

If NA appears for the On Duty or Off Duty Coverage this means Not Applicable and No Coverage in effect.

On Duty-Schedule of Coverage	Amount	Benefit Duration
Loss of Life Benefits:		
Accidental Death Benefit	\$150,000	
Seat Belt Benefit	\$37,500	
Safety Vest Benefit	\$37,500	
Military Death Benefit	\$15,000	
Illness Loss of Life Benefit	\$150,000	
Dependent Child Benefit	\$30,000	
Spousal Support Benefit	\$15,000	
Memorial Benefit	\$5,000	
Dependent Elder Benefit	\$5,000	
Repatriation Benefit	\$20,000	
Lump Sum Benefits:		
Accidental Dismemberment Benefit	\$150,000	
Quadra, Para, Hemiplegia (Paralysis)	\$300,000	
Vision Impairment	\$150,000	
Home Alteration & Vehicle Modification	\$50,000	
Injury Permanent Impairment Benefit	\$150,000	
Illness Permanent Impairment Benefit	\$150,000	
Heart Impairment Benefit	\$150,000	
Cosmetic Disfigurement (Burns) Benefit	\$150,000	
HIV Positive Benefit (100% Paid Upfront)	\$150,000	
Felonious Assault Benefit	\$75,000	
Cancer Benefit	\$7,500	
Weekly Income Benefits:		
Total Disability Weekly Income 1st 28 Days	\$1,000	
Total Disability Weekly Income After 1st 28 Days	\$1,000	260 Weeks
Total Disability Minimum Weekly Amount	\$250	260 Weeks
Partial Disability Weekly Income 1st 28 Days	\$500	
Partial Disability Weekly Income After 1st 28 Days	\$500	52 Weeks
Partial Disability Minimum Weekly Amount	\$125	52 Weeks
Transition Benefit	\$1,000	26 Weeks
Occupational Retraining Benefit Maximum	\$20,000	
Medical Expense Benefits:		
Medical Expense Maximum	\$2,500	
Cosmetic/Plaster Surgery Maximum	\$25,000	
Post Traumatic Stress Disorder Maximum	\$25,000	
Critical Incident Stress Management Max	\$25,000	
Family Expense Benefit (Out \$50/day In \$100/day)	\$100	26 Weeks
Family Bereavement & Trauma Benefit	\$1,000	
Weekly Permanent Physical Impairment Benefit	\$1,000	Life Time
Optional Benefits:		
Weekly Hospital Indemnity Benefit	NA	52 Weeks
Extended Total Disability for 10 years (Accident & Illness)	\$1,000	520 Weeks
Extended Total Disability to Age 70 (Accident & Illness)	NA	Up to Age 70

Accident & Sickness *On Duty Only*

RD of Fraser & Fort George FD

Policy Number: VFP 9020450

GENERAL INFORMATION-ON DUTY ONLY

Eligible Participants:

- *Any Volunteer member of the Policyholder
- *A paid on call volunteer (includes members that receive a monthly or annual stipend)
- *A junior member or Auxiliary member
- *A commissioner, director, trustee or person acting in a similar position
- *A non-member deputized at the scene of an emergency by one of your officers, but only for the duration of the emergency or non-member who is requested to participate by the Policyholder

Scope of Coverage:

Benefits are paid (travel to, during and from) depending on the type of activity:

*Covered Activities include emergency response for fire suppression, rescue or emergency medical activity, training exercise which simulates an emergency and where physical participation is required, firematic events or contests, class room training, fundraising activities including athletic activities that are for the policyholder or other non-profit organization, all official functions to further the business of the Policyholder, official conventions or conferences, athletic events held on the premises of the Policyholder, authorized public safety educational events and administrative or maintenance duties.

Exclusions:

This policy will not cover any loss caused by, or resulting from, the following:

1. Suicide or any attempt at it, while sane or insane, or intentionally self-inflicted injuries.
2. Injuries that happened while flying except:
 - a) as a passenger on a commercial aircraft; or
 - b) as 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 there from, 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.

Underwritten by: AIG Insurance Company of Canada
 120 Bremner Blvd, Suite 2200
 Toronto, Ontario M5J 0A8
 Phone: 1.800.461.8347
 www.vfiscanada.com



Note: This information summarizes in an informal language the terms and conditions of the master group policies. All rights and obligations are determined in accordance with the master group policies. If any conflict arises between the content of this pamphlet and the master group policies, or if any point is not covered herein, the terms of the master group policies will govern in all cases

BENEFIT PROVISIONS

Accidental Death On Duty	<i>In the event of accidental death, the policy will pay the Principal Sum (PS) shown in the Schedule if injury results in death. No Time Limit.</i>
Seat Belt On Duty	<i>Principal Sum will be increased by 25% if the Insured Person's was wearing a properly fastened seat belt at the time of loss</i>
Safety Vest On Duty	<i>Principal Sum will be increased by 25% if the Insured Person's was wearing an approved safety vest at the time of loss.</i>
Military Death Benefit On Duty	<i>If loss of life occurs while participating in the Canadian Armed Forces, a death benefit will be provided to the beneficiary.</i>
Illness Loss of Life On Duty	<i>In the event of death due to illness, the policy will pay the Illness Loss of Life Benefit shown in the schedule if illness is a result of participating in a Covered Activity. Must be medically treated within 48hrs. If Stroke or Heart Attack, will pay as long as physical participation occurred within 48 hrs of the Covered Activity.</i>
Dependent Child On Duty	<i>When loss of life occurs, payment will be made to the amount shown in the Schedule for each dependent child. (Must be listed on CRA Tax Form)</i>
Spousal Support On Duty	<i>When loss of life occurs, payment will be made to the amount shown in the Schedule to the Insured Person's surviving spouse.</i>
Memorial On Duty	<i>When loss of life occurs, payment will be made to the Policyholder for the amount shown in the Schedule.</i>
Dependent Elder On Duty	<i>When loss of life occurs, payment will be made to the amount shown in the Schedule for each dependent parent. (Must be listed on CRA Tax Form)</i>
Repatriation On Duty	<i>When loss of life occurs outside 50 kms, expenses will be paid for shipment of the body to the place of residence.</i>
Accidental Dismemberment & Paralysis On Duty	<i>In the event of dismemberment, the policy will pay the indicated percentage of the Accidental Dismemberment Principal Sum as shown in the Schedule. Paralysis, whether it is hemiplegia, paraplegia or quadriplegia, will pay 200% of the Principal Sum. uniplegia will pay 100% of the Principal Sum.</i>
Vision Impairment On Duty	<i>If vision is impaired, the policy will pay a percentage of the Principal Sum depending on the severity of the impairment. Each eye is worth 50% of PS.</i>
Home Alteration & Vehicle Modification On Duty	<i>If an insured sustains injuries under the table of losses and is now required to use a wheelchair to be ambulatory, this benefit will pay for a one-time cost of alterations to the Insured Person's residence and motor vehicle to make them wheelchair accessible.</i>
Injury Permanent Impairment On Duty	<i>If an injury results in a permanent physical impairment, the policy will pay a percentage of the Principal Sum depending on the severity of the impairment. It does not have to be 100% loss of use. No minimal requirement. Impairment of 90% or higher will receive 125% of PS.</i>
Illness Permanent Impairment On Duty	<i>If after 5 yrs of collecting Total Disability, an illness results in a permanent impairment the policy will pay a percentage of the Principal Sum depending on the severity of the impairment. It does not have to be 100%.</i>
Heart Permanent Impairment On Duty	<i>If after 26 wks of collecting Total Disability, a heart condition causes impairment, the policy will pay a % of the Principal Sum depending on the severity of the impairment. This benefit will be paid based on the % of the left ventricular injection fraction and the New York Heart Assoc Functional Classification.</i>
Cosmetic Disfigurement from Burns- On Duty	<i>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.</i>
HIV Positive Benefit On Duty	<i>Will pay 100% of the Principal Sum upfront when testing positive for HIV, while participating in a Covered Activity.</i>
Felonious Assault On Duty	<i>If injury results in a loss such as Accidental Death, Dismemberment, (Illness, Injury or Heart Permanent Impairment), Vision or Burn Benefit where a felony was committed, we will pay an additional 50% of the Principal Sum payable.</i>
Cancer Benefit On Duty	<i>Will pay the benefit amount listed upfront when the Insured Person is eligible or approved by the Provincial Presumptive WCB Legislation</i>
Cost of Living On Duty	<i>After first year, the disability will increase by the consumer price index per year. Minimum of 5% to a maximum of 10%.</i>
Transition On Duty	<i>If while on Total Disability, the injured firefighter's job has been terminated and the firefighter remains unemployed, the weekly benefit will be extended for an additional 26 weeks.</i>

Weekly Income Benefits On Duty	<i>Total Disability: If injury or illness to an Insured Person results in total disability, the policy will pay the weekly income benefit for the first 28 days which has been chosen by the fire/rescue service (please refer to the Schedule of Benefits). If total disability continues beyond 28 days, the policy will pay the lesser of the weekly benefits shown or 100% of the Insured Person's pre-disability gross average weekly wage. It is at this time we will coordinate payments received from other insurance policies and workers compensation, if they exist. This continues for up to 260 weeks or 520 weeks or to Age 70 if these option are chosen. Policy will never pay less than 25% of the weekly benefit shown.</i> <i>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 the Total Disability (above) 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 Partial weekly disability maximum amount shown. The policy will not pay less than 12.5% of the weekly disability benefit shown in the schedule of benefits. Payable up to 52 wks.</i>
Occupational Retraining Benefit On Duty	<i>If an Insured Person sustains injury or illness and is not able to hold a Gainful Occupation and chooses to enrol in a higher institute of learning or trade training program, this policy will pay for covered training expenses. The professional or trade training program must be agreed upon by the insurer and the Insured Person. Covered training expenses include tuition, books and any other training materials required by the institution.</i>
Medical Expense On Duty	<i>The policy will pay for reasonable and customary medical expenses in excess of any provincial or federal hospital and/or medical plan.</i>
Cosmetic Plastic Surgery On Duty	<i>The policy will pay for reasonable and customary expense if an Insured Person requires skin grafting or plastic surgery due to an injury.</i>
Post-Traumatic Stress Disorder On Duty	<i>The policy will pay for reasonable and customary expense if an Insured Person requires hospital or medical treatment for a post-traumatic stress disorder. Max per incident. A Traumatic Event must occur as defined by the policy.</i>
Critical Incident Stress Management On Duty	<i>The policy will pay for reasonable and customary expense incurred by a Critical Incident Stress Management Team. A Traumatic Event must occur as defined by the policy..</i>
Family Expense On Duty	<i>The policy will pay if an Insured Person requires hospital confinement when due to an injury or illness. This benefit will be payable 1st day.</i>
Family Bereavement & Trauma On Duty	<i>If Loss of Life occurs and an immediate family member needs counselling as a result of this loss, payment will be made up to the max listed in the policy.</i>
Weekly Permanent Physical Impairment (WPPI) On Duty	<i>This benefit will pay a weekly benefit to an Insured Person for life, if injury results in a permanent physical impairment of 50% or greater. This benefit will begin after the full term of the weekly income benefit has been completed. This benefit will be determined by multiplying the final disability payment by the percentage value of the Insured Person's physical impairment.</i>
Weekly Hospital Indemnity On Duty-Optional	<i>If purchased, pays an additional weekly disability benefit if confined to the hospital. This benefit is not affected by other disability plans or workers compensation. Will double if in Critical Care. Payable for 52 Weeks</i>
Extended Total Disability 10 yrs On Duty-Optional	<i>If purchased, this policy will extend the Total Disability time period an additional 260 weeks for a total of 520 weeks. This will be extended for both Injury and Illness and the definition of Own occupation remains unchanged.</i>
Long Term Total Disability To Age 70 On Duty-Optional	<i>This policy will extend the Total Disability time period from 520 weeks to up to Age 70. This will be extended for both Injury and Illness and the Insured Person must not be able to perform 85% of Gainful Occupation. Non Income earners can not perform 2 out of 6 Daily Living Activities</i>
COLA's for either WPPI or Long Term Disability On Duty-Optional	<i>After first year, the disability will increase by the consumer price index per year. Minimum of 5% to a maximum of 10%.</i>