



Anytime Fire Department Off Duty Coverage

This coverage is worldwide coverage and is protecting the membership when they are not performing On Duty activities for the fire department. You as a member can purchase coverage for yourself or family members.

MEMBER ONLY- **\$73/year** (*INCLUDED as VAFD member*)

- \$100,000 Accidental Death
- \$100,000 Accidental Dismemberment
- \$100,000 Vision Impairment
- \$200,000 Paralysis
- \$15,000 Seat Belt Benefit
- Up to \$300/wk Accident Weekly Disability
 - * 7 day waiting period payable on day 8
 - * payable up to 104 weeks
 - * coordination with other disability plans
 - * non income earners receive flat \$100/wk for 13 weeks
- \$20,000 Repatriation Benefit
- \$20,000 Rehabilitation Benefit
- \$5,000 Day Care Benefit (per child up to max 4 years)
- \$5,000 Education Benefit (per child up to max 4 years)
- \$20,000 Spousal Occupational Benefit
- \$20,000 Home Alteration and Vehicle Modification
- \$20,000 Family Transportation Benefit
- \$5,000 Funeral Expense
- \$1,000/month Coma Benefit (Max 100 payments)
- \$10,000 Parental Care Benefit
- \$5,000 Bereavement Benefit
- \$15,000 Identification Benefit
- \$10,000 Felonious Assault Benefit
- \$10,000 Psychological Therapy

FAMILY & MEMBER- **\$132/yea** (*Member pays \$57 to FD*)

If you select this coverage, you will be eligible to receive the Member only benefits along with benefits for your family. The amount of coverage for your family depends on your family status at time of loss.

<u>Family Status at Time of Loss</u>	<u>Principal Sum</u>
Spouse Only (no children)	\$60,000
Child/ren Only (no spouse)	\$20,000/child
Spouse & Child/ren	\$50,000 Spouse & \$15,000/child

- Accidental Death Benefit (Amount depends on chart above)
- Accidental Dismemberment (Amount depends on chart above)
- Paralysis is 2 times the Death Benefit (Amount depends on chart above)
- \$5,000 Day Care Benefit (per child up to max 4 years)
- \$20,000 Home Alteration and Vehicle Modification
- \$20,000 Repatriation Benefit
- 15% Seat Belt Benefit
- \$5,000 Funeral Expense
- \$15,000 Identification Benefit
- \$10,000 Psychological Therapy
- \$100/wk Accident Weekly Disability for Spouse Only
 - * 7 day waiting period payable on day 8
 - * Payable up to 13 weeks

VFIS Off Duty Coverage Explanation of Benefits-Member Only

Off Duty- activity that occurs outside authorized fire department functions, any where in the world at any time.

Accidental Death- If loss of life occurs from an accident "Off Duty" the Company will pay the principal sum selected.

Accidental Dismemberment & Paralysis- If loss, i.e. dismemberment, occurs from an accident "Off Duty" the Company will pay the benefit listed in the schedule. Paralysis is 2 times principal sum

Vision Impairment- Will pay for a % of loss of sight due to an accident. Each eye is worth up to 50% of principal sum.

Accident Weekly Disability (Employed)- If a member becomes totally disabled "Off Duty" as a result of an accident, the Company will pay the scheduled amount listed with the following stipulations:
1) Loss of time commences within 60 days; 2) 7 Day Waiting Period; Payable on Day 8
3) Payable up to 104 weeks; 4) The lessor of the weekly benefit or Up to 100% of Gross Income integrated with other disability benefits.

Accident Weekly Disability for (Non-Income Earner)-

If a member becomes disabled "Off Duty" as a result of an accident, the Company will pay the scheduled amount listed with the following stipulations:
1) Loss of time commences within 60 days; 2) 7 Day Waiting Period; Payable on Day 8
3) Payable up to 13 weeks; 4) Flat \$100/wk.

Repatriation Benefit- If accidental loss of life occurs outside 50 kms from residence, will pay for expenses up to \$20,000.

Rehabilitation Benefit- Up to \$20,000 for special training for injured party.

Day Care Benefit- If accidental loss of life occurs, will pay the lessor of actual cost charged by day care center per year;
2) 5% of Principal Sum; or 3) \$5,000/yr. Max 4 Years.

Education Benefit- If accidental loss of life occurs, will pay dependent child enrolled as fulltime student in institute of higher learning the lessor of 1) actual annual tuition; 2) 5% of Principal Sum; 3) \$5,000/yr. Max 4 Years.

Spouse Education Benefit- If accidental loss of life occurs, will pay the spouse actual costs incurred for a professional trade or training program, which occurs within 30 months after the loss. Up to \$20,000.

Home Alteration & Vehicle Modification- If accidental loss results and insured person is required to use wheelchair to be ambulatory, will pay for wheelchair accessible for residence and vehicle up to \$20,000.

Family Transportation- Will pay up to \$20,000 for actual expenses incurred by immediate family for transportation when insured person is confined to the hospital due to an accident.

Seat Belt Benefit- If accidental loss of life occurs, 15% of Principal Sum is payable if seat belt had been properly fastened.

Identification Benefit- If accidental loss of life occurs where the Insured Person's body needs identified by an immediate family member, we will pay for accommodations and transportation up to \$15,000.

Funeral Expense- If accidental loss of life occurs, we will pay for actual expenses incurred for burial/funeral up to \$5,000.

Bereavement Benefit- If accidental loss of life has occurred and payment had been paid for such loss, we will pay for expenses actually incurred for grief counseling who is registered and certified to do so up to \$5,000.

Felonious Assault- If accidental loss of life has occurred and payment had been paid for such loss, we will pay an additional 10% of the Principal Sum if such felonious assault had occurred while acting on behalf of the Insured Persons employer, whether performing duties or on the grounds of the Insured Persons Employer.

Psychological Therapy- If accidental loss occurs under the Table of Losses, other than a Loss of Life, and as a result needs Psychological Therapy within 2 years of such loss, we will pay Reasonable and Customary Expenses up to \$10,000.

Coma Benefit- If accidental loss occurs and insured suffers a coma within 90 days of the accident and the coma remains continuous for 6 months and deemed permanent, 1% of the Principal Sum will be paid per month for a maximum of 100 months.

Parent Care Benefit- If accidental loss of life has occurred and payment had been paid for such loss, we will pay \$10,000 to those parents that are dependent on the Insured Person.

VFIS Off Duty Coverage Explanation of Benefits-Family Benefits

Definitions

- Spouse-** means either; (1) a husband or a wife; or (2) for same sex unions or opposite sex unions, an individual who has been publicly represented as the life partner of the Insured Person and has been residing with the Insured Person.
- Dependent-Children** Shall mean persons that are either natural children (legitimate or illegitimate) adopted children, step-children, or infants to which the Insured Person is in loco parentis; and (1) under 23 years of age and unmarried and dependent upon the Insured Person for maintenance & support; or (2) under 26 years of age and unmarried and in attendance at an institution of higher learning and dependent upon the Insured Person for maintenance & support; or (3) by reason of mental or physical infirmity, is incapable of self-sustaining employment and is totally dependent upon the Insured Person for support within the terms of the Income Tax Act of Canada.

in no event will the Principal Sum be paid twice for any one loss.

Accidental Death- If loss of life occurs from an accident "Off Duty" the Company will pay a percentage of the principal sum selected. (See chart below)

Accidental Dismemberment & Paralysis- If loss, i.e. dismemberment, occurs from an accident "Off Duty" the Company will pay the benefit listed in the schedule based on a percentage. Paralysis is 2 times principal sum (See chart below)

The amount of money the firefighter will receive will be based on his current living scenario. These are as follows

<u>Family Status at Time of Loss</u>	<u>Percentage Chart</u>
1) Spouse Only	60% of Principal Sum
2) Spouse & Dependent Child/ren	50% of Principal Sum
3) Child/ren Only	15% of Principal Sum
	20% of Principal Sum

Accident Weekly Disability for (Spouse Only)-

If a member's spouse becomes disabled "Off Duty" as a result of an accident, the Company will pay the scheduled amount listed with the following stipulations:

- 1) Loss of time commences within 60 days; 2) 7 Day Waiting Period; Payable on Day 8
- 3) Payable up to 13 weeks; 4) Flat \$100/wk.

Day Care Benefit- If accidental loss of life occurs, will pay the lesser of actual cost charged by day care center per year; 2) 5% of Principal Sum; or 3) \$5,000/yr. Max 4 Years.

Repatriation Benefit- If accidental loss of life occurs outside 50 kms from residence, will pay for expenses up to \$20,000.

Home Alteration & Vehicle Modification- If accidental loss results and insured person is required to use wheelchair to be ambulatory, will pay for wheelchair accessible for residence and vehicle up to \$20,000.

Seat Belt Benefit- If accidental loss of life occurs, 15% of Principal Sum is payable if seat belt had been properly fastened.

Identification Benefit- If accidental loss of life occurs where the Insured Person's body needs identified by an immediate family member, we will pay for accommodations and transportation up to \$15,000.

Funeral Expense- If accidental loss of life occurs, we will pay for actual expenses incurred for burial/funeral up to \$5,000.

Psychological Therapy- If accidental loss occurs under the Table of Losses, other than a Loss of Life, and as a result needs Psychological Therapy within 2 years of such loss, we will pay Reasonable and Customary Expenses up to \$10,000.

24 HOUR COVERAGE EXCLUSIONS

- 1) suicide or any attempt at it, while sane or insane; or intentionally self-inflicted injuries while sane;
- 2) injuries that happen while flying except: a) as a passenger on a commercial aircraft; or b) a passenger on any aircraft while taking part in a **Covered Activity**;
- 3) injuries that happen while flying as a crew member, or during parachute jumps from the aircraft;
- 4) service as a member of the armed forces of any nation, or loss resulting from enemy action or any act of war, whether declared or undeclared;
- 5) Mental or emotional disorders, except as specifically provided for covered **Post Traumatic Stress Disorder**;
- 6) Treatment of alcoholism or drug addiction and any complications arising therefrom, except loss caused by **Injury** sustained during and resulting from a **Covered Activity**;
- 7) illness, except as provided by the policy;
- 8) military service of any state, province or country