

# Volunteer Firefighter Blanket Accident Insurance Coverage

Effective 1/1/2012

**BENEFITS OVERVIEW: COVERAGE BY HARTFORD LIFE & ACCIDENT INSURANCE COMPANY | FACILITATED THROUGH HUB INTERNATIONAL NEW ENGLAND  
ENDORSED BY MMA RISK MANAGEMENT SERVICES**

HUB International New England, LLC | 299 Ballardvale Street | Wilmington MA 01887

## CLASS 1

### VOLUNTEER FIREFIGHTERS

- Volunteer members of the Organization
- Members of the Organization who may receive a nominal fee as a retainer
- Paid driver or employee of an ambulance, first aid or rescue squad not affiliated with a fire company
- Paid drivers or employees of the Organization
- Deputized bystanders who are not members of the Organization or any other voluntary firefighter organization, but have been deputized by the Fire Chief or other official of the Organization for an emergency

## CLASS 2

### JUNIOR FIREFIGHTERS

- Registered Junior Firefighters of the Organization

## CLASS 3

### AUXILIARY

- Members of the Firefighters Auxiliary of the Organization

WHO

WHEN

WHAT

- At a fire, traveling to or returning from a fire, at a fire drill, at a parade or at a test or trial of any firefighting Apparatus; or
- On an emergency call, going to or returning from an emergency call;
- At a drill, parade, or test or trial of any emergency Apparatus;
- Participating in, or attending as a volunteer member of the Organization, (but not as a paid driver or employee) any other regularly approved, sponsored activity of the Organization; or
- Riding on Organization Apparatus (including a private passenger automobile furnished by the Organization for the transportation of the Fire Chief or other official of the Organization) while traveling to or returning from a fire drill, a parade, or a test or trial of any firefighting Apparatus
- Participating in building construction and maintenance activities so long as they are fire department structures and the activity is an approved and sponsored activity of the Organization

- At a fire, traveling to or returning from a fire, at a fire drill, at a parade or at a test or trial of any firefighting Apparatus
- At a drill, parade, or test or trial of any emergency Apparatus;
- Participating in, or attending as a volunteer member of the Organization, (but not as a paid driver or employee) any other regularly approved, sponsored activity of the Organization; or
- Riding on Organization Apparatus (including a private passenger automobile furnished by the Organization for the transportation of the Fire Chief or other official of the Organization) while traveling to or returning from a fire drill, a parade, or a test or trial of any firefighting Apparatus
- Participating in building construction and maintenance activities so long as they are fire department structures and the activity is an approved and supervised activity of the Organization

- At a fire, traveling to or returning from a fire, at a fire drill, at a parade or at a test or trial of any firefighting Apparatus
- At a drill, parade, or test or trial of any emergency Apparatus;
- Participating in, or attending as a volunteer member of the Organization, (but not as a paid driver or employee) any other regularly approved, sponsored activity of the Organization; or
- Riding on Organization Apparatus (including a private passenger automobile furnished by the Organization for the transportation of the Fire Chief or other official of the Organization) while traveling to or returning from a fire drill, a parade, or a test or trial of any firefighting Apparatus
- Participating in building construction and maintenance activities so long as they are fire department structures and the activity is an approved and supervised activity of the Organization

- Accidental Death and Dismemberment Catastrophic Benefit-Principal Sum, \$50,000
- Accident Medical Expense Benefit-\$25,000 (\$500 deductible)
- Accident Total Disability Benefit-70% of average weekly wages or \$300 maximum, whichever is less; subject to a \$100 weekly minimum, maximum 260 weeks
- Accident Partial Disability Benefit-Up to 80% of Accident Total Disability Weekly Benefit; maximum 260 weeks
- Cost of Living Adjustment Benefit
- Rehabilitative Employment Benefit
- Permanent Total Disability Benefit-\$50,000 principal sum
- Heart or Circulatory Malfunction; Influenza, La Grippe and Pneumonia; Contagious, and Infectious Disease Benefit
  - Death-Principal Sum, \$50,000
  - Medical-Up to \$25,000 (\$500 ded.)
  - Total Disability-Up to \$300 wk/104 wks
- Cosmetic Disfigurement from Burns \$50,000; Family Expense Reimbursement (lodging and transportation)-\$5,000
- HIV Positive Benefit-\$50,000 principal sum
- Education Benefit- spouse \$5,000/yr max-dependent-\$5,000/yr max
- Accelerated Benefit Living Benefit Option-\$12,500
- Hospital Indemnity Benefit-\$15/day for up to 365 days
- Seat Belt Benefit-\$20,000

- Accidental Death and Dismemberment Catastrophic Loss Benefit-\$10,000
- Accident Medical Expense Benefit-\$10,000 (\$500 ded.)

- Accidental Death and Dismemberment Catastrophic Loss Benefit-Principal Sum, \$50,000
- Accident Medical Expense Benefit-\$25,000 (\$500 deductible)
- Accident Hospital Indemnity Benefit-\$15/day for up to 180 days

This brochure explains the general purposes of the coverage described, but in no way changes or affects any such coverage as actually issued on the policy for any insured.