Volunteer Firefighter Accident Insurance Program

Helping to protect over 7,500 volunteer and 1,100 employed fire and rescue personnel.

COVERAGE FOR VOLUNTEERS AND PAID FIREFIGHTERS

All CIRMA Workers’ Compensation pool member volunteer and paid firefighters, EMTs, trainees, and auxiliary personnel, even deputized bystanders, are covered under this premier program. There is no Actively-at-Work limitation, so that more emergency responders can qualify for benefits.

In addition, members of boards of directors or trustees of volunteer emergency organizations are covered under the program. Coverage is also provided for “Good Samaritans” while they are assisting a fire service organization.

Emergency responders on duty in emergency medical aircraft, such as Life Star helicopters, are covered under the program.

HIGHER LIMITS

NEW for 2019-20, increased benefit for Heart or Circulatory Malfunction Benefit (insured person age increased from under age 65 to under age 70).

CIRMA’s Volunteer Firefighter Accident Insurance Program provides the financial protection and peace of mind your volunteer and paid firefighters and EMTs deserve. Living and Death Benefits are a full $200,000. The definition of spouse includes domestic partner. In addition, there is no medical deductible. Medical benefits are provided from the first dollar, up to $100,000 of care, per covered injury.

WHAT FIREFIGHTERS & EMTS REALLY NEED

Because accidents are much more likely to result in injury, rather than death, CIRMA’s program was designed to provide fire fighters and EMTs the benefits they really need.

CIRMA & THE HARTFORD

CIRMA’s medical expense benefit limit is $100,000, higher than many other comparable policies. Covered illnesses include sudden heart and circulatory malfunction and contagious and infectious diseases.

After an injury, CIRMA’s program provides vocational retraining, workplace modification, and job placement services. Hospital indemnity, education benefit, and Beneficiary Assist® benefits are also included.

CIRMA’s Volunteer Firefighter Accident Insurance Program is provided at no additional direct cost by CIRMA to its Workers’ Compensation Pool members’ volunteer or paid personnel. This program is underwritten by the Hartford Fire Insurance Company of Hartford, Connecticut.

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"The Hartford" is The Hartford Financial Services Group, Inc. and its subsidiaries, including underwriting company Hartford Fire Insurance Company. Home Office is Hartford, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the underwriting company listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. This brochure explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability. (Policy 00-VOF-101051; Policy Form BSR-1400 (CT) and BSR-1300). For more information, please contact Fiona Porto, VP of Underwriting, at fporto@ccm-ct.org.
## Coverage for 2019-20 at a glance

### Who
- Volunteer and paid fire and rescue (EMT) personnel
- Trustees or Board of Directors members
- Trainees
- Junior and auxiliary members, “Good Samaritans” and deputized bystanders

### Benefits

#### Death Benefits
- Loss of life, accident/covered illness contracted on duty: $200,000
- Seat Belt Benefit (if killed while wearing a seatbelt): $20,000 (additional)
- Air Bag Benefit*: $20,000 (additional)
- Accelerated Benefit limit for a terminal condition (life expectancy of 12 months or less): $50,000
- Funeral Expense Benefit*: actual cost up to $2,000 limit
- Memorial Benefit*: $2,500 limit

#### Living Benefits — up to the amounts shown
- Dismemberment: $200,000 limit
- HIV Positive: $200,000 limit
- Para-, hemi-, tri-, quadra plegia: $200,000 limit
- Uniplegia*: $50,000 limit
- Cosmetic disfigurement from burns: $200,000 limit
- Family expenses during burn treatment: $5,000 limit
- Rehabilitative Employment Benefit - Vocational testing, training, workplace modification, prosthesis, and job placement: As approved

#### Disability Benefits — weekly
- Accident Total Disability: Up to $1,000
- Accident Partial Disability: Up to $1,000
- Permanent Total Disability: $75,000 lump sum
- Home/Auto modification for disability: $5,000 limit

#### Medical/Sickness Expense Benefits—no deductible!
- Illness, including sudden heart or circulatory malfunction: $100,000 limit
- Influenza, pneumonia, La Grippe: $100,000 limit
- Contagious and infectious diseases: $100,000 limit

#### Hospital** Indemnity
- Provides a benefit for confinement due to covered accident or covered illness: $60 per day up to 365 days

#### Education Benefit
- If any benefits are payable for loss of life under the Accidental Death and Dismemberment Catastrophic Loss Benefit due to the insured person’s death, we will pay an Education Benefit to the insured person’s eligible spouse and dependent children.

#### Beneficiary Assist®***
- Provides an insured person, eligible beneficiaries and immediate family members with 24/7 phone access unlimited, 24/7 phone access for help related to death. ie, legal advice, grief counseling, financial planning.

*New benefit for 2019-20 policy year.

**Hospital does not include a nursing or convalescent home, skilled nursing facility, a place for drug addicts or alcoholics, or a place for rest, custodial care, or care of the aged.

***Beneficiary Assist® is offered through The Hartford by ComPsych® Corporation. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time. Services may not be available in all states. Visit https://www.thehartford.com/employee-benefits/value-added-services for more information.

Please Note: All coverages are subject to the terms and conditions of the policy. CIRMA endeavors to accurately describe the benefits of this coverage in its literature.