

RD of Fraser & Fort George FD

Policy Number: VFP 9020450



OFF DUTY SCHEDULE OF COVERAGE ACCIDENTAL BODILY INJURY ONLY

Below is an overview of the optional Off Duty (24 Hr) Coverage. At no time, will benefits for the Off Duty Coverage apply when benefits are collected under the On Duty Policy. Only one benefit will be payable. Junior Firefighters and Non Members are not eligible to purchase this coverage.

Member Only Coverage	Amount	Duration
Accidental Death & Dismemberment (AD&D)	\$150,000	
Paralysis (Quadra, Hemi or Paraplegia)	\$300,000	
Seat Belt Benefit (15% of the AD&D Benefit)	\$22,500	
Repatriation Benefit	\$20,000	
Day Care Benefit	\$5,000	4 Years
Dependent Child Education Benefit	\$5,000	4 years
Spousal Education Benefit	\$20,000	
Identification Benefit	\$15,000	
Funeral Expense	\$5,000	
Bereavement Benefit	\$5,000	
Felonious Assault Benefit	\$15,000	
Parental Care Benefit	\$10,000	
Coma Benefit (Payment is per month)	\$1,500	100 Payments
Vision Impairment Benefit	\$150,000	
Home Alteration & Vehicle Modification	\$20,000	
Rehabilitation Benefit	\$20,000	
Family Transportation	\$20,000	
Psychological Therapy	\$10,000	
Accident Weekly Disability-7 Day Waiting Period	\$300	104 Weeks
Accident Weekly Disability- Non Income Earners	\$100	13 Weeks

Optional Family Coverage

For those members choosing the optional family coverage, the following benefits will be available based on your family status at the time of loss. See below.

	Spouse	Dependent
Accidental Death & Dismemberment (AD&D)		
Spouse Only(60%) or Dependent Child/ren (20%)	\$90,000	\$30,000
Spouse (50%) and Dependent Child/ren (15%)	\$75,000	\$22,500
Max Paralysis (Depends on Family Status Above)	\$180,000	\$60,000
Max Seat Belt (Depends of Family Status Above)	\$13,500	\$4,500
Funeral Expense	\$5,000	\$5,000
Psychological Therapy	\$10,000	\$10,000
Identification Benefit	\$15,000	\$15,000
Repatriation Benefit	\$20,000	\$20,000
Home Alteration & Vehicle Modification	\$20,000	\$20,000
Day Care Benefit (Maximum \$5,000/yr Max 4 yrs)	\$5,000	
Accident Weekly Disability-Spouse Only 13 wks	\$100	

Spouse shall mean either: (1) a Husband or Wife; or (2) for same sex unions or opposite sex unions, an individual who has been publicly represented as the life partner of the Insured Person and has been residing with the Insured Person.

Dependent Child/ren shall mean persons that are either natural children (legitimate, illegitimately, adopted children, step-children or infants to which the Insured Person is loco parentis; and

- (1) under 23 years of age and unmarried and dependent upon the Insured Person for maintenance and support, or
- (2) under 26 years of age and unmarried and in attendance at an institute of higher learning and dependent upon the Insured Person for maintenance and support; or
- (3) by reason of mental or physical infirmity, is incapable of self-sustaining employment and is totally dependent upon the Insured Person for support within the terms of the *Income Tax Act of Canada*.

AD&D Off Duty Coverage	<i>In the event of accidental death or dismemberment, the policy will pay the Principal Sum shown in the Schedule. Off Duty Loss has to occur within 365 days.</i>
Paralysis Off Duty Coverage	<i>Hemiplegia, paraplegia or quadriplegia, will pay two times the Principal Sum. Loss must occur within 365 days.</i>
Seat Belt Off Duty Coverage	<i>Principal Sum will be increased by the % if the Insured Person's death is a result of being a passenger or driver and the seat belt must be properly fastened.</i>
Repatriation Off Duty Coverage	<i>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 the policy limit.</i>
Day Care Off Duty Coverage	<i>When loss of life occurs, payment will be made to the amount equal to the lesser of:</i> 1) <i>the actual cost charged by the day care centre;</i> 2) <i>5% of Principal Sum; or</i> 3) <i>\$5,000/yr. Child has to be under the age of 13 yrs. and currently enrolled in an accredited day care centre within 365 day following such loss.</i>
Dependent Child Education Off Duty Coverage	<i>When loss of life occurs, payment will be made to the amount equal to the lesser of:</i> 1) <i>the actual annual tuition;</i> 2) <i>\$5,000/yr; or</i> 3) <i>5% of Principal Sum. Child has to be beyond the 12 grade level and currently enrolled as a full time student within 365 days following such loss.</i>
Spousal Education Off Duty Coverage	<i>When loss of life occurs, payment will be made to the Spouse for actual trades or professional training programs in which the Spouse enrolls for the purpose of gaining independent sources of support and maintenance. Enrolment must occur within 30 months of such loss.</i>
Identification Benefit Off Duty Coverage	<i>When loss of life occurs, payment will be made to one immediate family member to identify the body. Expenses for food, travel and lodging will be paid.</i>
Funeral Expense Off Duty Coverage	<i>When loss of life occurs, payment will be made for expenses incurred for funeral.</i>
Bereavement Benefit Off Duty Coverage	<i>When loss of life occurs, expenses for grief counselling or therapist are reimbursed</i>
Felonious Assault Off Duty Coverage	<i>When loss of life occurs, 10% of the Principal Sum will be paid where loss of life was deliberately caused and at the Insured Persons Regular Occupations Employer.</i>
Parental Care Benefit Off Duty Coverage	<i>When loss of life occurs, 10% of the Principal Sum up to a maximum of \$10,000 will be paid to the Dependent Parents of the Insured Person.</i>
Coma Benefit Off Duty Coverage	<i>When loss occurs, 1% of the Principal Sum will be paid per month to a maximum of 100 payments if the Insured Person suffers a coma within 90 days of the accident.</i>
Vision Impairment Off Duty Coverage	<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 the PS.</i>
Home Alteration & Vehicle Modification Off Duty Coverage	<i>If an Insured Person sustains injuries under the table of losses and is now wheelchair ambulatory, this benefit will pay a one-time cost for alterations to the Insured Person's residence and motor vehicle to make them wheelchair accessible.</i>
Rehabilitation Off Duty Coverage	<i>When injury results in dismemberment, this policy will pay the reasonable and necessary expenses incurred for occupational training.</i>
Family Transportation Off Duty Coverage	<i>When injury results in an Insured Person being confined to a hospital outside of 50 kms from their residence, the policy will pay expenses incurred for transportation up to the maximum.</i>
Psychological Therapy Off Duty Coverage	<i>As a result of injury under the table of losses, the policy will pay for Psychological Therapy.</i>
Accident Weekly – Member Only Off Duty Coverage	<i>If a member becomes disabled "Off Duty" as a result of an accident the policy pays the schedule amount listed with the following conditions:</i> 1) <i>Disability commences within 60 days or 120 days if surgery delays disability</i> 2) <i>7 Day waiting period must take place;</i> 3) <i>Payable up to 104 weeks; or</i> 4) <i>Will pay the lesser of the schedule amount listed or up to 100% Gross Weekly income integrated with other disability plans or workers compensation.</i> <i>For those who are non-income earners showing no income at the time of the accident, the policy will follow the above, but will pay a flat \$100/week for 13 weeks.</i>
Accident Weekly – Spousal Only Off Duty Coverage	<i>If a spouse becomes disabled "Off Duty" as a result of an accident, the policy pays the schedule amount listed with the following conditions</i> 1) <i>Disability commences within 60 days;</i> 2) <i>7 Day waiting period must take place; of</i> 3) <i>Payable up to 13 weeks. We will pay a flat \$100/week.</i>

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, t