

**CIRMA**  
2017-18

# Volunteer Firefighter Accident Insurance Program

## EXPANDED COVERAGE FOR VOLUNTEERS

All CIRMA Workers' Compensation pool member volunteer firefighters and EMTs, trainees, and auxiliary personnel, even deputized bystanders, are covered under this premier program. The definition of spouse includes domestic partner. There is no Actively-at-Work limitation, so that more volunteers can qualify for benefits.

In addition, volunteers serving on the board of directors or as trustees for volunteer emergency organizations are covered under the program. Coverage is also provided for "Good Samaritans" while they are assisting a volunteer rescue organization.

Volunteers on duty in emergency medical aircraft, such as Life Star

helicopters, are covered under the program.

## HIGHER LIMITS

CIRMA's Volunteer Firefighter Accident Insurance Program provides the financial protection and peace of mind your volunteers deserve. Living and Death Benefits are a full **\$200,000**. 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 YOUR VOLUNTEER FIREFIGHTERS REALLY NEED

Because accidents are much more likely to result in injury to the rescue worker, rather than death, CIRMA's program was designed to provide volunteers the benefits they *really* need.

CIRMA's medical expense ben-

efit 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 & THE HARTFORD<sup>1</sup>

CIRMA's Volunteer Firefighter Accident Insurance Program is **provided at no additional direct cost by CIRMA** to its Workers' Compensation Pool members' fire and rescue volunteers. This program is underwritten by the Hartford Life and Accident Insurance Company of Hartford, Connecticut.



<sup>1</sup>The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing company Hartford Life and Accident Insurance Company. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. (Policy 00-VP-850031; Policy Form PA 8682) For more information, please contact Steve Bixler, VP for Underwriting, at sbixler@ccm-ct.org.

# Coverage for 2017-18

at a glance

## Who

- ✓ Volunteer 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)
Accelerated Benefit limit for a terminal illness	\$50,000

### Living Benefits — up to the amounts shown

Dismemberment	\$200,000 limit
HIV Positive	\$200,000 limit
Para-, hemi-, quadra plegia	\$200,000 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

(Includes COLA (1/2 the % change of CPI or 3%, whichever is less.)

### Permanent Total Disability

Home/Auto modification for disability	\$75,000 lump sum \$5,000 limit
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### 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. \$5,000 per person per year

### Beneficiary Assist<sup>®\*\*</sup>

- 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.

\*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<sup>®</sup> is offered through The Hartford by ComPsych<sup>®</sup> 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.



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**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.