

EXHIBIT 1
DATE 2-15-11
HB 400

To: Page 1 of 3

2010-03-01 21:13:20 (GMT)

1-916-290-0542 From: Fire Recovery USA



To:

Attn:

Michael

Phone:

Fax:

Date: 02/15/2010

Pages: 2 including cover sheet

Claim:

Fire Department: Ronan Volunteer Fire Department

Fire Recovery USA is a billing service working on behalf of local Fire Departments for the services they provide. We are presenting this claim against your company's Property Damage Liability coverage and MedPay coverage for local fire department services performed at the scene of the incident on the above-referenced date of loss. See attached invoice for the services provided:

The Invoice is due and payable to:

Fire Recovery USA, LLC.
T.I.N. 26-2305306
219 Vernon St.
Roseville, CA 95678

Thank you for your attention to this matter. If you need to contact me, please reference invoice # 5327

James Robinson
p. 916-789-0556
f. 916-290-0542
james@firerecoveryusa.com



Fire Recovery USA, LLC.
 219 Vernon St.
 Roseville, CA 95678

**Ronan Volunteer Fire
 Department, MT**

Invoice

Date: 02/15/2010
 Loss Date: 02/02/2010
 Tax ID: 26-2305306

Bill To:	Insured:
Phone:	Claim
Fax:	Policy
	Accident Location: HIGHWAY 93 AND OLD HIGHWAY 93 INTERSECTION SOUTH OF PABLO

Services Rendered by Ronan Volunteer Fire Department

Item:	Description:	Rate:	Qty:	Total:
Hazardous Materials Cleanup	Called to the Scene of a Motor Vehicle Incident on 2/2/2010. Engine 831 and 832 Responded; Hazardous Materials Cleaned Up and Contained for Disposal. Restored Lost Road Use.	\$495.00	1	\$495.00
Extrication with Tools	Response Included Emergency Extrication with heavy rescue tools. Removed door to access patient.	\$1,305.00	1	\$1,305.00
Total Due:				\$1,800.00



310 ADAMS STREET S.W.

ROMAN, MONTANA 59864

(406) 676-4235

ROMAN VOLUNTEER FIRE DEPARTMENT HAS ESTABLISHED A PROGRAM TO CHARGE USER FEES FOR THE DEPLOYMENT OF PUBLIC SAFETY SERVICES RENDERED BY THE FIRE DEPARTMENT.

WHEREAS, the Emergency Services response activity to incidents on the highways continues to increase each year; Environmental Protection requirements involving equipment and training, and Homeland Security regulations involving equipment and training are creating additional demands on all operational aspects of Fire and Rescue Services; and

WHEREAS, the Fire and Rescue Services has investigated different methods to maintain a high level of quality of emergency service capability throughout times of constantly increasing service demands, where maintaining an effective response by the Fire and Rescue Services decreases the costs of incidents to insurance carriers through timely and effective management of emergency situations, saving lives and reducing property damage; and

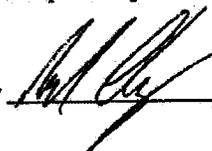
WHEREAS, raising real property tax to meet the increase in service demands would not be fair to the property owners, when a majority of Motor Vehicle Accidents (MVA) involve individuals not owning property or paying taxes in the jurisdiction; and the ability of Fire and Rescue Services to effectively respond decreases the liability of insurance companies by saving lives and minimizing vehicle damage.

THEREFORE we desire to implement a fair and equitable procedure by which to collect said MVA fees and shall establish a billing system in accordance with applicable laws, regulations and guidelines.

From this day forward, we shall initiate user fees for the delivery of Fire and Rescue Services, personnel, supplies and equipment to the scene of motor vehicle accidents and other incidents on the highways. The rate of user fees shall be that which is usual, customary and reasonable (UCR), which may include any services, personnel, supplies, and equipment and with baselines established by addendum to this document.

The user fee may be billed to the motor vehicle insurance of the insured, representing an add-on cost of the claim for damages of the vehicles, property and/or injuries. The claim costs shall be filed to the insurance coverage of the owner of a vehicle, owner of property, or responsible parties.

Signed by

 Roman Fire Chief Date 1/7/09