

# On Duty Enhanced Coverage

**This brochure provides an abbreviated description of the benefits available. For a complete description of the coverage, please refer to your municipality’s specific copy of your policy. If any conflict arises between the content of this brochure and the master group policy, the terms of the master group policy will govern in all cases.**

**Eligible Participants** means any officially designated member of a Policyholder while acting as: a volunteer member; any junior member or member in training; any commissioner, director, trustee or other similar position associated with the Policyholder; any bystander deputized at the time of the emergency by an official of the Policyholder to assist in an emergency, but only during the actual emergency; any auxiliary member and any non-member who is requested to participate by the auxiliary or Policyholder.

**Scope of Coverage Covered Activity** – means any activity, including travel directly to and from such activity, which is a normal duty of an Insured Person, including any: emergency response for fire suppression and rescue or emergency medical activity; training exercise which simulates an emergency and where active physical participation is required; Firematic Events or Contests; class room training fund-raising activities including athletic activities solely for the purpose of raising funds for the Policyholder or other non-profit organization when such fund- raising is performed as an activity of the Policyholder and all other authorized activities of the fire department including Good Samaritan Acts.

**Exclusions** This policy will not cover any loss caused by or resulting from the following: suicide or any attempt at it, while sane or insane; or intentionally self inflicted injuries while sane; 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; injuries that happen while flying as a crew member, or during parachute jumps from the aircraft; service as a member of the armed forces of any nation, or loss resulting from enemy action 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 state, province or country. Alberta Municipalities members have six On Duty plan choices. Please refer to the plan specific to your municipality.

	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
<b>Principal Sum</b>	\$50,000	\$75,000	\$100,000	\$200,000	\$300,000	\$400,000
<b>Paralysis</b>	\$100,000	\$150,000	\$200,000	\$400,000	\$600,000	\$800,000
<b>Seat Belt</b>	\$12,500	\$18,750	\$25,000	\$50,000	\$75,000	\$100,000
<b>Medical</b>	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
<b>Disability Max</b>	\$1,000/wk	\$1,000/wk	\$1,000/wk	\$1,000/wk	\$1,000/wk	\$1,000/wk
<b>Premium/yr</b>	\$412	\$640	\$929	\$1,002	\$1,234	\$2,529



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## DEATH BENEFITS

**Injury or Loss of Life** Death benefits are paid when a member dies as a result of an injury or illness while performing a Covered Activity.

**Injury** means accidental bodily injury sustained by the Insured Person: (1) during and resulting from an Insured Person's participation in a specific Covered Activity while coverage under the policy is in force as to the Insured Person; (2) which directly (independent of sickness, disease, mental incapacity or any other cause) causes a loss to the Insured Person; and (3) which is not otherwise defined as an Illness. The term Injury includes, but is not limited to, hernia, back strain or sprain, heat exhaustion, and over-exertion. The term Injury, for the purposes of this policy, shall not include human immunodeficiency virus (HIV), acquired immune deficiency syndrome (AIDS) or AIDS related complex (ARC), or any heart or circulatory malfunction.

**Illness** means any disease, sickness, or infection of an Insured Person while coverage under the policy is in force as to the Insured Person. The Illness must: (1) manifest itself during a specific Covered Activity with the result that the Insured Person interrupts his or her participation in such Covered Activity in order to receive immediate medical treatment; or (2) directly result from participation in a Covered Activity and also result in the Insured Person receiving medical treatment within 48 hours of participation in such Covered Activity. The requirement that medical treatment be received within 48 hours is waived for Infectious Diseases. Medical treatment means treatment by a Physician or at a Hospital for the Illness.

**Seat Belt Benefit** If a member dies while wearing a properly fastened seatbelt at the time of a motor vehicle accident, which caused death, 25% of the Principal Sum will be paid to the beneficiary.

**Dependent Benefit** If a member dies, each surviving dependent child will automatically receive \$10,000

**Spousal Support Benefit** If a member dies, the surviving spouse will automatically receive \$5,000

**Memorial Benefit** If a member dies, the policyholder will automatically receive a lump sum of \$2,500. This benefit can be used at the discretion of the fire department.

**Repatriation** When loss of life occurs outside 50 kms, expenses will be paid for shipment of the body to the city of residence. Expenses not to exceed \$15,000.

## LUMP SUM LIVING BENEFITS

(all lump sum benefits are paid in addition to medical and disability income benefits)

**Accidental Dismemberment** A lump sum benefit will be provided to the member when a loss incurs which is indicated in the accidental dismemberment table. Hearing loss is also part of this table. See policy for breakdown of percentages. Para, Quadra and Hemi Plegias pay 2 times the principal sum.

**Vision Impairment** If a member has an accident causing permanent vision impairment, we will pay a lump sum



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**Injury, Illness & Heart Permanent Impairment** If injury results in a permanent physical impairment, we will pay a % of the principal sum depending on the severity of the impairment up to 100%. For illness, if after collecting disability for 5 years, we will pay the % of the principal sum up to 100% and for Heart, if after collecting disability for 26 weeks, we will pay the % of principal sum depending on the severity of the impairment caused to the left ventricular valve up to 125%.

**Cosmetic Disfigurement from Burns** If injury results due to full thickness burns, the policy will pay a percentage of the principal sum depending on the area of the body burned.

**HIV Positive Benefit** If a member contract HIV as a direct result of a Covered Activity, we will provide a lump sum benefit to the member. The lump sum amount is equal to the Infectious Disease principal sum.

**Cancer Benefit** We will pay \$2,000 upfront, when covered by workers compensation and cancer first diagnosed while policy in force.

**Felonious Assault Benefit** If a felonious act causes a loss under the Accidental Death, Dismemberment, Burn, Vision or Illness, Injury or Heart Impairment, we will pay an additional 50% of the principal sum.

## WEEKLY INCOME and MEDICAL BENEFITS

**Total Disability** If injury or illness to an Insured Person results in total disability, the policy will guaranteed to pay the weekly income benefit for the 1st 28 days or 4 weeks listed, which is \$300/wk. If total disability continues beyond the 1st 28 days or 4 weeks, the policy will pay lessor of the weekly benefits shown or 100% of the insured person's pre-disability gross average weekly wage. It is at this time, we coordinate payments from all other sources including workers compensation, if they exist. The policy will never pay less than the minimum benefit selected, which is \$100/wk. Policy pays up to 520 weeks (10yrs).

**Extending the 1st 28 Day Disability to include PTSD** Is payable to an Insured Person for the first 28 days if they suffer a traumatic incident during a covered activity and they receive professional PTSD treatment which results in total disability.

**Extending the 1st 28 Day Disability to include Life Threatening Cancer** Is payable to an Insured Person for the first 28 days if they are diagnosed with a life-threatening cancer which results in total disability.

**Partial Disability** Is payable when an insured person is unable to perform one or more, but not all, of the material and substantial duties of his or her regular occupation. The policy will pay similar to Total Disability in the same time frame, but using 50% of the insured person's pre-disability gross average weekly wage. The policy will not exceed the maximum listed in the schedule and will never pay less than the minimum listed in the Schedule of Benefits. The Partial Disability benefit is payable up to 52 weeks.

**Cost of Living** After the 1st year, the disability is increased by the consumer price index

**Transition Benefit** While on Total Disability, the firefighters job was terminated, we will pay an additional 26 weeks of disability.

**Occupational Retraining Benefit** If an injury or illness causes permanent total disability, the policy will pay for job related retraining up to \$20,000. The benefit is paid if the member decides to enroll in an institution of higher learning and pays for tuition, books and training materials.



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**Home Alteration & Vehicle Modification** If an insured sustains injuries under the accidental dismemberment or permanent physical impairment benefit and is now required to be wheel chair ambulatory, this benefit will pay for the one time cost of alterations, up to \$15,000 to the members home or vehicle to make them wheel chair accessible.

**Family Expense** The policy will pay a per day benefit based on whether it is Hospital Confinement (\$100/day) or Out Patient Therapy (\$50/day). Confinement must occur at least 3 or more days, & benefit is payable retroactive to first day.

**Blanket Medical Expense** The policy will pay for reasonable and customary expenses up to \$25,000 in excess of any provincial plan or workers compensation benefits.

**Critical Incident Stress Management** The policy will pay for reasonable expenses incurred by a CISM team for transportation, meals and lodging within 60 days of an Emergency Duty up to benefit amount.

**Post Traumatic Stress Disorder** The policy will pay for reasonable expenses, if a traumatic incident occurred, an insured person requires hospital or medical treatment for a post traumatic stress disorder. Expenses up to \$10,000.

**Cosmetic/Plastic Surgery** The policy will pay for reasonable expenses, if an insured person requires skin grafting or plastic surgery due to an injury for which medical expense benefits are paid or payable.

