

# Education and Training



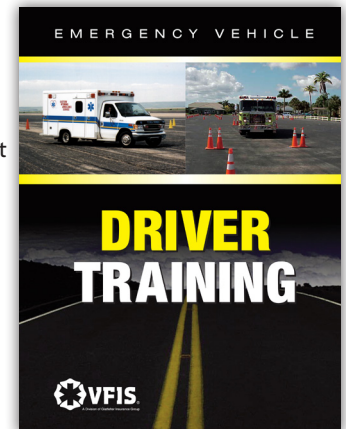
Every year, nearly 100 deaths and 100,000 injuries occur to firefighters during training or on actual emergency calls. VFIS provides our clients with quality programs to keep up with new equipment and techniques. Our customers benefit from these programs, which are available at little or no cost. Many of these VFIS programs are available throughout Canada. If you are not a VFIS customer, **WHAT ARE YOU GETTING FOR THE PREMIUMS YOU ARE PAYING?**

The VFIS Education and Training team is staffed by active emergency service personnel ready and willing to answer your questions. Our Education and Training staff has more than 400 years of combined emergency service experience.

## EDUCATIONAL MATERIALS

VFIS offers a wide range of valuable educational resources, including books, CD-ROMs, posters, PowerPoint Presentations and videos. Each program is accompanied by appropriate print and/or video materials.

From training to troubleshooting, VFIS helps emergency service organizations become better prepared for every call, reducing the risk of injury or loss to the people they serve, the property they protect and their most valuable asset — the members. This is why VFIS is the largest insurance provider in Canada with approximately 2,000 fire departments insured. Call (800) 233-1957 for additional information or place your order online. Most items ship within one week. Visit our Web site at [www.vfiscanada.com](http://www.vfiscanada.com).



DRIVER TRAINING

PATIENT HANDLING

INTERSECTION SAFETY

INFECTIOUS DISEASE

HIGHWAY SAFETY

RISK MANAGEMENT

HARASSMENT AND  
DISCRIMINATION  
PREVENTION

EMERGENCY VEHICLE RE-  
SPONSE SAFETY

FIREFIGHTER SAFETY

PATIENT CARE  
DOCUMENTATION

ROLLOVER PREVENTION

DISTANCE LEARNING



145 Wellington Street West • Toronto, Ontario M5J 1H8 • 1.800.461.8347 • [Canada@vfis.com](mailto:Canada@vfis.com)

# Why Choose VFIS Accident & Sickness Coverage?



Since 1991, VFIS has been protecting Canada's Heroes (fire and emergency service personnel) with Accident and Sickness benefits.



We protect emergency responders in every Province, insuring approximately 2,000 departments.



More than 99% of emergency service organizations have experienced little or no change in pricing at renewal due to claims for the past five years.



VFIS provides stability, having underwritten its Accident and Sickness benefits with AIG Insurance Company of Canada for more than 20 years.



Our Claims Department is staffed with experienced bilingual Claim Handlers who have provided expedient claim service since 1991.



## Coverage Highlights

- Accidental Death, Dismemberment, Paralysis, Impairment and Cosmetic Disfigurement do not contain restrictive time frames from the date of the Covered Activity.
- VFIS provides an extra 50% of the Principal Sum on the above benefits when caused by Felonious Assault.
- VFIS provides a guaranteed Heart & Circulatory Benefit when death or disability occurs during the Covered Activity.
- When life threatening cancer is diagnosed and is covered by Provincial Workers' Compensation, VFIS includes a \$5,000 Cancer Benefit without purchasing a separate policy.
- When Injury Permanent Impairment results in 50% or greater impairment, benefits are provided for life!
- Heart Impairment Benefits can be provided up to 125% of the Principal Sum.
- Weekly Income benefits are selected by the fire department and guaranteed for the first 28 days without coordination with other benefits.
- VFIS offers Weekly Income benefits for 10 years without any change in the definition of occupation.

## Why Choose Optional OFF DUTY Benefits?

- Provides Accidental Death, Dismemberment and Income benefits for designated (rostered) members for Off-Duty Injuries.
- No minimum premium required to obtain the 24-hour coverage.
- VFIS provides an additional 10% of the death benefit when death is caused by Felonious Assault.
- Provides Weekly Income for a covered Off-Duty Injury after a seven day waiting period, for up to 104 weeks at a minimum of \$100 a week.

## Why Choose Optional SPOUSE AND DEPENDENT Benefits?

- Provides Accidental Death, Dismemberment and other benefits for Eligible Dependents.
- Paralysis (Quadriplegia, Paraplegia or Hemiplegia) benefits are provided for twice the Accidental Death and Dismemberment Principal Sum for Eligible Dependents.
- Includes a Spousal Total Disability benefit in the amount of \$100 per week for a covered Injury.

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This flyer is only a brief illustration of our program and may contain unintentional inaccuracies, or coverages not included in our quotations. You must refer to the actual insurance policy for a description of coverages, exclusions and conditions. Specimen policies are available for review and analysis.