



# 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

- As a valued CIRMA Member, this coverage enhancement is provided at no additional direct cost to you
- 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
- Hospital indemnity, education, and Beneficiary Assist® 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.**

<sup>1</sup>The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including underwriting company Hartford Fire Insurance Company. Home Office is in Hartford, CT. 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 Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability. (Policy 00-VOF-101051; Policy Form BSR-1400 (CT) and BSR-1300) 2267 NS (07/21)

# Exclusive CIRMA Member Coverage Enhancements

## DEATH BENEFITS

Loss of life, accident/covered illness contracted on duty	\$200,000	
Seat Belt Benefit (if killed while wearing a seatbelt)	\$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	actual cost up to \$2,000	limit
Memorial Benefit	\$2,500	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	\$200,000	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
Accident Partial Disability	Up to \$1,000

(Includes COLA (½ the % change of CPI or 3%, whichever is less.))

## PERMANENT TOTAL DISABILITY

Home/Auto modification for disability	\$75,000	lump sum
	\$5,000	limit

## MEDICAL/SICKNESS EXPENSE BENEFITS — no deductible!

Illness, including sudden 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, skilled nursing facility, a place for drug addicts or alcoholics, or a place for rest, custodial care, or care of the aged.

\*\* 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.