

# Volunteer Firefighter Blanket Accident Insurance Coverage

Effective 1/1/2025

## BENEFITS OVERVIEW:

COVERAGE UNDERWRITTEN BY HARTFORD FIRE INSURANCE COMPANY. HOME OFFICE IS HARTFORD, CT 06155.

FACILITATED THROUGH HUB INTERNATIONAL NEW ENGLAND LLC

ENDORSED BY MMA RISK MANAGEMENT SERVICES

HUB International New England, LLC | 300 Ballardvale Street | Wilmington, MA 01887

	CLASS 1 VOLUNTEER FIREFIGHTERS	CLASS 2 JUNIOR FIREFIGHTERS	CLASS 3 AUXILIARY
WHO	<ul style="list-style-type: none"> <li>Volunteer members of the Organization</li> <li>Members of the Organization who may receive a nominal fee as a retainer</li> <li>Paid driver or employee of an ambulance, first aid or rescue squad not affiliated with a fire company</li> <li>Paid drivers or employees of the Organization</li> <li>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</li> </ul>	<p>Registered Junior Firefighters of the Organization</p>	<ul style="list-style-type: none"> <li>Members of the Firefighters Auxiliary of the Organization</li> </ul>
WHAT	<ul style="list-style-type: none"> <li>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</li> <li>Going to, returning from, or on an Emergency Call;</li> <li>At a drill, parade, or test or trial of any emergency Apparatus;</li> <li>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</li> <li>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 or</li> <li>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</li> </ul>	<p>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</p> <p>At a drill, parade, or test or trial of any emergency Apparatus;</p> <p>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</p> <p>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</p> <p>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</p>	<ul style="list-style-type: none"> <li>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</li> <li>At a drill, parade, or test or trial of any emergency Apparatus;</li> <li>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</li> <li>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</li> <li>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</li> </ul>
WHEN	<ul style="list-style-type: none"> <li>Accidental Death and Dismemberment (AD&amp;D) Benefit-Principal Sum, \$50,000</li> <li>Accident Medical Expense Benefit - \$25,000 (\$0 deductible)</li> <li>Accident Partial Disability Benefit-Up to 80% of the Insured Person's average weekly wage/260 week max, includes Rehabilitative Employment Benefit</li> <li>Accident Total Disability Benefit- up to 70% of the Insured Person's average weekly wage or \$600 maximum, whichever is less; subject to a \$100 weekly minimum, 260 week max, includes Cost of Living Adjustment Benefit and Rehabilitative Employment Benefit</li> <li>Contagious and Infectious Disease -\$50,000 Disease Death Benefit, \$25,000 (\$0 deductible) Medical Expense, \$600 weekly/104 week max Disease Total Disability Benefit</li> <li>Cosmetic Disfigurement and Severe Burn Benefit \$50,000 max; Family Expense Reimbursement (lodging and transportation)-\$5,000</li> <li>Education Benefit- spouse \$5,000/yr max- dependent-\$5,000/yr max</li> <li>Funeral Expense Benefit-\$5,000</li> <li>Heart or Circulatory Malfunction-Death-Principal Sum, \$50,000, Medical, Up to \$25,000 (\$0 deductible), Total Disability Benefit \$600 weekly/104 week max</li> </ul>	<ul style="list-style-type: none"> <li>Accidental Death and Dismemberment (AD&amp;D) Benefit-Principal Sum, \$10,000</li> <li>Accident Medical Expense Benefit - \$10,000 (\$0 deductible)</li> <li>Funeral Expense Benefit-\$5,000</li> </ul>	<ul style="list-style-type: none"> <li>Accidental Death and Dismemberment (AD&amp;D) Benefit-Principal Sum, \$50,000</li> <li>Accident Medical Expense Benefit - \$25,000 (\$0 deductible)</li> <li>Funeral Expense Benefit -\$5,000</li> </ul>

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 Master Policy as issued to the policyholder.

THIS POLICY IS NOT A MEDICARE SUPPLEMENT POLICY.

THIS IS A LIMITED BENEFIT POLICY. IT PROVIDES BENEFITS FOR SPECIFIC LOSSES FROM ACCIDENT AND SICKNESS.

IT IS NOT INTENDED TO COVER ALL MEDICAL COSTS.

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CLASS 1 VOLUNTEER FIREFIGHTERS	CLASS 2 JUNIOR FIREFIGHTERS	CLASS 3 AUXILIARY
<ul style="list-style-type: none"><li>• HIV Positive Benefit-\$50,000 principal sum</li><li>• Hospital Indemnity Benefit-\$15/day for up to 365 days</li><li>• Influenza, La Grippe and Pneumonia Benefit</li><li>• Living Benefit-\$25,000</li><li>• Permanent Total Disability Benefit-\$50,000 principal sum</li><li>• Seat Belt and Airbag Benefit-Seat Belt \$20,000, Airbag \$5,000</li></ul>		

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