



VFIS

24 Hour (Off Duty) Coverage

Member Only Benefits

- Accidental Death & Dismemberment = Principal Sum
- Paralysis is 2 time's Principal Sum & Uniplegia is 100% of Principal Sum
- Vision Impairment
- Seat Belt is 15% of Principal Sum
- Up to \$20,000 Repatriation Benefit
- Up to \$20,000 Rehabilitation Benefit
- Up to \$5,000 Day Care Benefit (per child up to max 4 years)
- Up to \$5,000 Education Benefit (per child up to max 4 years)
- Up to \$20,000 Spousal Occupational Benefit
- Up to \$20,000 Home Alteration & Vehicle Modification Benefit
- Up to \$20,000 Family Transportation Benefit
- Up to \$5,000 Funeral Expense
- Up to \$5,000 Bereavement Benefit
- Up to \$15,000 Identification Benefit
- Up to \$10,000 Psychological Therapy
- Coma Benefit is 1% of Principal Sum paid per month (Max 100 payments)
- \$10,000 Parental Care Benefit
- Felonious Assault Benefit is 10% of AD&D Benefit
- Total Disability Benefits
 - 7 Day Waiting Period
 - Payable up to 104 Weeks
 - Non Income Earners receive \$100/wk for 13 weeks

Family Benefits

The amount of coverage for your family depends on your family status at time of loss.

<u>Family Status at Time of Loss</u>	<u>AD&D=Principal Sum</u>
Spouse Only (no children)	60%
Child/ren Only (no spouse)	20%
Spouse & Child/ren	50% Spouse & 15% Child/ren

- Accidental Death Benefit (Amount depends on chart above)
- Accidental Dismemberment (Amount depends on chart above)
- Paralysis is 2 times the Death Benefit (Amount depends on chart above)
- \$5,000 Day Care Benefit (per child up to max 4 years)
- \$20,000 Home Alteration and Vehicle Modification
- \$20,000 Repatriation Benefit
- 15% Seat Belt Benefit
- \$5,000 Funeral Expense
- \$15,000 Identification Benefit
- \$10,000 Psychological Therapy
- \$100/wk Accident Weekly Disability for Spouse Only
 - * 7 day waiting period payable on day 8
 - * Payable up to 13 weeks

At VFIS, we have developed a comprehensive 24 Hour (Off Duty) package to help protect both volunteer firefighters and their families from financial hardship resulting from accidental death, dismemberment or accidental injuries that occur outside of fire department covered activities and duties.

VFIS

Suite 209 • 145 Wellington Street West

Toronto, Ontario M5J 1H8

Phone: 1-800-461-8347 • Fax: 855-558-0014