



# FIRE AND RESCUE PERSONNEL ACCIDENT INSURANCE

*An exclusive CIRMA member Value+ coverage enhancement*

## COVERAGE YOU CAN COUNT ON

Bad things can happen to good people--including our local heroes. That's why our program is uniquely suited to provide fire and rescue (EMT) personnel the protections they need if they experience an accident while performing their duties. This highly-specialized insurance solution delivers the financial protection and peace of mind our local community heroes deserve.

## VALUE BEYOND TRADITIONAL WC BENEFITS

- There is no medical deductible
- Medical expense benefit limit is \$100,000, higher than many other comparable policies
- Living and Death Benefits feature a full \$200,000

- Program definition of spouse includes domestic partner
- Vocational retraining, workplace modification, and job placement services
- Beneficiary Assist®\* is included as a value-added service
- Hospital Indemnity Insurance and Education Benefits are also included

## PROTECTING THOSE WHO PROTECT OUR COMMUNITIES

CIRMA's Workers' Compensation pool members benefit from this exclusive coverage enhancement.

Individuals who are eligible for this program include:

- Volunteer and paid fire fighters
- Rescue personnel (EMTs)

- Trainees
- Auxiliary personnel
- Deputized bystanders
- Members of boards of directors or trustees of volunteer emergency organizations
- Good Samaritans assisting a fire service organization

## AVAILABLE THROUGH CIRMA AND THE HARTFORD<sup>1</sup>

This program is underwritten by the Hartford Fire Insurance Company of Hartford, Connecticut.



**Contact your CIRMA representative to learn more about program details.**

*\*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.*

<sup>1</sup> The Hartford Financial Services Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Fire Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at [www.TheHartford.com](http://www.TheHartford.com). 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. Please refer to the policy for details on exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. Benefits are subject to state availability. (Policy 00-VOF-101051; Accident Form Series includes BSR-1300, BSR-1500 or state equivalent.) 2267 NS (07/22)

CIRMA.org

Connecticut Interlocal Risk Management Agency  
545 Long Wharf Drive, 8th Floor, New Haven, CT 06511



# Exclusive CIRMA Member Coverage Enhancements

All of the benefits are payable due to a Covered Accident, unless otherwise specified in the Policy.

## DEATH BENEFITS

Accidental Loss of life, accident/covered illness contracted on duty	\$200,000	
Seat Belt Benefit	\$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	1% of the Accidental Death Principal to a max of \$5,000	
Memorial Benefit	\$2,500	limit
Heart or circulatory malfunction	\$200,000	limit
Influenza, pneumonia, La Grippe	\$200,000	limit
Contagious and infectious diseases	\$200,000	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	% of \$200,000	limit per schedule
Home/Auto modification for disability	\$5,000	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

<b>Accident Total Disability</b>	up to \$1,000	weekly, 260 weeks max
	(Includes COLA (½ the % change of CPI or 3%, whichever is less.))	
<b>Accident Partial Disability</b>	up to \$1,000	weekly, 260 weeks max
	(Includes COLA (½ the % change of CPI or 3%, whichever is less.))	
<b>Total Disability</b>		
Heart or circulatory malfunction	up to \$1,000	weekly, 104 weeks max
Influenza, pneumonia, La Grippe	up to \$1,000	weekly, 104 weeks max
Contagious and infectious diseases	up to \$1,000	weekly, 104 weeks max

## DISABILITY BENEFITS — lump sum

<b>Permanent Total Disability</b>	\$75,000	lump sum
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## MEDICAL EXPENSE BENEFITS — no deductible!

Accident Medical Expense	\$100,000	limit
Heart or circulatory malfunction	\$100,000	limit
Influenza, pneumonia, La Grippe	\$100,000	limit
Contagious and infectious diseases	\$100,000	limit

## VISION IMPAIRMENT BENEFIT

Loss of Sight	% of \$200,000	limit per schedule
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## CRITICAL INCIDENT

Counseling Benefit	\$150	up to 10 sessions
Team Benefit	\$2,500	limit

## HOSPITAL\*\* INDEMNITY

- Provides a benefit for confinement due to covered accident or covered illness.	\$60	per day up to 365 days
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## 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.	actual cost up to \$5,000	per person per year
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## 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 i.e., legal advice, grief counseling, financial planning.		
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\*\* Hospital does not include a nursing or convalescent home, a skilled nursing facility, an alcohol or drug treatment facility, a place of rest, custodial care, or care for the aged.

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