



# VFIS<sup>®</sup> ACCIDENT AND SICKNESS PROGRAM

## CANADIAN COVERAGE OVERVIEW



### WHO IS COVERED?

All classes of members, including:

- Volunteers, including Paid-on-Call
- Part-Time Paid Members (25 hours per week or less)
- Junior Members
- Members in training
- Auxiliary Members
- Commissioners, Directors and Trustees
- Deputized Bystanders (during participation in emergency)
- Non-Members asked by the organization or auxiliary to assist
- Administrative Personnel (Paid Employees who do not train for or respond to emergencies)

OPTIONAL: Career Members - Paid Employees (25 hours per week or more)

### WHEN DOES COVERAGE APPLY?

For Injuries and Illnesses sustained while participating in normal duties such as:

- Emergency Response (Fire and EMS)
- Classroom Training and Training Exercises
- Meetings and Conventions
- Firematic Events or Contest
- Fundraising for Policyholder
- Official Functions intended to further the Policyholder's business, (e.g., installation dinners)
- Travel to and from all normal duties
- Authorized Public Safety Events
- Administrative and Maintenance Duties



## DEATH BENEFITS

- Death due to Injury or Illness
- Heart attack or stroke within 48 hours of emergency response or training
- Seat Belt
- Safety Vest
- Military
- Dependent Child and Education (per dependent child)
- Spousal Support and Education
- Memorial Benefit (paid to department)
- Dependent Elder (per dependent elder)
- Repatriation

## OPTIONAL COVERAGES

- Off-Duty Member and Eligible Dependents Benefits

**IMPORTANT FOR ALL DEATH BENEFITS:** Keep current, properly completed beneficiary forms in your organization's file. Death benefits are paid to those listed on the most recent form or, if not designated, according to the policy terms. An annual review is recommended due to life changes (marriage, divorce, death, etc.). Beneficiary forms are available at [vfiscanada.com](http://vfiscanada.com).

## LUMP SUM LIVING BENEFITS

- Accidental Dismemberment and Paralysis
- Permanent Impairment:
  - Injury, Illness, Vision and Heart
- Cosmetic Disfigurement Resulting From Burns
- HIV Positive
- Cancer Benefit

All of the lump sum benefits listed above are in addition to medical expense benefits or disability income benefits payable under the policy.



## MEDICAL EXPENSE BENEFITS

Medical Expenses – Such as:

- a. medical, hospital or surgical treatment;
- b. home health care;
- c. nursing services prescribed and monitored by a physician;
- d. Postexposure Prophylaxis Protocol (PEP) treatment, when such treatment is advised by the attending physician;
- e. infectious disease screening test(s); and
- f. postexposure preventive inoculations as a result of participation in a Covered Activity

Cosmetic Plastic Surgery - In addition to medical expense benefit

Post-Traumatic Stress Disorder

Critical Incident Stress Management Expense Reimbursement

Family Expense Benefit

Family Bereavement and Trauma Counseling

## OTHER BENEFITS

- Felonious Assault
- Home Alteration and Vehicle Modification

## OPTIONAL BENEFITS

- Weekly Hospital Benefit
- First Week Total Disability Benefit
- Coordinated 28-Day Total Disability Benefit
- Extended Total Disability Benefit (520 weeks)\*
- Weekly Injury Permanent Impairment COLA\*
- Long-Term Total Disability COLA\*
- Special Events Benefit Rider – Coverage for unique events held by the organization
- Organized Team Sports Rider - To cover sanctioned league sports\*

\*OPTIONAL FOR CAREER MEMBERS

## WEEKLY INCOME BENEFITS

### TOTAL DISABILITY

- First 28 Days - Benefit selected paid regardless of other sources of income.
- After 28 Days – Benefit equals:
  - Pre-disability wages less other income benefits paid or payable
  - Up to benefit amount selected
- Cost of Living Adjustment (COLA):
  - Benefit increases each July 1, after 52 consecutive weeks of disability
  - 5% minimum – 10% maximum increase (per CPI)
- Total Disability Benefit Periods:
  - Basic: 260 Weeks
  - Extended: 520 Weeks
  - Long Term: to age 70

### PARTIAL DISABILITY

- First 28 Days – 50% of benefit selected paid regardless of other income.
- After 28 Days - Benefit equals:
  - Pre-disability wages less other income benefits paid or payable
  - Up to benefit amount selected
  - Maximum benefit period 52 weeks

## OCCUPATIONAL RETRAINING BENEFIT

- Pays for occupational retraining if the Insured becomes Permanently Totally Disabled and we agree to a rehabilitation program.

## WEEKLY INJURY PERMANENT IMPAIRMENT\*

- Income benefit payable for life with 50% or greater impairment rating.
  - Paid in addition to any benefit paid or payable under the policy
  - Payable even if the Member returns to work in any job

\*Optional for career members

## EDUCATION AND TRAINING

- Fire/EMS and Vehicle Operations
- ESO Administration
- Risk Control Articles
- Safety Flyers, Posters and More
- Many Free Services to VFIS Clients



## EXCLUSIONS

Insurer will not cover any loss caused by or resulting from:

- 1) suicide or any attempt at it, or intentionally self-inflicted injuries;
- 2) injuries that happen while flying except:
  - a) as a passenger on a commercial aircraft; or
  - b) a passenger on any aircraft while taking part in a Covered Activity;
- 3) injuries that happen while flying as a crew member, or during parachute jumps from the aircraft;
- 4) war or any act of war, whether declared or undeclared;
- 5) mental or emotional disorders, except as specifically provided for covered Post-Traumatic Stress Disorder;
- 6) treatment of alcoholism or drug addiction and any complications arising therefrom, except loss caused by Injury sustained during and resulting from a Covered Activity;
- 7) illness, except as provided by the policy;
- 8) military service of any province or country;
- 9) cancer, except as provided by the Cancer Benefit

# Insuring Canada's Heroes Since 1991

Please Contact Us:

Underwritten by:  
AIG Insurance Company of Canada  
Canadian Head Office  
120 Bremner Boulevard, Suite 2200  
Toronto, ON M5J 0A8



145 Wellington Street West, Suite 209 | Toronto, ON M5J1H8  
800.461.8347 | Fax: 855.558.0014 | [vfiscanada.com](http://vfiscanada.com)