



FREQUENTLY ASKED QUESTIONS

HOW DO I ESTABLISH EMERGENCY MEDICAL AND FIRE DEPARTMENT SERVICE FOR MY HOME?

Visit the Rural Metro Fire member website at www.ruralmetrofire.com and follow the instructions to activate your account online or call Rural Metro Fire at **800.624.5835**.

WHAT OTHER SERVICES DOES RURAL METRO FIRE PROVIDE?

Your Rural Metro Fire membership covers a lot more than fire prevention and suppression, including:

- Response to medical emergencies, which account for more than 70% of our calls
- Medical aid and rescue services at vehicle crashes
- Annual Home Safety Assessment
- Community health and safety programs

WHY DON'T MY TAXES COVER FIRE DEPARTMENT AND EMERGENCY MEDICAL SERVICES?

Living in an unincorporated community has benefits, such as a lower cost of living and lower property taxes. Part of the property tax collected in a municipality pays for public safety, such as a fire department and police department. In unincorporated communities, there are no such taxes for public safety. Rural Metro Fire is a non-governmental fire department that has been providing fire and EMS services since 1948 in unincorporated communities in Arizona, Tennessee and Oregon. Rural Metro Fire provides the professional emergency service you deserve and expect when you call for help. Instead of funding from taxes, we rely on annual Rural Metro Fire memberships to provide professional training, vehicles and equipment for services in your community. We do not receive any money from Fire District Assistance Tax listed on your property tax statement. That money goes to other fire districts outside of Rural Metro Fire's service area.

WHY IS A RURAL METRO FIRE MEMBERSHIP NECESSARY?

Rural Metro Fire is the provider of emergency fire and medical services in your community. For most people, your home amounts to one of your largest investments. In your community, property taxes do not cover fire and emergency services. Homeowners insurance companies use the ISO fire rating as part of its determination of individual homeowner insurance premiums. By not having Fire Department coverage as a Rural Metro Fire member, the ISO rating will be higher than a property covered by membership. A higher ISO rating can mean you are charged higher homeowner insurance premiums. As a non-member, homeowners will be charged for any Rural Metro Fire response as a fee-for-service, be it medical or fire emergency. A Rural Metro Fire member pays no additional fees above the annual membership.

WHY DO I NEED TO PAY FOR AN ANNUAL MEMBERSHIP WHEN I HAVE HOMEOWNERS INSURANCE AND MEDICAL INSURANCE?

Homeowners insurance will cover your home and contents if there is a fire and medical insurance will cover your ambulance transport*, but neither automatically covers Fire Department response charges.

**If transported by ambulance, the ambulance provider bills medical insurance.*

WHAT IS THE DIFFERENCE BETWEEN EMERGENCY MEDICAL RESPONSE (EMS) AND AMBULANCE RESPONSE?

When you call 911 for a medical emergency, the 911 dispatch center will dispatch both a fire engine and an ambulance so that you can quickly receive care from a certified/licensed medic. If a Rural Metro Fire engine responds and you are a member, there will be no charge for the care that the Rural Metro Fire engine medics provide. If you are not a member, there will be a charge for services. Separately, if you are transported by ambulance, the Rural Metro Fire ambulance (or other ambulance provider) will bill your medical insurance. Some of our service areas also offer an ambulance membership to cover out-of-pocket costs for ambulance transport. Contact **800.624.5835**, if you have questions.

HOW IS THE ANNUAL RATE CALCULATED FOR MY PROPERTY?

In most cases, Rural Metro Fire uses the County Assessor record for your property to determine the total square footage of the enclosed structures on your property. This includes garages, guest houses, sheds and any other enclosed structures. In some areas, the annual rate is determined by your property tax assessed value. For questions on how the rate is determined in your area, please contact us at **800.624.5835**.

DO I HAVE TO PAY FOR MY ANNUAL MEMBERSHIP IN ONE PAYMENT?

Rural Metro Fire offers many payment options. Our members can choose from: annual, semi-annual, quarterly and monthly payments. We also offer an auto-pay option, so that you will have peace of mind that your payments are being made on time. We recommend signing up for auto-pay when you enroll as a new member.

WHY DOES A FIRE ENGINE RESPOND WHEN I CALL FOR AN AMBULANCE?

All Rural Metro Fire firefighters are certified or licensed (in their respective states) Paramedics or Emergency Medical Technicians (EMTs). The 911 dispatch center sends the closest, most appropriate medic to your call for help. This might be a fire engine because ambulances are on the street or at hospitals with a patient. Also, the firefighters on the fire engine assist the ambulance crew to further increase the level of patient care to you or your family member. This all depends on the nature of the call and the medical history of the patient we are responding to. Our mission is to take care of you or your family member with the highest level of care available.

I SAW A FIRE ENGINE DRIVE PAST ME WITH LIGHTS AND SIRENS. SUDDENLY, THEY SHUT OFF THE LIGHTS AND SIRENS AND RETURNED TO DRIVING THE NORMAL SPEED. WHY DO THEY DO THAT?

When a fire engine or ambulance is dispatched to an emergency 911 call, they use lights and sirens to move other vehicles out of their way to help decrease response times. This is an inherently dangerous function of the firefighter's job. Sometimes while enroute, more information is obtained in our communications center from the 911 caller that is relayed to the crew informing them that the situation is not an emergency. At this point, they slow down, turn off the lights and sirens and proceed normally. When a call is not an emergency, it is safer for our citizens and our firefighters to drive normally.

WHAT HAPPENS TO MY MEMBERSHIP IF I SELL MY HOME?

As Rural Metro membership fees are non-refundable, it is the member's responsibility to work with their title company when selling their home. Title companies may pro-rate your remaining membership fees and credit you at closing.

For more information, please call Rural Metro Fire at **800.624.5835** or email RuralMetroFire@gmr.net