



FIRE AND RESCUE PERSONNEL PARTICIPANT 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
- Living and Death Benefits feature a full \$200,000

- Program definition of spouse includes domestic partner
- Vocational training, workplace modification, and job placement services
- Ability Assist®* is included as a value-added service
- Hospital Indemnity Benefit 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 CII THE HARTFORD¹

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



Contact your CIRMA representative to learn more about program details.

**Ability 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 vary and may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/beyond-insurance> for more information.*

¹ The Hartford Insurance 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. 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. Not available in all states. (Policy 00-VOF-101051; Blanket Accident Form Series includes BSR-1300, BSR-1500 or state equivalent.) 2267 NS (03/26)

Exclusive CIRMA Member Coverage Enhancements

Benefits are only payable as a result of a Covered Accident, unless otherwise specified in the Policy.

DEATH BENEFITS

Loss of Life due to Accident	\$200,000	
Loss of Life due to covered disease contracted on Emergency Duty	\$200,000	
Seat Belt Benefit	\$20,000	(additional)
Airbag Benefit	\$20,000	(additional)
Living 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	% of \$200,000	limit per schedule
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

Accident Total Disability	up to \$1,000	weekly, 260 weeks max
	(Includes COLA (½ the % change of CPI or 3%, whichever is less.))	
Accident Partial Disability	The Partial Disability Weekly Benefit Amount Payable is based on the following calculation, (A divided by B) x C = D	260 weeks max

A = The Insured Person's Average Weekly Wage less his or her Current Weekly Earnings.

B = The Insured Person's Average Weekly Wage.

C = The Weekly Benefit payable if the Insured Person was otherwise Totally Disabled.

(Disregard all other income from any employer or for any work when determining this figure).

D = The Partial Disability Weekly Benefit Amount payable.

For Partial Disability of less than one week, one-seventh of the Partial Disability Weekly Benefit Amount will be payable per day.

Total Disability

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

Permanent Total Disability	\$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 BENEFIT

- 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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ABILITY 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.