

On Duty Policy Description

Please note that the following information summarizes in an informal language the terms and conditions of the master group policy. All rights and obligations are determined in accordance with the master group policy. If any conflict arises between this policy description and the provisions of the subject policy or any point isn't covered herein, the terms of the master group policy will govern in all cases. This coverage is underwritten by American Home Assurance Company.

Who is Covered?

Coverage is provided for ALL Membership classes. This includes auxiliary Members, junior firefighters, Members in training, officers, directors, and trustees.

Non-Member volunteers asked by the organization to help in non-emergency events (e.g. fundraising) are also covered.

Deputized bystanders are covered at the time of the emergency while participating in the emergency.

Benefits do not change based on Membership class. For example, junior Members are entitled to the same benefits as fully trained emergency response volunteers.

Benefits are also available for career Members for additional premium.

When Does Coverage Apply?

Coverage is provided when a Member performs any normal duty of the department, whether it is an emergency or non-emergency duty.

Travel to or from these duties is covered.

The activity must be performed under the direction of an officer. Good Samaritan Acts are also covered.

Most non-league sport activities held on behalf of and for the benefit of the department are covered. We do not provide benefits for football or field hockey, lacrosse, soccer, or boxing events.

League Sports can be covered but require a separate rider purchased in addition to the base policy.

DEATH BENEFITS

Injury or Illness Loss of Life

Death benefits are paid when a Member dies as a result of an Injury or Illness while participating in a Covered Activity.

The benefits are a lump sum amount paid to the beneficiary listed on the Member's beneficiary card except as otherwise noted.

Beneficiary cards are kept on file with the department. If no card is on record then the death benefit is paid according to the policy/summary of coverage provisions specific to your state.

Seat Belt Benefit

If a Member was wearing a properly fastened seatbelt at the time of a motor vehicle accident which caused death, we will pay an additional death benefit to the beneficiary.

Dependent Benefit

An additional lump sum benefit is paid for each surviving dependent child of a Member. This benefit is paid to the legal guardian of the child(ren).

Spousal Support Benefit

The surviving spouse of a married Member will receive an additional lump sum death benefit. This benefit can be used to help provide for final expenses, grief counseling, etc.

Memorial Benefit

The deceased Member's department (Participating Organization/Policyholder) will receive a lump sum benefit in the event of a Member's death. This benefit can be used for items such as final expenses incurred by the department, establishing a memorial or trust fund or it may be given to the beneficiaries.

Repatriation Benefit

When loss of life occurs outside 50 miles, expenses will be paid for shipment of the body to the city of residence. Expenses not to exceed the policy limit.

LUMP SUM LIVING BENEFITS

All of the lump sum benefits listed in this section are available in addition to medical expense benefits or disability income benefits paid by this policy.

Accidental Dismemberment; Hearing Loss and Paralysis

If a Member has an accidental Injury and suffers a dismemberment (physical Loss) or hearing loss, we will pay a lump sum benefit to the Member. The benefit amount will be calculated based on the scheduled benefit and the Accidental Dismemberment Table. If a Member suffers a paralysis, whether it be quadraplegia, paraplegia or hemiplegia, two times the principal sum will be paid to the Member.

Home Alteration & Vehicle Modification

If a Member sustains injuries under the Accidental Dismemberment table of losses, and is thereby required to use a wheelchair to be ambulatory, this benefit will pay for the one time cost of alterations to the Members residence and motor vehicle to make them wheelchair accessible not to exceed the limit of the policy.

Vision Impairment Benefit

If a Member has an accidental Injury which causes permanent vision impairment, we will pay a lump sum benefit to the Member. The benefit amount will be calculated based on the scheduled benefit and the Vision Impairment Table listed in the policy.

Permanent Physical Impairment Benefit

The policy will pay a lump sum benefit to any Member who suffers permanent loss of use of a body part as a result of an accidental Injury. The payment amount is calculated using the scheduled benefit from the policy and the physical impairment rating assigned by the doctor. An impairment rating can range from 1 to 100 percent and is based on the loss of mobility of the body part. To calculate this rating, the physician uses the "Guides to the Evaluation of Permanent Impairment" published by the American Medical Association. This rating is then applied to the scheduled benefit to calculate the payment to the Member.

An impairment value is only assigned after the Member's impairment has reached a point where it will no longer improve or respond to continued therapy/rehabilitation.

Benefits for Permanent Physical Impairment are in addition to any accidental dismemberment benefits paid or payable under the Policy. However, in no event will the total amount of benefits payable as the result of one accident exceed 100% of the largest Principal sum for these benefits.

Cosmetic Disfigurement Resulting from Burns

If a Member suffers a full thickness or third degree burn as a result of an Injury the Policy we will provide a lump sum benefit to the Member.

The payment amount is based on the amount of surface area and body part burned according to the Cosmetic Burn Schedule listed in the policy. Burns to body parts that are more visible will result in a higher benefit than burns occurring to less visible body parts.

Cosmetic Burn Schedule

Body Part	Area Classification	Maximum Allowable % for Area Surface Burned	Maximum % of Cosmetic Disfigurement from Burns Principal Sum
Face, Neck, Head	11	9.0%	99.0%
Hand & Forearm	5	4.5%	22.5%
Upper Arm	3	4.5%	13.5%
Torso (Front or back)	2	18.0%	36.0%
Thigh	1	9.0%	9.0%
Lower Leg	3	9.0%	27.0%

Example using the **Cosmetic Burn Schedule**.

- (a) if the entire surface of the right hand and forearm were burned the benefit would be $5 \times 4.5\% = 22.5\%$ of the **Cosmetic Disfigurement from Burns Principal Sum** payable; or
- (b) if 50% of surface of the right hand and forearm were burned the benefit would be $5 \times 2.25\%$ (which is 50% of 4.5) = 11.25% of the **Cosmetic Disfigurement from Burns Principal Sum** payable.

If the **Insured Person** suffers burns in more than one area as a result of any one accident, benefits will not exceed more than 100% of the **Cosmetic Disfigurement from Burns Principal Sum**.

Any **Cosmetic Disfigurement from Burns Benefit** paid or payable hereunder will be in addition to any **Accidental Dismemberment Benefit** or **Permanent Physical Impairment Benefit** paid or payable under the Policy. However, in no event will the total amount of benefits payable as a result of any one accident exceed 100% of the largest Principal Sum shown in the **Schedule** for these **Benefits**.

HIV Positive Benefit

If a Member contracts Human Immunodeficiency Virus (HIV) as a direct result of a Covered Activity we will provide a lump sum benefit to the Member.

This lump sum amount is paid in addition to other benefits available under this plan including disability income and medical expenses.

If Illness death benefits and the HIV Positive benefit are both payable because of one Illness, only the largest lump sum amount will be paid.

Weekly Income and Disability Benefits

Total Disability Weekly Income

If a Member is temporarily unable to perform all of the duties of his or her **regular occupation** because of an Injury or Illness, we will pay a weekly income benefit.

- **First Four Weeks of Total Disability:**

For the first 28 days (four weeks) of Total Disability we will pay the amount shown in the schedule for each week. This weekly amount will be paid regardless of the amount of lost income and even if the Member is receiving income benefits from other sources such as Workers' Compensation. If the Member has no lost income, this first 28 day weekly amount will still be provided.

- **Beginning on the Fifth Week of Total Disability:**

After the first 28 days (through the 260th week) we will pay up to the weekly benefit amount shown in the schedule. This scheduled amount will be offset by Other Valid and Collectible Insurance or Workers' Compensation. The combination of other group income benefits and our weekly income benefit after the first 28 days will not be more than the Member's Average Weekly Wage. If there is no income loss (e.g. homemakers, retirees, students etc...) the Member will receive the minimum benefit shown in the schedule.

During the five years when our disability benefits are available, if a Member returns to their own job or chooses to return to a different job, the income benefits will stop. If, within five years of returning to work, the Member becomes disabled again because of the original Injury / Illness, the Member may return to our weekly disability benefit for the remaining unused benefit period.

Our benefit for Total Disability is payable for up to five years. The definition of disability will not change during this five year period.

Partial Weekly Disability Income

If a Member is temporarily unable to perform one or more, but not all, of the duties of his or her regular job because of an Injury or Illness, we will pay one half of the weekly income benefit shown in the Schedule.

- **First Four Weeks of Partial Disability:**

For the first 28 days (four weeks) of Partial Disability we will pay 50% of the amount shown in the schedule for each week. This weekly amount will be paid regardless of the amount of lost income and even if the Member is receiving income benefits from other sources such as Workers' Compensation. If the Member has no lost income, this first 28 day weekly amount will still be provided.