squads in Shelby County

Hi Martha,

Thanks for bringing this to our attention. I have copied the County's CIRMA sales and claims teams here for input. We will review and someone will respond as soon as possible.

Thanks again.

**Chris Smith** CIC, CRM

**Area Senior Vice President**

CA License No. 4034670



P: 217.233.3341 | F: 217.233.3301 | M: 217.521.1246

[Chris\\_Smith1@ajg.com](mailto:Chris_Smith1@ajg.com)

[www.ajg.com](http://www.ajg.com) | [www.linkedin.com/in/chris-smith-ajg1](https://www.linkedin.com/in/chris-smith-ajg1)

## Gallagher

101 S. Main St., Suite 200 Decatur, IL 62523

[www.ajg.com](http://www.ajg.com)

Arthur J. Gallagher Risk Management Services LLC.

CA License No. 0D69293



Confidentiality Note: This e-mail and any files transmitted with it are intended only for the person or entity to which it is addressed and may contain confidential material and/or material protected by law. Any retransmission or use of this information may be a violation of that law. If you received this in error, please contact the sender and delete the material from any computer.

**From:** Shelby County District 10 - Martha Firnhaber <[district10-1@shelbycounty-il.gov](mailto:district10-1@shelbycounty-il.gov)>

**Sent:** Tuesday, June 27, 2023 1:05 PM

**To:** Chris Smith (Decatur) <[chris\\_smith1@ajg.com](mailto:chris_smith1@ajg.com)>; Shelby County District 9 - Cody Brands <[district9-1@shelbycounty-il.gov](mailto:district9-1@shelbycounty-il.gov)>

**Cc:** Shelby County Board Chair - Bobby Orman <[shcboardchair@shelbycounty-il.gov](mailto:shcboardchair@shelbycounty-il.gov)>

**Subject:** Dive/Rescue Squads in Shelby County

**Importance:** High

[EXTERNAL]

Chris,

Good afternoon. I hope this finds you doing well. I have included Cody Brands on this email. Cody is a county board member, a co-Legislative Committee member and is also a member of the Public Health and Safety Committee.

Cody has brought to my attention that we have had a serious situation arise regarding the Dive/Rescue Squads (D/R) and we would like to get your feedback regarding any, if any, affect this situation could have on insuring those squads.

The long and short of it is that it has come to the board's attention that the D/R were not established according to statute years ago. Cody and the PHS Committee are working diligently to determine how best/legally/statutorily appropriately to rectify the situation but it seems as this is not going to be an easy fix.

Given D/R are not legally departments or offices of the county we have questions/concerns regarding how the county insurance program would respond to any claims derived from D/R operations. Work Comp - would the volunteers have coverage if it is determined they are not technically volunteers of the county? Property/Equipment/Auto - does that come down to what entity it is titled/deeded/leased to? General Liability - again, if a claim arises out of their operations and D/R were not properly established could coverage not respond/apply?

I am sure there will be questions and we will do our best to answer those. I am in hopes we can all work together to attempt to have answers, or at least the best answers we can have, knowing what we know as of right now.

Thanks much for your expertise and guidance,

Martha Firnhaber

**Legal disclaimer:**

The information contained in this e-mail and any attachments to it may be legally privileged and include confidential information intended only for the recipient(s) identified above. If you are not one of those intended recipients, you are hereby notified that any dissemination, distribution or copying of this e-mail or its attachments is strictly prohibited. If you have received this e-mail in error, please notify the sender of that fact by return e-mail and permanently delete the e-mail and any attachments to it immediately. Please do not retain copy or use this e-mail or its attachments for any purpose, nor disclose all or any part of its contents to any other person.

Any statements made, or intentions expressed in this communication may not necessarily reflect the view of the Company. Be advised that no content herein may be held binding upon the Company or any associated Company unless confirmed by the issuance of a formal contractual document. The Company may monitor the content of emails sent and received via its network for viruses or unauthorised use and for other lawful business purposes.

The sender of this email is a member of the Davies Group of companies, the parent of which is Davies Group Limited (registered in the UK Company Number