

Off Duty Policy Description- (Member Only)

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.

Background

Once the On Duty coverage has been selected, members can select World Wide 24 Hour Accident Off Duty Coverage. The members can chose coverage for just themselves or provide coverage for themselves and family members. The policy benefit levels for the Off Duty coverage must match the On Duty coverage, which has been selected by the fire department. In order to implement the Off Duty coverage, a 75% participation level from the membership, must be achieved. Once this 75% participation level has been met, a roster of members must be provided to VFIS indicating the coverage selected, whether it be member only or member & family coverage.

During claim time, the benefits for On Duty coverage sets precedence over Off Duty benefit coverage. Depending on when the claim occurs, On Duty or Off Duty, will dictate what benefits are applicable. At no time will benefits for the Off Duty coverage apply when benefits are being collected under the On Duty coverage. Benefits can not be collected twice.

Definitions

Off Duty- any period of time when an Insured Person is not performing a Covered Activity or normal duty of the Policyholder, on behalf of the Policyholder.

Injury- means accidental bodily injury sustained by the Insured Person; (1) during and resulting from the Insured Person's participation in any activity which is not a Covered Activity under the Policy; (2) acute occurrence resulting directly and independently of all other causes and is unforeseeable; and (3) which is not otherwise an illness.

The following benefits represent what is covered for Member Only Coverage.

DEATH BENEFITS

Accidental Death Indemnity Benefit

Death benefits are paid when a Member dies as a result of an accident. In no event, will any loss be paid twice. Such loss must occur within 365 days after the accident causing such loss. 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 province.

Seat Belt Benefit

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

Repatriation Benefit

When loss of life occurs to a member outside 50 miles of his or her permanent residence, expenses will be paid for preparing the deceased and shipment of the body to the city of residence within 365 days of the accident. Expenses not to exceed the policy limit.

Day Care Benefit

If an Accidental Death Indemnity benefit is payable, the Company will pay an amount equal to the lessor of the following amounts:

- (a) The actual cost charged by such day care center per year, or
- (b) 5% of the Member's Principal Sum, or
- (c) \$5,000 per year per child

On behalf of any dependent child who was a Members dependent at the time of such loss and is under the age of 13 and is currently enrolled or subsequently enrolled in an accredited day care center within 365 days following such loss. The benefit is payable annually for a maximum of four consecutive payments, but only if the dependent child continues his or her enrollment in an accredited day care center.

Educational Benefit

If an Accidental Death Indemnity benefit is payable, the Company will pay an amount equal to the lessor of the following amounts:

- (a) The actual annual tuition, exclusive of room and board, charged by such institution per school year, or
- (b) 5% of the Member's Principal Sum, or
- (c) \$5,000 per year per child

On behalf of any dependent child who was a Members dependent at the time of such loss and who at the date of accident, was enrolled or within 365 days, becomes enrolled as a full time student in any institution of higher learning beyond the 12 grade level.

Institution of higher learning includes but not limited to any University, Private College or Trade School.

Occupational Benefit

If an Accidental Death Indemnity benefit is payable, the Company will pay to or on behalf of the surviving spouse the actual cost incurred within 30 months from the date of accidental death of the Member, as payment for any professional or trades training program in which such spouse has enrolled for the purpose of obtaining an independent source of support and maintenance, but not to exceed \$10,000.00.

LIVING BENEFITS

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 wheel chair accessible not to exceed the limit of the policy.

Rehabilitation Benefit

When injury shall result in a payment under the Accidental Dismemberment benefit, the Company shall pay reasonable and necessary expenses actually incurred up to a limit of \$10,000.00 for special training of the Member provided:

- (a) such training is required because of such injuries and in order for the member to be qualified to engage in an occupation in which he would not have been engaged except for such injuries,
- (b) expenses be incurred within three years from the date of the accident, and
- (c) no payment shall be made for ordinary living, traveling or clothing expenses.

Family Transportation Benefit

When injury results in a Member being confined to a hospital, outside 50 miles from his/her permanent city of residence, within 365 days of the accident and the attending physician recommends the personal attendance of an Immediate Family Member, the Company shall pay the actual expenses incurred by the Immediate Family for transportation by the most direct route by a licensed common carrier to the confined Member, but not to exceed the amount of \$2,000.00.

Vision Impairment Benefit

If a Member has an accidental Injury which causes permanent vision impairment, the Company 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.

Accident Weekly Disability Benefits

Total Disability Weekly Income

If an insured Member becomes Totally Disabled as a result of an accidental bodily injury, the Company shall pay the weekly benefit listed in the Schedule of Coverage under Part III Section A, subsection (1) titled "Total Disability Weekly Income Benefit (first 28 days). At no time will the Company pay more than \$300 per week for Total Disability. The Company shall pay provided that:

- (a) such period of Total Disability, commences and has been medically treated, within 60 days after the date of the accident causing such injury; and
- (b) such period of Total Disability commences after a 15 day waiting period; and
- (c) the maximum period of which Total Disability shall be payable for any one injury for such period of weekly disability shall not exceed 104 weeks; and
- (d) in no event will weekly disability benefits be received from other valid and collectable insurance as well as workers compensation exceed 100% of the Members Average Weekly Wage; and
- (e) in no event will we pay less than \$50 per week for a Member, who at the time of injury has no means of an income due to being unemployed, a homemaker, a student or retired. The flat \$50 per week benefit is payable for a maximum of thirteen weeks.

Off Duty Policy Description- (Member & Family)

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Background

When members select the family coverage, not only do they protect themselves, (See Member Only benefits), but they also protect their family members. Principal sums may vary due to the family status at the time of loss. Accident Weekly Disability benefits are not applicable to family members. Death Benefits are paid to the Insured Member, but all other benefits are paid to the Eligible Dependent.