

# Volunteer Firefighter Blanket Accident Insurance Coverage

Effective 1/1/2012



HUB International New England,



Maine Municipal Association

## Frequently Asked Questions

<b><u>QUESTION</u></b>	<b><u>ANSWER</u></b>
Does this Program cover Firefighters the same as Worker's Compensation?	<b>NO. This is Accident and Disability coverage for those times when firefighters are on duty and/or doing non-fire suppression duties; such as fundraising and parades. This coverage does not replace Workers Comp coverage.</b>
How long do I have to file a claim?	<b>Claims must be filed within 30 days.</b>
Are firefighters covered no matter what their age?	<b>No. There are certain limitations with regards to Heart or Circulatory Death &amp; Disability Benefits. (Refer to the policy for more details).</b>
Our small department has eight firefighters on the roster. Do I pay \$320.00 (\$40.00 x 8) for their coverage?	<b>NO. There is a minimum premium for this coverage of \$350.00. If the number surpasses eight, you would pay \$40.00 per firefighter.</b>
Our department has 15 Firefighters and 10 EMT's . Can I get coverage for the EMT's too?	<b>YES. This program is designed for Fire and Rescue Volunteers.</b>
Is there a cost for Junior Firefighters (Class II) and Auxilliary (Class III)?	<b>NO. The cost for these classes is built into the Class 1 calculation. The Fire Chief should maintain a current list of all classes during the policy period.</b>
Do I need to notify you if I have a Firefighter drop from the department roster and another is added during the policy period?	<b>NO. The application requires the number of firefighters on the roster upon application. The Chief should maintain the roster during the policy period and make changes to the number, if necessary, at renewal.</b>
If a Firefighter is on the roster of two departments and both departments have this coverage do both departments file a claim if s/he is injured?	<b>NO. Only the Department for which s/he is responding would file the claim.</b>
We have an individual who is not able to fight fires but goes on calls and drives the truck, lays hose or runs for water and food for the crew. Is he covered?	<b>YES. This individual is an Auxilliary member (Class III) and the cost for this class is built into the Class 1 calculation. The Chief should maintain a roster for Auxilliary and Junior members.</b>
Is there a waiting period before benefits can be collected from this Program?	<b>No. There is no waiting period from Date of Injury to collect covered benefits.</b>
If a rostered firefighter/rescue individual is injured, should I file a claim with Workers Compensation and this Program?	<b>Yes. Any claim should be filed immediately with both companies. Timely reporting is essential.</b>
If my department holds a sports event with a neighboring department as a fundraiser for our department, are the members covered? If the fundraiser is for another group?	<b>Yes. This program offers coverage while participating in, or attending as a member of the Organization in any regularly approved, sponsored activity of the Policyholder.</b>
Our Incorporated Fire Department receives a donation every year from the City to put up Christmas Lights and Holiday Flags. Are members covered for these activities?	<b>Yes. This program offers coverage while participating in, or attending as a member of the Organization in any regularly approved, sponsored activity of the Policyholder.</b>
If a self-employed firefighter has maximized his income tax deductions to the point where he shows almost no income earned during the past year, would the carrier rely strictly on the tax records? Or would they allow the injured firefighter to justify his net income through other documentation?	<b>The carrier relies strictly on the tax records; however, there is a \$100 minimum weekly disability benefit provided the claim is covered by the policy terms, conditions and exclusions.</b>

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