ACCIDENT & SICKNESS COVERAGE GUIDE

VFIS®

Protecting your members as they protect their community is critical to the success of your organization. Some organizations believe that Workers' Compensation will adequately protect members who suffer a disabling injury. Unfortunately, many learn the hard way that there are gaps in Workers' Compensation which could have financially devastating results for injured members and their families.

VFIS Accident & Sickness (A&S) policies provide crucial benefits to address gaps and complement Workers' Compensation. Coverage is provided for Injury and Illness (including heart attack, stroke and infectious disease) when members are performing the normal duties of the organization.

THIS IS NOT A WORKERS' COMPENSATION INSURANCE POLICY. THE EMPLOYER DOES NOT OBTAIN WORKERS' COMPENSATION INSURANCE COVERAGE BY PURCHASING THIS POLICY, AND IF THE EMPLOYER HAS NOT ELECTED TO OBTAIN WORKERS' COMPENSATION INSURANCE COVERAGE, THE EMPLOYER DOES NOT OBTAIN THOSE BENEFITS THAT WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS IN THIS STATE. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAWS IN THIS STATE AS THEY PERTAIN TO EMPLOYERS THAT ELECT NOT TO MAINTAIN WORKERS' COMPENSATION INSURANCE COVERAGE AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED.

AT A GLANCE

Who is Covered?

All classes of members, including:

- Volunteers, including Paid On-Call
- Part-time Paid Members (average less than 25 hours weekly)
- Junior Members
- Members in Training
- Auxiliary Members
- Commissioners, Directors and Trustees
- Deputized Bystanders (during participation in emergency)
- Non-Members asked by the organization or auxiliary to assist
- Administrative Personnel (Paid employees who do not train for or respond to emergencies)
- Career Members – Paid Employees averaging 25 hours or more weekly (optional)

When Does Coverage Apply?

For Injuries and Illnesses sustained while participating in normal duties such as:

- Emergency Response (Fire and EMS)
- Classroom Training and Training Exercises
- Meetings and Conventions
- Firematic Events or Contests
- Fundraising for Policyholder
- Official functions intended to further the Policyholder's business, (e.g. installation dinners)
- Travel to and from normal duties
- Authorized Public Safety Events
- Administrative and Maintenance Duties
- Good Samaritan Acts
- On Premises Athletic Events

(see exclusions on pg 7)

What Benefits Are Provided?

Benefits are paid for Injuries or Illness during or due to a covered activity.

An Illness is a disease, sickness or infection which:

1. Manifests itself during or due to a Covered Activity with the member interrupting participation to receive immediate Medical Treatment.
2. Directly results from a Covered Activity with the member receiving medical treatment within 48 hours. The time limit is waived for Infectious Disease.
3. Illness also includes the Mandatory Quarantine of an Insured Person.

Examples of Illness include heart impairment, Infectious Disease or strokes.

DEATH BENEFITS

The VFIS policy provides death benefits, when the circumstances meet coverage requirements, with additional benefits for Seat Belt, Safety Vest, Military, Dependent Child, Spouse, Memorial, Dependent Elder, Repatriation and Felonious Assault.

- Accidental Death Benefit
- Seat Belt Benefit
- Safety Vest Benefit
- Military Death Benefit
- Dependent Child and Education Benefit
- Spousal Support and Education Benefit
- Memorial Benefit Amount
- Dependent Elder Benefit Amount
- Repatriation Benefit Amount
- Illness Loss of Life Benefit

Note: Optional Death Benefits are available for 24-Hour or Off-Duty Accident (Injury Only). Covered persons must be listed on the department's roster for these benefits to apply.

Limits may vary. Restrictions may apply.

EXAMPLE OF A CLAIM

George was a 22 year member of his volunteer fire department. He responded from his home for an emergency call. On his way to the Department his car slid off a section of icy road and struck a utility pole. George sustained fatal injuries. He was survived by his wife and two children, ages 16 and 12. The VFIS policy responded with the Accidental Death Benefit based on the amount selected by the insured, the Spousal Support and Education Benefit, a Dependent Child and Education Benefit for each child and the Memorial Benefit for the Department. Since George was seat-belted, the additional Seat Belt Benefit was also paid.

LUMP SUM LIVING BENEFITS

VFIS includes Accidental Dismemberment and Paralysis, Permanent Impairment, Cosmetic Disfigurement resulting from burns, HIV Positive and Felonious Assault benefits.

- Accidental Dismemberment and Paralysis Benefit
- Vision Impairment Benefit
- Injury Permanent Impairment Benefit
- Heart Permanent Impairment Benefit
- Illness Permanent Impairment Benefit
- Cosmetic Disfigurement Resulting From 3rd Degree Burns
- HIV Positive Lump Sum Living Benefit

Note: All of the lump sum benefits listed above are in addition to medical expense benefits or disability income benefits payable under the policy. Impairment and Dismemberment Benefits are paid at a percentage of the benefit limit, subject to the specific terms of the policy. However, the HIV Benefit is provided in a lump sum according to the policy terms and conditions.

Limits may vary. Restrictions may apply.

EXAMPLE OF A CLAIM

Ann, an EMT, responded on an ambulance call. While carrying a patient to the ambulance on a stretcher her partner stumbled. Ann prevented the patient from falling, but sustained a comminuted fracture of her left lower arm. Ann's fracture healed but her arm was never the same, her physician indicated a twenty-five percent impairment to her arm. As a result, the VFIS policy responded with a lump sum payment to Ann based on the policy limit selected by the insured and the physician's rating.

WEEKLY INCOME BENEFITS

Weekly Income Benefits:

- The full amount selected for the First 28-Day Benefit is paid to the disabled member. This benefit is paid quickly since there is no coordination with income benefits from any other source that may be available to the member.
- After 28 Days Disability Benefits are coordinated with other disability benefits. This benefit is payable up to 100% of the disabled member's pre-disability wages to the maximum benefit amount selected. A 5% (minimum) cost-of-living increase is applied annually.
- There are three benefit periods available:
  - 260 Weeks (Basic)
  - 520 Weeks (Extended)
  - Up to age 70 (Long-Term)

EXAMPLE OF A CLAIM

After suffering a back strain during a training night, Mike was unable to work and missed three weeks from his regular occupation as a truck driver. Mike received the full amount of the weekly First 28 Day Benefit Amount selected by the insured until he was able to return to work. If Mike's disability had extended beyond twenty-eight days, the After 28 Day Benefit would coordinate with workers' compensation or other benefits, up to the benefit limit selected by the insured.

MEDICAL EXPENSE BENEFITS

VFIS covers reasonable and customary medical expenses due to a covered Injury or Illness. In most cases, Medical Benefits are provided when Workers' Compensation benefits do not apply.

Medical Expense Benefits:

- Medical, Hospital or Surgical treatment
- Home Healthcare
- Nursing services prescribed and monitored by a physician
- Post-Exposure Prophylaxis Protocol (PEP) treatment, when such treatment is advised by the attending Physician
- Infectious Disease screening test(s)
- Post-exposure preventative inoculations as a result of participating in a Covered Activity

Cosmetic Plastic Surgery:

- Reasonable and Customary Expenses will be paid if a member needs skin grafting or plastic surgery because of a covered Injury.

Post-Traumatic Stress Disorder:

- Reasonable and Customary Expenses will be paid when a member suffers from Post-Traumatic Stress Disorder as a result of participation in a specific Covered Activity in which a Traumatic Incident occurred. Treatment must be prescribed and monitored by a physician.

Critical Incident Stress Management:

- When the department requires the services of a Critical Incident Stress Management Team, expenses incurred by the team will be paid. These expenses include meals, lodging and necessary travel.
- The team must be requested and authorized by the Policyholder and needed due to a specific Covered Activity where a Traumatic Incident occurred.

Family Expense Benefit:

- A daily benefit is paid after a member has been admitted to the hospital as a result of an Injury or Illness. For each day a member participates in Out-Patient Physical Therapy, after being hospitalized, 50% of the benefit shown will be paid. This benefit is payable the first day of hospitalization and paid for up to 26 weeks.

Family Bereavement and Trauma Counseling Benefit:

- Maximum amount of $1,000 per person is paid after a member's death or exposure to a Traumatic Incident due to participation in a specific Covered Activity which results in the member's Spouse, Dependent Child, or Resident Immediate Family Member requiring counseling. Treatment must be prescribed and monitored by a physician.

EXAMPLE OF A CLAIM

Frank, a 66 year old volunteer retired from his regular occupation, suffered a heart attack while serving in the kitchen during Bingo night. A workers' compensation claim was filed along with the A&S claim. Workers' compensation denied the claim. Since Frank was engaged in a Covered Activity for the insured, the A&S policy responded with Medical Expense Benefits up to the Maximum Amount selected by the insured. Although he is retired from his regular occupation, Frank could also receive a minimal total or partial disability benefit if his situation meets applicable coverage criteria.

INCLUDED BENEFITS

Occupational Retraining:

- If, as a result of an Injury or Illness, a member is not able to be gainfully employed and chooses to enroll in school or a training program with the objective of returning to work, this benefit is payable for tuition, room and board and other expenses up to the limit shown above. This coverage is in excess of Workers' Compensation and Other Valid and Collectible Insurance.

Weekly Injury Permanent Impairment:

- This is payable for life with a 50% or greater AMA whole body impairment rating. This benefit is paid in addition to other benefits payable under the policy, even if the member returns to work in any job.

Transition Benefit:

- A weekly Transition Benefit equivalent to the last Total Weekly Disability Benefit will be paid if, while a member is receiving Total Disability benefits, they are involuntarily terminated from their regular employment and remain unemployed after Total Disability ends under this plan. This benefit is payable during unemployment up to 26 weeks.

Felonious Assault:

- Benefit is payable in addition to Accidental Death, Illness Loss of Life, Accidental Dismemberment and Paralysis, Vision Impairment, Injury Permanent Impairment, Heart Permanent Impairment, Illness Impairment, Cosmetic Disfigurement or HIV Positive Lump Sum Living Benefits if a member suffers an Injury or Illness as the result of a Felonious Assault that is directed at the member while participating in a Covered Activity. Does not apply to a Police Officer while acting within the scope of his or her employment.

  Felonious Assault means any willful or unlawful use of force upon the Insured Person with the intent to cause bodily Injury, that results in bodily harm, and that is a felony or a misdemeanor.

Home Alteration and Vehicle Modification:

- If, as a direct result of an Injury or Illness that results in a covered permanent and irrevocable loss, a member is required to make alterations to his home and/or vehicle, a benefit up to a maximum of $50,000 will be paid toward the cost of needed alterations or modifications incurred within three years after the date of the Injury or Illness. This benefit is in excess of all other benefits payable, including no-fault automobile insurance and Workers' Compensation.

OPTIONAL BENEFITS

Weekly Hospital Benefit:

- Provides members with additional weekly income of 1/7th of the Weekly Hospital Benefit paid for each day of hospitalization or outpatient therapy if required for a covered Injury or Illness for a maximum of 104 weeks. If the member is in intensive care, cardiac or critical care unit, the Weekly Hospital Benefit is doubled.

First Week Total Disability Benefit:

- Provides an additional payment for the first week of Total Disability as a result of a covered Injury or Illness.

Coordinated 28-Day Total Disability Benefit:

- Protects higher wage earners by providing an additional income benefit after coordinating with Total Disability Benefit Weekly Amount (First 28 days) and Workers' Compensation as a result of a covered Injury or Illness.

Extended Total Disability Benefit:

- Provides Total Disability benefits for a total of 10 years (an additional 5 years/260 weeks) when selected.

Long-Term Total Disability Benefit:

- Provides Total Disability benefits to age 70, beginning after 10 years (520 weeks) of Total Disability. For this benefit, Total Disability means the inability to perform any Gainful Occupation.

Extra Expense Benefit:

- Benefits will begin after 26 weeks of Total Disability due to a covered Injury or Illness. This benefit will cease when the member is no longer disabled. The Extra Expense Benefit Monthly payable amount is $500 per month with a Maximum Amount of $12,000.

24-Hour Accident Benefit – Injury only:

- Benefits are provided to a member who dies or suffers dismemberment, vision loss or paralysis due to an accidental Injury. This benefit is payable for both on-duty and off-duty activities.

Off-Duty Accident Benefit – Injury only:

- Benefits are provided to a member who dies or suffers dismemberment, vision loss or paralysis due to an accidental Injury. This benefit is payable for off-duty activities.

Organized Team Sports Rider:

- Provides specified coverage for league sports.

Career Personnel Rider:

- For the career personnel rider, the definition of member is amended to include Paid Employees of the Policyholder, which is primarily staffed by volunteers. A Paid Employee is one who works an average of 25 hours or more employment per week.
- The following optional benefit(s) are available for career personnel (based on Underwriting approval):
  - Weekly Injury Permanent Impairment Benefit
  - Weekly Injury Permanent Impairment COLA
  - Extended Total Disability Benefit
  - Long-Term Total Disability
  - Long-Term Total Disability COLA
  - Extra Expense Benefit
- In no event will coverage be provided to Paid Employees in lieu of any Workers' Compensation Act or similar law.

EXCLUSIONS

Insurer will not cover any loss caused by or resulting from:

- Suicide or any attempt at it, while sane or insane
- Intentionally self-inflicted Injuries, while sane
- Injuries that happen while flying except:
  - » As a passenger on a commercial aircraft
  - » As a passenger on any aircraft while taking part in a Covered Activity
- Injuries that happen while flying as a crew member or during parachute jumps from the aircraft
- War or any act of war, whether declared or undeclared
- Mental or emotional disorders, except as specifically provided for covered Post-Traumatic Stress Disorder
- Treatment of alcoholism or drug addiction and any complications arising therefrom, except loss caused by Injury sustained during and resulting from a Covered Activity
- Illness, except as provided by the policy
- Military service of any state or country
- Any form of football, field hockey, ice hockey, lacrosse, soccer, boxing, rugby, and martial arts.
- Any league sports event, except as covered under the Organized Team Sports Rider
- Cancer

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SPEEDOMETER
PUSH TO TALK

PRODUCT COMPARISON

Accident & Sickness:

- Broad on-duty benefits for Injury or Illness suffered during a Covered Activity.
- Protects livelihood and provides funds in the event of death.
- Subject to policy terms and conditions.

Group Term Life:

- Payable upon death or dismemberment only.
- Life insurance providing on and off duty death benefit.
- Participation in a Covered Activity is not required.
- Subject to policy terms and conditions.

Critical Illness:

- Lump sum living benefit payable on diagnosis.
- Provides coverage for heart attack, stroke, cancer or kidney failure.
- Participation in a Covered Activity is not required.
- Subject to policy terms and conditions.

	Accident & Sickness	Group Term Life	Critical Illness
Benefits			
Line of Duty Death	√	√	N/A
Off- Duty Death	**Optional**	√	N/A
Dismemberment & Paralysis	√	√	√
Lump Sum Living	√	N/A	√
Weekly Income	√	N/A	N/A
Medical	√	N/A	N/A
Injury	√	√	N/A
Illness	√	√	√
Heart Attack	√	√	√
Stroke	√	√	√
Kidney Failure	√	√	√
Cancer	N/A	√	√
Membership Class			
Volunteer	√	√	√
Career	√	√	√
Retired/Lifetime Members	√	√	√
Auxiliary	√	√	√
Administrative	√	√	√

OTHER PRODUCTS AVAILABLE

Length of Service Awards (LOSAP):

Similar to a retirement program, LOSAP is designed to recruit, retain and reward volunteers for their service to the community.

- Rewards based upon the longevity of their service to the community.
- Benefits when a volunteer reaches a specific entitlement age, becomes disabled or dies.
- Different Types:
  - Defined Contribution
  - Defined Benefit

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