



VFIS

24 Hour (Off Duty) Coverage

Member Only Benefits

- Accidental Death & Dismemberment = Principal Sum
- Paralysis is 2 time's Principal Sum
- Vision Impairment
- Seat Belt is 15% of Principal Sum
- Up to \$15,000 Repatriation Benefit
- Up to \$15,000 Rehabilitation Benefit
- Up to \$5,000 Day Care Benefit (per child up to max 4 years)
- Up to \$5,000 Education Benefit (per child up to max 4 years)
- Up to \$15,000 Spousal Occupational Benefit
- Up to \$15,000 Home Alteration & Vehicle Modification Benefit
- Up to \$15,000 Family Transportation Benefit
- Up to \$5,000 Funeral Expense
- Up to \$2,000 Bereavement Benefit
- Up to \$10,000 Identification Benefit
- Up to \$5,000 Psychological Therapy
- Coma Benefit is 1% of Principal Sum paid per month (Max 100 payments)
- \$10,000 Parental Care Benefit
- Felonious Assault Benefit is 10% of AD&D Benefit
- Total Disability Benefits
 - 7 Day Waiting Period
 - Payable up to 104 Weeks
 - Non Income Earners receive \$100/wk for 13 weeks

Family Benefits

The amount of coverage for your family depends on your family status at time of loss.

Family Status at Time of Loss		AD&D=Principal Sum
Spouse Only	(no children)	60%
Child/ren Only	(no spouse)	20%
Spouse & Child/ren		50% Spouse & 15% Child/ren

- 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)
- \$15,000 Home Alteration and Vehicle Modification
- \$15,000 Repatriation Benefit
- 15% Seat Belt Benefit
- \$5,000 Funeral Expense
- \$10,000 Identification Benefit
- \$5,000 Psychological Therapy
- \$100/wk Accident Weekly Disability for Spouse Only
 - * 7 day waiting period payable on day 8
 - * Payable up to 13 weeks

At VFIS, we have developed a comprehensive 24 Hour (Off Duty) package to help protect both volunteer firefighters and their families from financial hardship resulting from accidental death, dismemberment or accidental injuries.

VFIS

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