



ACCIDENT & SICKNESS COVERAGE OVERVIEW

Canada

Protecting your crew as they protect their community is critical to the success of your organization. VFIS Accident & Sickness (A&S) policies provide crucial benefits to address gaps and complement Workers' Compensation. Coverage is provided for Injury and Illness when members are performing the normal duties of the organization.

Who is Covered?

All classes of members, including:

- Volunteers, including Paid On-Call
- Part-time Paid Members
(average less than 25 hours weekly)
- 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 averaging 25 hours or more weekly)

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 Contests
- Fundraising for Policyholder
- Official functions intended to further the Policyholder's business, (e.g. installation dinners)
- Travel to and from 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

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.

LUMP SUM LIVING BENEFITS

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

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

WEEKLY INCOME BENEFITS

Total Disability

- First 28 Days - Benefit selected paid regardless of other sources of income.
 - » Includes Total Disability resulting from Post-Traumatic Stress Disorder
 - » Includes Total Disability resulting from Life-Threatening Cancer
- 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
 - » See policy for maximum benefit period

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

MEDICAL EXPENSE BENEFITS

- Medical Expenses
- 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
 - Special Events Benefit Rider – Coverage for unique events held by the organization
 - Extended Total Disability Benefit (520 weeks)*
 - Weekly Injury Permanent Impairment COLA*
 - Long-Term Total Disability COLA*
 - Organized Team Sports Rider - To cover sanctioned league sports*
- * OPTIONAL FOR CAREER MEMBERS

OFF DUTY MEMBER/ELIGIBLE DEPENDENTS OPTIONAL BENEFITS (INJURY ONLY)

- Accidental Death
- Accidental Dismemberment
- Weekly Accident Income
- Other Benefits

EXCLUSIONS

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

- Suicide or any attempt at it, while sane or insane
- Intentionally self-inflicted Injuries, while sane
- Injuries that happen while flying except:
 - » As a passenger on a commercial aircraft
 - » As a passenger on any aircraft while taking part in a Covered Activity
- Injuries that happen while flying as a crew member or during parachute jumps from the aircraft
- War or any act of war, whether declared or undeclared
- Mental or emotional disorders, except as specifically provided for covered Post-Traumatic Stress Disorder
- Treatment of alcoholism or drug addiction and any complications arising therefrom, except loss caused by Injury sustained during and resulting from a Covered Activity
- Illness, except as provided by the policy
- Military service of any province or country
- Cancer, except as provided by the Cancer Benefit

EDUCATION AND TRAINING

- Fire/EMS and Vehicle Operations
- ESO Administration
- Risk Control Articles
- Safety Flyers, Posters and More
- VFIS University - vfisu.com
- Don't Risk It! Podcast

Contact us today!

145 Wellington Street West, Suite 209 | Toronto, ON M5J 1H8
800.461.8347 | f: 855.558.0014 | vfiscanada.com



Underwritten by:

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

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This is only a brief description of the coverage(s) available under policy series CAN502002 and CAN512002. The Policy contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern. All insurance products are provided by AIG Insurance Company of Canada. Products or services may not be available in all countries, states or provinces, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties.