



 **VFIS**® **COVERAGE GUIDE**

In 1969, VFIS proudly drafted our first specialized insurance policy. Since this time, we have continued to lead as advocates for those in the fire and emergency service communities. Our goal has remained consistent: to protect their assets and manage their exposure to loss. As the world's leading provider of insurance coverages and education and training programs, we insure more emergency service organizations throughout North America than any other provider.

For more than 50 years, VFIS has forged a partnership with fire and emergency medical service leaders which allows for the continual development of policy and program enhancements. We are committed to protecting the resources of emergency service organizations and promoting the health and interests of their members. Wherever and whenever the welfare of our clients is at stake, VFIS is there to lead or support their efforts with a level of dedication no imitator could duplicate.



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# PROPERTY COVERAGE

## PROPERTY COVERAGE Definitions

**Buildings (Real Property)** Real Property includes building extensions, machinery, fixtures and equipment that form a permanent part of the building. Air cascade units not designed to be used off premises and equipment used to service the building are also included.

**Personal Property** Personal Property includes furniture, office equipment, base stations, and other items associated with a premises described in the Declarations. This will include covered property located in a building or away from your premises altogether. Personal property also includes all computer hardware used in your operations. Coverage for portable equipment is offered separately.

**Loss of Income** Coverage is provided for the loss of income directly resulting from interruption of operations caused by a covered loss to your building or contents, or at a site used for your fundraising activities. An example of this coverage is the revenue that will be lost when you are unable to hold weekly bingo games due to a fire at your premises. VFIS will pay for the loss of income your organization sustains during the period of restoration up to twenty-four months.

**Extra Expense** Coverage is provided for expenses you incur over and above your ordinary business expenses, which are necessary to avoid or minimize the suspension of business and return to normal operations following a covered loss. VFIS will pay for the extra expenses your organization incurs during the period of restoration up to twenty-four months. Period of restoration includes increased time due to the enforcement of an ordinance or law that regulates construction, use, repair or demolition of property.

The VFIS program insures your property on either a Guaranteed Replacement Cost, Replacement Cost or Actual Cash Value basis.

## PROPERTY COVERAGE Provisions

### Guaranteed Replacement Cost Coverage

Guaranteed Replacement Cost (GRC) coverage pays to replace your building without deduction for depreciation, even if the replacement cost is greater than the limit you selected. You must carry a building value acceptable to VFIS to qualify for this coverage. Additionally, when you qualify for GRC coverage, there is no coinsurance provision applicable to either partial or total losses.

#### EXAMPLE OF A CLAIM

Here is an example of what Guaranteed Replacement Cost could save you in the event of a total loss.

	With GRC	Without GRC
Policy Limit	\$100,000	\$100,000
Actual Cost To Replace	\$125,000	\$125,000
Policy Pays	\$125,000	\$100,000
Insured Pays	\$0	\$25,000

### Replacement Cost Coverage

Replacement Cost coverage pays to replace your property with property of the same kind and quality as determined at the time of loss, up to the limit of the policy. Loss or damage to personal property is valued using this method unless otherwise noted in the proposal or policy.

### Coinsurance

In most property forms, this provision requires you to bear a portion of a loss if, **after the loss**, it is determined that you failed to carry adequate limits. **VFIS takes a different approach.** No coinsurance provision applies unless we have reason to believe, **at the time the policy is issued**, that your limits are not adequate. As long as you carry Guaranteed Replacement Cost on your buildings or Replacement Cost on your personal property, you will not be subject to a coinsurance penalty.

### Deductible Waiver

If a loss under the property policy also involves losses under an automobile physical damage policy and/or portable equipment policy insured by the VFIS program, only one deductible, the largest, will apply.

#### EXAMPLE OF A CLAIM

While backing a ladder truck into the station, the driver accidentally hits the side of the station door causing a support beam to collapse. The collapse pushes bricks and mortar into the truck's compartment doors and also damages the enclosed equipment. The Waiver of Deductible clauses in the Property, Portable Equipment and Auto Physical Damage policies provide that only one deductible, the largest, would be applied to the loss settlement.

## PROPERTY COVERAGE Cause of Loss

VFIS insures your property against all causes of direct physical loss except those specifically excluded. The VFIS program provides broader coverage than most companies by including coverage for:

- Flood
- Earthquake
- Volcanic Eruption
- Back-up of Sewers and Drains
- Artificially Generated Electrical Currents
- Interruption of Power
- Changes in Temperature or Humidity
- Building Ordinance
- Glass
- Mechanical Breakdown for Computer Hardware

It is important to familiarize yourself with policy exclusions, including but not limited to:

- Employee/Volunteer Dishonesty\*
- Mysterious Disappearance
- Seepage and Leakage
- Faulty Design or Workmanship
- Asbestos
- Wear and Tear
- Building Settlement

\*The VFIS program can protect your organization even further by insuring this exposure when you purchase Fidelity Bond coverage.

## PROPERTY COVERAGE Extensions

The VFIS program includes many provisions that provide you with additional coverages including those listed below. The limits listed for these extensions apply in addition to any other applicable limits. The property deductible applies to all Property Coverage Extensions except as noted.

Description	Limit(s)
Commandeered Property	Full Replacement Cost/Loss of Use
Software	\$250,000
Valuable Papers and Records	Actual Costs Incurred
Accounts Receivable	Actual Costs Incurred
Money & Securities	\$30,000
Sirens, Towers, Antennas & Similar Equipment	Included in Building Coverage
Personal Effects on Premises	Full Replacement Cost for Members \$1,500 per Person for Non-members Primary, No Deductible
Trees, Shrubs, Plants and Lawns	Replacement Cost as per Policy
Debris Removal Expenses	Actual Costs Incurred
Arson Reward	\$25,000
Crisis Incident Response	\$25,000
Fine Arts	\$50,000 with Appraisal \$25,000 without Appraisal, Subject to \$1,500 per Item
Glass Deductible Waiver	When Loss Only Involves Glass
Lock and Key Replacement	\$25,000
Member's Property	\$5,000 (Including Computers, All-terrain Vehicles, Personal Watercraft and Tools)
Member's Residence	\$1,000 Deductible Reimbursement
Newly Acquired or Under Construction Real Property	\$2,500,000
Permanently Installed Property Off Premises	\$125,000
Personal Property Off Premises	\$25,000
Pollution Remediation Expenses	\$100,000 Specified Perils
Preservation of Property	Up to 90 Days Off-site
Unintentional Omissions of Real Property	\$500,000
Utility Service Interruption Coverage	72-hour Waiting Period
Vehicle Parts	\$25,000

**Ordinance Coverage**

Even though you may have suffered only a partial loss to your building, local laws and codes may require you to demolish the undamaged portion of your building. You could also be required to upgrade your building to comply with current construction, zoning or land use laws or ordinances. Most property policies do not reimburse for these increased costs.

**EXAMPLE OF A CLAIM**

A fire department suffers a fire loss to their social hall which destroys their kitchen, rest rooms and part of the banquet hall. During the process of estimating their damages, it is discovered that they will need to upgrade their electrical service in order to comply with the current local building codes and alter and expand the restroom facilities to be in compliance with ADA regulations. These increased costs will be paid as part of their loss under the policy's Ordinance Coverage.

Ordinance coverage pays for the loss of value of the undamaged portion of the building, including the demolition cost and the increased cost of construction due to the need to comply with the current building, zoning or land use laws and ordinances. When applicable, we will pay an additional amount, up to 100% of the direct physical loss total, to demolish the undamaged portion and to rebuild according to code. This coverage applies to all buildings that are subject to Guaranteed Replacement Cost and Replacement Cost.

**Commandeered Property of Others**

Commandeered Property is the property of others that you seize or borrow for official use in an emergency situation. At your request, this coverage provides reimbursement to the owner for damage to the property and the loss of use that results.

**EXAMPLE OF A CLAIM**

A department responds to a farm fire and, upon arrival, finds the machine shed fully engulfed. The fire is spreading into large round hay bales stored between the shed and a large barn. Across the road, a new housing development is under construction where a bulldozer is being used. The chief orders a firefighter to take the bulldozer and push the hay from between the two structures. In doing so, the barn is saved and the fire is contained, but the bulldozer's hydraulic lines and paint are damaged. Both the damage to the bulldozer and the owner's loss of use of the bulldozer are covered.

Commandeered Property includes, but is not limited to: watercraft, golf carts, tools and equipment. The deductible is waived if commandeered property belongs to a volunteer, "employee," director, officer or trustee. Coverage is written on a Replacement Cost basis. Commandeered Property does not include automobiles. You can find coverage for that exposure in the Automobile section.

**Permanently Installed Property Off Premises**

Outdoor property permanently installed away from the insured's premises is covered up to a limit of \$125,000. Outdoor property includes traffic control devices, statues, signs, monuments and fire hydrants.

**Crisis Incident Response Coverage**

VFIS will pay up to \$25,000 for any one crisis incident that results in crisis management expenses (to restore public image) or post-crisis counseling services.

**EXAMPLE OF A CLAIM**

A firefighter is arrested and accused of setting fire to abandoned buildings over a period of years. Local news identifies the firefighter as a member of the local fire department. The negative news story may lead to reduced morale, lower recruiting success and less community financial support. This coverage reimburses the fire department for costs incurred to hire a public relations firm to help restore their image.

**EXAMPLE OF A CLAIM**

A firefighter is killed by a drunk driver while controlling traffic at the scene of an auto accident. Several of your firefighters incur emotional stress due to the incident. VFIS will reimburse expenses incurred for independent professional counseling or pastoral services to help them.

**Software**

Software is covered up to \$250,000 for damage resulting from the covered causes of loss, computer virus and the mechanical breakdown of computer hardware. Also covered are other expenses typically associated with software losses such as accountant's fees and investigative costs of engineers and programmers. Higher limits are available upon request. Coverage for hardware is included in personal property.

## PROPERTY COVERAGE Extensions

### Money & Securities

A limit of \$30,000 per occurrence is provided for loss of your money or securities and money or securities of others in your custody. Higher limits are available upon request. Coverage applies both on your premises and away from your premises.

### Member's Property

Member's property (including computers, all-terrain vehicles, personal watercraft, snowmobiles, golf carts and miscellaneous tools) are covered up to \$5,000 while at the insured's premises. No deductible applies.

### Member's Residence

VFIS provides up to a \$1,000 deductible reimbursement for damage done to a member's residence while responding to an emergency on the insured's behalf. No deductible applies.

### Personal Effects

The personal effects of people on your premises are insured against covered causes of loss up to:

- Full Replacement Cost for your employees, volunteers, directors, officers and trustees
- \$1,500 per person for non-members

#### EXAMPLE OF A CLAIM

A fire starts in a fire department kitchen and severely damages the kitchen and lounge areas. Several members have personal items in the building. Claims are paid to members for losses of a cell phone, a portable radio and clothing.

Coverage is primary, regardless of other coverage in force. The policy deductible does not apply.

### Accidental Discharge of Fire Extinguishing Equipment (On Premises)

Coverage is provided for necessary costs to recharge or refill fire extinguishing equipment as a result of accidental discharge or a covered cause of loss. No deductible applies.

### Equipment Breakdown

Equipment Breakdown coverage is included as an automatic extension to the VFIS property program to address some exposures not covered by the property form itself. It provides coverage for:

- Mechanical breakdown
- Explosion of steam boilers and related equipment
- Loss or damage to steam boilers and related equipment caused by any condition or event inside the equipment

Covered equipment is broadly defined as any real or personal property that utilizes energy, so office equipment, heating and air-conditioning systems, security systems, air cascade systems, generators, hardware and many other types of equipment are included.

Off-premises coverage is provided for certain types of emergency service equipment – mobile cascade units, generators, portable pumping units and extrication devices (“jaws of life”).

Covered Equipment	Typical Covered Losses
Cascade units and compressors	Mechanical breakdown
Air conditioners and refrigeration units	Compressor and/or cooling system breakdowns from overpressure
Boilers and other pressure vessels	Explosion, bulging or overpressure



## CRIME COVERAGE

### Employee Dishonesty

Provides reimbursement for the loss of your organization's money or other property resulting from dishonest acts of your volunteers or employees.

#### EXAMPLE OF A CLAIM

An audit is performed and it is discovered that more than \$10,000 of the fire department's money is missing. There is strong evidence confirming that the treasurer was responsible for stealing the money and using it for personal gain. Coverage would be provided under the fire department's Employee Dishonesty coverage less any applicable deductible.

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### Computer and Funds Transfer Fraud

This coverage will pay for loss the insured sustains arising directly out of the loss of or damage to "money", "securities" and "property other than money and securities" resulting directly from the use of any computer to fraudulently cause transfer of that property from inside the "premises" or "banking premises" to a person outside those "premises" or to a place outside those "premises".

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### Identity Fraud Expense

Identity Fraud Expense is the compensation of expense incurred by the insured or any "employee," resulting directly from identity fraud.



# PORTABLE EQUIPMENT COVERAGE

## PORTABLE EQUIPMENT COVERAGE

When purchased on a blanket basis, coverage is provided for all portable firefighting, ambulance and rescue-related equipment owned or furnished for regular use. Physical damage coverage for trailers whose primary purpose is to transport covered portable equipment is automatically provided.

Coverage provides \$50,000 for non-owned equipment temporarily in your possession. For example, should you borrow portable equipment, that equipment would be covered for the same causes of loss as your own.

The premium charge for this coverage is determined by the number and type of vehicles listed in your application. Be sure the vehicle schedule includes all vehicles that carry portable equipment you own or that you are responsible for, even if it's carried on a vehicle you do not own. If all such vehicles are properly reported, and you suffer a catastrophic loss, the Guaranteed Replacement Cost coverage will pay to replace all of the destroyed equipment.

## PORTABLE EQUIPMENT COVERAGE Extensions

### Personal Effects

This policy is extended to cover **without limit** each member's personal effects damaged or destroyed while performing any authorized duty; some exclusions may apply. Primary coverage is provided on a Replacement Cost basis and is not subject to a deductible.

### Watercraft

The blanket policy is extended to provide coverage for watercraft that is either not powered by a motor or engine, or powered by a motor or engine of 100 horsepower or less.

### Personal Watercraft

Coverage is provided for all personal watercraft (jet skis, etc.) owned by the insured or furnished for their regular use, regardless of the horsepower.

### Deductible Waiver

If a loss under the Portable Equipment policy also involves losses under an automobile physical damage policy and/or property policy insured by the VFIS program, only one deductible, the largest, will apply. For example, this means that the deductible is applied once for any situation you respond to, no matter how many claims you submit from that response. Some exceptions apply; see note on this topic in the Property section.

### Scheduled Portable Equipment Coverage

Scheduled coverage can be provided for portable firefighting, ambulance and rescue related equipment and watercraft over 100 horsepower owned by you or furnished to you for your regular use. Coverage is provided on a Replacement Cost basis up to the limit listed in the schedule.

For portable equipment acquired after the policy effective date, VFIS will provide automatic Replacement Cost coverage, up to the purchase price, for 30 days. This allows time for you to report such equipment to your agent.

### Obsolete Chargers

We will pay for new compatible mobile or stationary chargers when associated covered portable equipment is damaged and replaced.

### Search and Rescue Dogs

When the dog is scheduled, optional coverage is available, with no deductible, for theft or death of a search and rescue dog from named perils. Newly acquired dogs are covered up to \$10,000 for up to 30 days.

### Theft of Portable Equipment by Member

At the insured's request, we will pay up to \$5,000 for portable equipment taken by a volunteer or employee no longer affiliated with the organization, provided that it is reported to local law enforcement as stolen, up to \$10,000 paid in one year.

### Unmanned Aircraft

Coverage is extended to all unmanned aircraft owned by the insured or furnished for their regular use. We will pay up to \$25,000 in any one occurrence to repair or replace the lost or damaged unmanned aircraft.



# AUTOMOBILE COVERAGE

## AUTOMOBILE LIABILITY

### Definitions and Examples

#### Non-Owned Automobiles

Covers your organization's liability arising out of the use of vehicles hired, borrowed, commandeered or otherwise used on your behalf. The auto policy may provide excess liability coverage for vehicles hired or borrowed, and primary coverage for qualifying commandeered vehicles.

##### EXAMPLE OF A CLAIM

A fire department pumper is the first vehicle to arrive at the scene of a structure fire. The pumper driver, immediately realizing that the path to the burning structure is not accessible with the pumper, commandeers a passing motorist's pick-up truck to get to the structure. While maneuvering the commandeered vehicle, the driver strikes the property owner's fence. Commandeered liability coverage would be provided to the fire department on a primary basis up to the limit of the policy.

#### Volunteers/ Employees As Insureds Under Non-Owned Automobiles

Protects the individual volunteer/employee for liability arising out of the use of his/her automobile on behalf of your organization. Coverage is available on a primary or excess basis over the individual's personal automobile insurance.

##### EXAMPLE OF A CLAIM

A firefighter responds to an emergency call in the middle of the night. He is in a personal vehicle but acting on behalf of his fire department. Upon rounding a curve, he sees a disabled vehicle partially blocking the road. The firefighter swerves and strikes a motorist who was trying to flag down the firefighter and who the firefighter did not see until it was too late. Non-owned vehicle liability coverage and a defense would be provided to the firefighter on a primary basis up to the limit of the policy unless the named insured chooses to purchase excess coverage. Then coverage would apply over any other insurance available to the firefighter, including their own personal auto policy's liability limit.

#### Temporary Substitute Vehicle

Provides liability coverage on a primary basis when a replacement vehicle is loaned to you while a covered vehicle is temporarily out of service due to a breakdown.

Provides physical damage coverage for fire trucks and ambulances so that loss will be settled based on the valuation method of the owner's policy, up to \$1,000,000. Subject to the insured's deductible.

##### EXAMPLE OF A CLAIM

A fire department is temporarily loaned an ambulance while their covered ambulance is being serviced. The loaned ambulance is involved in an intersection accident and several passengers in the other vehicle are injured. Liability coverage and a defense would be provided to the fire department on a primary basis up to the limit of the policy.

#### Uninsured Motorists/ Underinsured Motorists

Based on the laws of your state, eligible parties may be covered for bodily injury and/or property damage caused by negligent, uninsured or underinsured motorists.

#### Personal Injury Protection

Coverage is provided for bodily injury sustained by an eligible injured person caused by an accident arising out of the use of a covered vehicle subject to any applicable statutory no-fault law.

#### Garage Liability

Provides liability coverage for an insured's garage operations.

Fellow Member Liability

Auto liability coverage that protects your individual volunteers and employees for liability for bodily injury to another volunteer or employee arising out of the use of a covered vehicle.

Expected or Intended Injury

Provides liability protection for expected or intentional bodily injury or property damage resulting from actions taken to protect persons or property and arising out of the use of a covered auto.

**AUTOMOBILE PHYSICAL DAMAGE**  
Definitions and Examples

Agreed Value

Physical damage coverage on emergency vehicles when provided on an Agreed Value basis, provides that you will receive the lesser of:

- 1. The **cost to repair** the covered vehicle
- 2. The **cost to replace the damaged part** with a part of like kind and quality, without deduction for depreciation
- 3. The **cost to replace the entire vehicle** with a comparable new vehicle, manufactured to current specifications set by the NFPA, the U.S. Department of Transportation, or similar organization
- 4. The **agreed value** shown in the policy

**EXAMPLE OF A CLAIM**  
A fire department has a 1976 Mack pumper with an Agreed Value of \$50,000. While responding during an ice storm they lose control and slide into a tree. Damages are appraised at \$40,000. The replacement cost of the truck at the time of the loss is \$100,000. Since the Agreed Value selected by the insured is \$50,000 and 75% of the Agreed Value is \$37,500, the insured has the option to either repair the vehicle, taking the \$40,000 settlement, or be reimbursed the Agreed Value of \$50,000 with the insurance company having the salvage rights to the vehicle.

**Note:** If the estimated repair costs for a damaged vehicle covered on an Agreed Value basis exceed 75% of the Agreed Value, and you choose not to accept payment under paragraph 1. or 2. (above), the VFIS program will pay the lesser of paragraph 3. or 4. (above). Under this arrangement, the insurance company has the rights to all recovery and salvage.

Furthermore, for repairs or replaced parts under paragraph 1. or 2. (above), the VFIS program will pay up to an additional 25% of the amount of the loss to cover the costs you incur in bringing the repaired or replaced parts into compliance with the latest safety standards. **If recertification is required, we will also pay those costs.**

Garagekeepers Insurance

Provides direct primary coverage for loss to any auto while left with an insured’s garage operation, up to \$50,000 per loss. There is a \$250 comprehensive deductible and a \$500 collision deductible.

## Deductible Waiver

If a loss under the automobile physical damage policy also involves losses under a property and/or portable equipment policy insured by the VFIS program, only one deductible, the largest, will apply. You **will not** be charged multiple deductibles for a single incident. This is also true if more than one of your vehicles suffers a covered physical damage loss in a single incident (provided that incident resulted from an emergency occurrence).

### EXAMPLE OF A CLAIM

A fire department's rescue truck is responding with lights and siren when it is struck by another vehicle in an intersection and flipped over on its side. The rescue truck sustains \$20,000 of damage and the equipment inside the vehicle is broken and strewn across the roadway. The Waiver of Deductible clauses in the Automobile Physical Damage policy and the Portable Equipment policy provide that only one deductible, the largest, would be applied to the loss settlement.

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## Collision

Pays for loss or damage to your covered vehicles from overturn or collision with another object.

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## Comprehensive

Pays for loss or damage to your covered vehicles from causes other than collision or overturn.

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## Freezing Coverage

Provides coverage for permanently attached special equipment common to an emergency vehicle for any loss caused by freezing, unless the loss is caused by the failure to maintain the equipment. The covered equipment includes, but is not limited to, pumps, gauges and tanks. No coverage is provided for a loss to the vehicle's engine caused by freezing.

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## Volunteer's or Employee's Personal Automobiles

Coverage is provided for damage to an automobile owned or used by a volunteer or employee while en route to, during, or returning from an emergency or other activity performed at the direction and knowledge of an officer of your organization. The damage must be a result of a covered loss, such as comprehensive or collision. The policy will pay up to the Actual Cash Value (ACV) of a member's vehicle if it is not otherwise covered for physical damage, or the lesser of \$1,000 or the volunteer's/employee's deductible.

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## Rental Reimbursement for Member's Personally Owned Vehicles

Coverage provided when loss occurs while en route, during, or returning from an emergency or while at the direction and knowledge of an officer of the insured. Limit of \$30 per day for up to 30 days. (Not available in all states).

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## Hired, Borrowed or Commandeered Vehicles

Primary physical damage coverage is provided for hired, borrowed or commandeered vehicles on an Actual Cash Value (ACV) basis. Comprehensive is subject to a fifty-dollar (\$50) deductible. Collision is subject to a one hundred (\$100) dollar deductible.

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## Customized Vehicle Extension

Vehicles not insured for Agreed Value coverage, such as fire chief vehicles, are valued on an Actual Cash Value (ACV) basis. However, our extension covers the cost of replacing certain custom features of these vehicles such as gold-leaf lettering, light bars, sirens and radios on a Replacement Cost basis. The extension also covers your organization's equipment that is permanently installed in a vehicle you do not own.

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## Rental Reimbursement for Fire Trucks

If no spare or reserve units are available, we provide automatic coverage for rental reimbursement expenses for firefighting and rescue vehicles. Limit of \$250 per day for up to 40 days for incurred rental expenses.

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## Towing and Labor

For any scheduled vehicle with comprehensive coverage, the VFIS program will pay all towing and labor costs if the vehicle should become disabled. The labor must be performed at the place of disablement. There is no mileage restriction. We include the cost to tow the disabled auto to multiple facilities, if necessary, prior to delivery to the final repair facility. A limit of \$2,500 applies.

## Full Glass Coverage

For any vehicle with comprehensive coverage, the VFIS program will pay covered glass losses without the application of a deductible – even if you choose a deductible to apply to other comprehensive claims. If a truck’s windshield is cracked or smashed by vandals, no deductible would apply, even if your policy shows a \$100 or higher comprehensive deductible.

### AUTOMOBILE PHYSICAL DAMAGE Valuation Methods

There are three ways to provide physical damage coverage for emergency service vehicles. We have listed them below:

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**Actual Cash Value** Settles the claim based on the current market value of the damaged vehicle or part (old for old)

We use this method for private passenger vehicles five or more years old, service vehicles, some trailers and other non-emergency vehicles.

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**Stated Amount** Settles the claim by paying the lesser of:

- The current market value of the damaged vehicle or part (old for old)

or

- The amount stated in the policy

We do not offer stated amount coverage because it is less advantageous to your organization than the actual cash value method.

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**Agreed Value** Settles the claim by paying the lesser of:

- The cost to repair or replace the covered vehicle or part with a vehicle or part of like kind and quality without deduction for depreciation

or

- The limit shown in the policy.

We use this method on all emergency vehicles and, at your option, on private passenger vehicles less than five years old.

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Refer to the “Schedule of Covered Vehicles” to determine which valuation method was used for each of your organization’s vehicles.



### How The Valuation Method Affects The Settlement After A Loss

This illustration shows how an actual emergency vehicle loss is settled under each valuation method described on the previous page. In this example, a fire department was involved in an accident in which a ten-year-old mini-pumper was damaged, resulting in a repair cost of \$42,000.

Pertinent Information	VALUATION METHOD		
	Actual Cash Value	Stated Amount	Agreed Value
Value Shown In Policy	No Value Shown	\$75,000	\$75,000
Deductible	\$250	\$250	\$250
Vehicle's Replacement Cost	\$80,000	\$80,000	\$80,000
Vehicle's Age at Time of Loss	10 years	10 years	10 years
Vehicle's Valuation	ACV is \$20,000	ACV is \$20,000	Agreed Value is \$75,000
The Amount Each Insurance Policy is Obligated to Pay	Insurance company declares a total loss, pays the fire dept. \$19,750, and takes title to the salvage.	Insurance company declares a total loss, pays the fire dept. \$19,750, and takes title to the salvage.	Insurance company would pay \$41,750 to repair the vehicle.
	Insurance company is obligated to pay no more than the ACV (\$20,000) less the deductible (\$250).	Insurance company is obligated to pay the ACV (\$20,000) or the stated amount (\$75,000) less the deductible (\$250), <b>whichever is less.</b>	Insurance company is obligated to pay full repair costs (\$42,000) less the deductible (\$250) <b>without deduction for depreciation.</b>
The Amount the Insured Must Pay	Repair Cost (\$42,000) Less Payment (\$19,750) = \$22,250	Repair Cost (\$42,000) Less Payment (\$19,750) = \$22,250	\$250 Insurance company pays remainder of loss



SHIPPENSBURG

DEERPAINT  
MEMBER

BEMER

A close-up photograph of a firefighter's hands adjusting a silver helmet. The firefighter is wearing a dark jacket with a green ribbed cuff. The background is a blurred fire station with various equipment and lights.

**“EVERY 24 SECONDS, A FIRE DEPARTMENT RESPONDS TO A FIRE SOMEWHERE IN THE NATION.”** NATIONAL FIRE PROTECTION ASSOCIATION



LIABILITY COVERAGE

## GENERAL LIABILITY Definitions and Examples

### Products Liability

Products Liability provides coverage for bodily injury and property damage claims arising out of products sold or distributed by your organization.

#### EXAMPLE OF A CLAIM

As part of their fundraising activities, a fire department holds a chicken barbecue each month. Following one of these barbecues, a young lady dies from food poisoning. Legal action was taken by the deceased's husband against the supplier of the chicken and the fire department. The Products Liability coverage provides defense costs and would pay a judgment up to the limit of the policy.

### Completed Operations Liability

Completed Operations Liability provides coverage for bodily injury and property damage claims arising out of your operations performed for someone else, after the operations have been completed.

#### EXAMPLE OF A CLAIM

A fire department responded to a fire at an old frame dwelling around 10:45 p.m. The fire was confined to a stuffed sofa in the living room. The sofa was removed from the premises and the fire was extinguished. Firefighters were directed to place the sofa against the front of the structure so as not to block the sidewalk.

At 4:17 a.m., the fire department received a second call for a working fire at the same address. After extinguishing the second fire, witnesses stated the fire originated from the sofa which had burned earlier. The fire marshal agreed the second fire started as the result of a rekindle.

The insurance company that insured the dwelling alleged negligence on the part of the fire department and took legal action. The Completed Operations Liability coverage provided defense costs and would pay a judgment awarded by the court up to the limit of the policy.

### Personal Injury Liability

Personal Injury Liability provides coverage for injury, other than bodily injury, arising out of one or more of the following offenses:

- A. False arrest, detention or imprisonment, or malicious prosecution
- B. Libel, slander, disparagement or violation of right of privacy arising from oral or written publication of material
- C. Wrongful entry eviction or other invasion of right of private occupancy

#### EXAMPLE OF A CLAIM

At the scene of a fire, the incident commander arrests an individual suspected of arson. Later the individual was cleared of the charges and, in turn, brought suit against the officer, alleging "false arrest". The Personal Injury coverage would provide the incident commander with a defense and would pay a judgment up to the limit of the policy.

### Fire Damage Legal Liability

Liability coverage is provided for fire damage to structures, including fixtures permanently attached, while rented to or temporarily occupied by the insured.

#### EXAMPLE OF A CLAIM

A fire department rents the firehouse from the city. While siphoning gas from a lawnmower, a fire ensues causing extensive damage to the rented firehouse. The Fire Damage Legal Liability coverage would provide the fire department with a defense and would pay a judgment up to the limit of the policy.

### Volunteers/ Employees As Insureds

Extends the general liability coverage to include employees and volunteers (regardless of whether the volunteer is a formal member of your organization) as insureds while they are acting on your behalf and a judgment from the court would be paid up to the limit of the policy.

#### EXAMPLE OF A CLAIM

A fire department responds to a fully involved structure fire and proceeds to extinguish it. While fighting the blaze, a hose line gets away from a firefighter and strikes a spectator, causing permanent damage to his eye.

A lawsuit is brought against the fire department, the incident commander and the individual firefighter who was manning the hose. With volunteers/employees as Insureds liability coverage, a defense is provided to the firefighter.

## Intentional Acts Extension

Provides liability protection for expected or intended bodily injury or property damage resulting from reasonable actions taken by your employees/volunteers to protect persons or property.

### EXAMPLE OF A CLAIM - Bodily Injury

While a rescue squad was administering advanced life support to a coronary victim, a volunteer was forced to physically restrain a relative who was interfering with the resuscitation effort. While being restrained, the relative suffered a broken arm.

The injured relative files suit alleging the volunteer intentionally inflicted bodily injury. If the actions were determined to be reasonable, the Intentional Acts liability coverage would provide the rescue squad and the volunteer with defense and pay a judgment up to the limit of the policy.

### EXAMPLE OF A CLAIM - Property Damage

A fire department responded to a fire in progress at a large apartment complex. After surveying the scene, the chief decided to bulldoze a unit in the middle to stop the spread of the fire to the remaining portions of the building. This was done and the fire was brought under control, with damage to only five units in the 25-unit building.

The owner of the complex later filed suit, alleging that the damage created by the bulldozer was unnecessary to control the fire. If the actions were determined to be reasonable, the Intentional Acts liability coverage would defend the chief and the department, and pay a judgment that resulted, up to the limit of the policy.

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## Professional Health Care Liability

Provides liability protection for injuries arising out of a medical incident, as defined in the policy. This includes providing medical services, furnishing or dispensing drugs or medical supplies, handling patients, dispatching errors and the setting of protocols by a medical director. Coverage is provided to all volunteers and employees while in the course and scope of their duties.

Physicians acting on behalf of the insured as volunteers, employees or medical directors are covered for their actions except for on-line medical command via telecommunication. This coverage is excess of the physician's personal medical malpractice insurance. Coverage may be primary under certain circumstances if the physician is the Medical Director.

### EXAMPLE OF A CLAIM

While moving a patient down several steps from a residence, a 205 lb. male responder carried the front end of the stretcher while a 110 lb. female carried the other. The mismatched crew placement, patient's weight, paired with the weight of their equipment, was too much for the female EMT to bear and her hand slipped from the stretcher, resulting in a patient drop and injuries.

The dropped patient sued the ambulance company but coverage was provided because the EMTs were acting in the scope of their normal duties.

## “Good Samaritan” Liability

Provides 24-hour liability coverage, including professional health care, for the volunteers or employees of your organization while they are rendering services at the scene of an emergency. The emergency must require sudden action on the volunteer’s or employee’s part, and the volunteer or employee must be acting independently at the time of the emergency.

### EXAMPLE OF A CLAIM

While out of town on vacation, a firefighter/EMT came upon the scene of an accident where an elderly woman had fallen down a flight of stairs. The firefighter/EMT began to administer medical assistance before the local ambulance arrived. Once the local ambulance squad arrived, they transported the victim immediately. The woman died enroute to the hospital.

Legal action was taken by the deceased’s husband alleging negligence on the part of the local ambulance and the vacationing firefighter/EMT. The “Good Samaritan” coverage paid the cost of defense and would have paid any award up to the limit of the policy had the firefighter/EMT been found negligent.

The local ambulance squad had to rely on their own insurance carrier for Professional Health Care Liability coverage.

## Injury to Volunteers

Provides coverage for the insured if a volunteer brings a claim for injuries suffered while working on behalf of the department. Coverage applies only if the volunteer is not covered by and is not required to be covered by Workers’ Compensation insurance.

### EXAMPLE OF A CLAIM

A volunteer is injured in an accident at a training exercise sponsored by the fire company she serves. Upon submitting a claim, she learns that in her state Workers’ Compensation insurance is optional for volunteers, and her particular company has not purchased it. Unable to absorb the costs of her injury on her own, and having no personal insurance on which to rely, she feels she has no choice but to sue her fire company for the expenses she incurred because of the accident. The Injury to Volunteers coverage would defend the company and pay any judgment or settlement that resulted from the volunteer’s suit, up to the limit of the policy.

## Fellow Member Liability

Provides your employees and volunteers with individual liability coverage for liability for bodily injury on another volunteer or employee. Coverage is provided only while the employee or volunteer is acting within the scope of their duties.

### EXAMPLE OF A CLAIM

Early one morning a fire department responded to a two story structure fire. Upon arrival, it was learned that two small children were trapped in an upstairs bedroom. Two firefighters, at the direction of the incident commander, extended a ladder to the second story window and one member proceeded to climb the ladder.

The firefighter holding the ladder left his post and the ladder fell, resulting in serious bodily injury to the firefighter climbing the ladder. The injured firefighter brought suit against the firefighter who had been holding the ladder, alleging negligence.

The Fellow Member Liability coverage would defend the volunteer or employee being sued, and pay any resulting judgment or settlement up to the limit of the policy.

## Contractual Liability

Provides coverage for liability expressly assumed under a written or oral contract or agreement.

### EXAMPLE OF A CLAIM

A fire department agrees to provide fire protection to a neighboring community that has no fire protection of its own. The agreement calls for the fire department to assume the liability and defense costs of that community for any claims arising out of the fire department’s negligence.

During an emergency operation, a bystander falls over a hose and sustains serious bodily injury. The community is sued by the injured party. The contractual liability coverage paid the defense costs and the judgment awarded by the jury, up to the limit of the policy.

Important note: Before agreeing to any contract, it is advisable to have the contract reviewed by your attorney and insurance representative.

## Fireworks Liability

Provides coverage for liability as a result of your fireworks events, excess of any other coverage available.

### EXAMPLE OF A CLAIM

At a 4th of July celebration, after a number of successful detonations, one rocket was propelled horizontally rather than vertically and slammed into the crowd. A number of onlookers were seriously burned, and others were injured in the ensuing panic. Fortunately, our insured had hired a contractor to stage the fireworks display, and had obtained a certificate of insurance evidencing that the contractor had adequate liability coverage in force and that the fire department was included as an additional insured on that coverage.

## Non-Owned Watercraft Liability

Provides coverage for bodily injury and property damage claims arising out of the use of non-owned watercraft. This coverage does not apply to any damages to the boat. If the boat has been commandeered during an emergency situation, then coverage for physical damage to the boat may be found under the commandeered property extension.

### EXAMPLE OF A CLAIM

A fire department borrows a 35-foot motorboat for use in rescue operations during unexpected flooding. While attempting to rescue several people stranded on a rooftop, one of the victims fell and was struck by the propeller, resulting in serious injury. The Non-Owned Watercraft Liability coverage would provide for defense and pay any judgment awarded against the fire department. This coverage is designed to protect the fire department when using non-owned watercraft. The owner of the boat would look to his own insurance for liability coverage.

## Owned Watercraft Liability

Provides coverage for bodily injury and property damage claims arising out of the ownership, maintenance, operation, use, loading or unloading of owned watercraft. This is automatic under the VFIS program for all boats powered by a motor (or a combination of motors) up to and including 100 horsepower. Coverage is available, for a premium charge, for boats powered by larger motors.

### EXAMPLE OF A CLAIM

A fire department owns and maintains a 30-foot motorboat for use in rescue operations. While attempting to rescue survivors of a capsized boat, the propeller struck one survivor, resulting in serious injury. The individual took legal action against the fire department. The Owned Watercraft Liability coverage provided a defense and paid the resulting award on behalf of the fire department, up to the limit of the policy.

## Personal Watercraft

Coverage is provided for liability arising out of all personal watercraft (jet skis, etc.) owned by the insured or furnished for their regular use, regardless of the horsepower.

## Optional Coverage Line of Duty Accidental Death Benefit

We will reimburse the insured up to \$10,000 for voluntary payment made to the family of an insured whose death results directly from participation in an emergency operation, as defined in the policy. (Not available in all states).



## Alcoholic Beverage Liability

Coverage for liability as a result of providing, serving or selling alcoholic beverages, excess of any other coverage available.

### EXAMPLE OF A CLAIM

A fire department is the host for the monthly County Chief's Association meeting. As part of the evening's events, the fire department serves beer at no charge to the attendees. On the way home, one of the attendees was involved in a serious auto accident where a pedestrian was killed. The estate of the pedestrian sued the fire department for damages. Liability coverage provides a defense of the lawsuit and would also pay for "bodily injury" or "property damages," up to the limit of the policy, if the fire department is determined to be liable.

## Operational Pollution Liability

Protects the organization for legal liability arising out of pollution exposures from your emergency operations away from your premises, training operations, water runoff from cleaning of equipment used in emergency operations, smoke or fumes from a building's heating system and hostile fire.

**Note:** Pollution incidents emanating from underground or aboveground storage tanks are not automatically covered, however, pollution coverage for above ground storage tanks is available.

### EXAMPLE OF A CLAIM - Emergency Operations:

A fire department is called to the scene of an overturned tank truck transporting chlorine gas. While extricating the driver with a jaws of life tool, the fire department punctures the tank holding the chlorine gas. The people in the area are overcome by the gas fumes and require medical treatment. The Operational Pollution Liability coverage would provide the department with a defense and pay any judgment up to the limit of the policy.

### EXAMPLE OF A CLAIM - Training Operations:

A fire department used several types of accelerants to burn down some old sheds on their property. Newer members were trained on how to extinguish each blaze. Traces of these accelerants were found on a neighbor's land and in another neighbor's drinking water. Claims were filed against the fire department for the costs of drilling a new well and removing the contaminated earth.

The Operational Pollution Liability endorsement would pay any judgment or settlement that resulted, up to the limit of the fire department's policy.

### EXAMPLE OF A CLAIM - Equipment Washdown:

A fire department responds to a fire at a local chemical plant. Smoke from the plant settles on the truck, ladders and other equipment. Upon returning to the station, the equipment is hosed down. The runoff water flows down the street into a neighbor's privately owned pond, contaminating the pond and killing fish and exotic plants. The Operational Pollution Liability coverage would protect the fire department against legal action by the neighbor and would pay an award up to the limit of the policy.

## Unmanned Aircraft Liability

Covers you for unmanned aircraft owned, operated, rented or loaned to you. Unmanned aircraft means an aircraft weighing 15 pounds or less that is not designed, manufactured or modified after manufacture to be controlled directly by a person from within or on the aircraft.

## Employer's Liability (optional)

Provides coverage for the insured if a volunteer or employee alleges they were injured on the job and are entitled to damages beyond the statutory benefits available under the applicable Workers' Compensation statute. This coverage is offered only when the insured's Workers' Compensation policy does not contain part two: employer's liability insurance. Not available in New York.

### EXAMPLE OF A CLAIM

A firefighter suffered severe respiratory problems as a result of contaminated air in his SCBA, and was disabled for more than a year. He filed a Workers' Compensation claim, which covered all his medical expenses except two-thirds of the wages lost as a result of the disability. An investigation revealed that the fire department never tested the air in tanks they refilled, and the firefighter sued for his lost wages and pain and suffering, alleging gross negligence on the part of the department. The Employer's Liability coverage would defend the department and pay damages awarded by the court, up to the limit of the policy.

This policy provides coverage for monetary damages arising out of a wrongful act committed by a volunteer, employee, officer, director, trustee or commissioner acting on behalf of your organization. A wrongful act is any act, error or omission committed by or on behalf of your organization while in the performance of your operations.

If this is a “claims made” policy, coverage is provided only for claims that are first brought or reported during the policy period regardless of when the incident occurred.

Coverage will also be provided for a claim arising out of an incident that occurred prior to the initial policy period, as long as no one in your organization had any reason to suspect a claim would be brought.

If this is an “occurrence” policy, coverage is provided only for claims arising out of incidents that occur during the policy period.

### EXAMPLE OF A CLAIM

A volunteer alleged that the fire department violated his civil rights and caused him to suffer mental and emotional distress when the department held a hearing and dismissed him as a firefighter. He filed legal action against the department seeking monetary damages. The Management Liability policy would defend this claim and pay an award up to the limit of the policy.

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### Defense Expense for Injunctive Relief

Provides coverage up to a \$50,000 limit for the reimbursement of reasonable legal fees you incur as a result of a plaintiff’s demand for injunctive relief, as defined in the policy. Injunctive relief is a non-monetary directive issued by a court of law ordering or prohibiting a specific action.

### EXAMPLE OF A CLAIM

A volunteer member alleged that the department violated his civil rights and caused him to suffer mental and emotional distress when the department held a hearing and dismissed him. He filed legal action against the department seeking reinstatement. The Management Liability policy would reimburse legal fees incurred by the department in defending their action, up to the \$50,000 limit.

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### Employee Benefits Liability

Provides limited coverage for lawsuits alleging an employee or volunteer (or their beneficiaries) suffered damages because of your failure to properly administer an employee benefits program.

The coverage applies only to benefit plans not subject to the Employee Retirement Income Security Act of 1974 (ERISA). Examples of these non-ERISA plans include, Length of Service Awards Program (LOSAP), group life insurance, Accident and Sickness policy, or Workers’ Compensation. Coverage does not apply to damages, loss or expense, arising out of the failure of an investment program or failing to fund employee benefit plans.

### EXAMPLE OF A CLAIM

A volunteer has been covered under the department’s LOSAP for years. Upon retirement, the LOSAP pension benefits were less than the volunteer expected. After investigating, the volunteer discovered that the plan administrator, another volunteer, improperly handled the plan’s “point system” for years. As a result, the retired volunteer was not given full credit for service. This reduced the volunteer’s benefit. The retired volunteer sued the department and LOSAP administrator for the amount of lost benefits. The Employee Benefits Liability coverage would provide the department and the administrator with the cost of legal defense and pay an award up to the policy limit.

Fair Labor Standards Act Suit Defense

Coverage added with a limit of \$100,000 each claim incurred for the defense of any suit, as defined in the policy, for violation of Fair Labor Standards Act.

Unintentional Release of HIPPA Information

VFIS provides up to \$100,000 for the payment of fines and penalties assessed upon the insured for HIPPA violations.

Outside Directorship Liability

Management liability coverage is extended to individuals in your organization who serve on the board of directors of outside nonprofit organizations related to emergency services. For example, if one of your volunteers or employees were to be appointed a board member of a county hazmat team or a state fire training school, the VFIS program would cover that person’s liability as a board member, excess of any coverage available to the person through the outside organization.

Estate Heirs and Legal Representatives

Management liability coverage is extended to estates, heirs and legal representatives.

Spousal Liability

Management liability coverage is extended to spouses of board members.

Cyber Liability and Privacy Crisis Management

Cyber liability protects you when claims are made against you for monetary damages arising out of an electronic information security event.

Privacy Crisis Management Expense reimburses for expenses you incur as a result of a privacy crisis management event first occurring during the policy period. This first party coverage is intended to provide professional expertise in the identification and mitigation of privacy breach while satisfying all Federal and state statutory requirements.

EXCESS LIABILITY

Excess liability provides your organization with two benefits:

1. Excess coverage over your primary liability insurance
2. If the aggregate limit of an underlying policy has been exhausted, the excess will take its place.

**Note:** Pollution liability “follows form” with the underlying coverages.

**Note:** A \$1,000,000 sublimit applies to unmanned aircraft that are owned, operated, rented or loaned to you.

EXAMPLE OF A CLAIM

While responding to a call using lights and sirens, a driver did not stop for a red light and hit another vehicle head-on. Two passengers in the other vehicle were fatally injured.

A suit was brought for \$1,500,000 against the fire department. The department carried an Auto Liability policy with a \$1,000,000 limit. They also had the good sense to purchase \$1,000,000 in excess limits. The department’s policy would pay for all their defense costs, plus any award up to a total of \$2,000,000.



## ACCIDENT & SICKNESS

This is not a workers' compensation insurance policy. The employer does not obtain workers' compensation insurance coverage by purchasing this policy, and if the employer has not elected to obtain workers' compensation insurance coverage, the employer does not obtain those benefits that would otherwise accrue under the workers' compensation laws in this state. The employer must comply with the workers' compensation laws in this state as they pertain to employers that elect not to maintain workers' compensation insurance coverage and the required notifications that must be filed and posted.

## ACCIDENT & SICKNESS INSURANCE PROGRAM

Protecting your members as they protect their community is critical to the success of your organization. Some organizations believe that Workers' Compensation will adequately protect members who suffer a disabling injury. Unfortunately, many learn the hard way that there are gaps in Workers' Compensation which could have financially devastating results for injured members and their families.

The VFIS A&S program provides crucial benefits to address gaps and complement Workers' Compensation. Coverage is provided for injury and illness (including heart attack, stroke and infectious disease) when members are performing the normal duties of the organization.

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### Death Benefits

The VFIS policy provides death benefits, when the circumstances meet coverage requirements, with additional benefits for Seat Belt, Safety Vest, Military, Dependent Child, Spouse, Memorial, Dependent Elder, Repatriation and Felonious Assault.

**Note: Optional Death Benefits** are available for 24-Hour or Off-Duty Accident (Injury Only). Covered members must be listed on the department's roster for these benefits to apply.

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### Lump Sum Living Benefits

VFIS includes Accidental Dismemberment and Paralysis, Permanent Impairment, Cosmetic Disfigurement Resulting from Burns, HIV Positive and Felonious Assault benefits.

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### Home Alteration & Vehicle Modification Benefit

VFIS includes this benefit for expenses incurred within three years of a covered injury or illness that results in permanent and irrevocable loss.

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### Weekly Injury Permanent Impairment

This is payable for life with a 50 percent or greater AMA whole body impairment rating. This benefit is paid in addition to other benefits payable under the policy, even if the member returns to work in any job. **\*\*Optional for career members when covered.**

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### Weekly Income Benefits

The amount selected for the 1st 28-Day Benefit is paid to the disabled member. This benefit is paid quickly, since there is no coordination with income benefits from any other source that may be available to the member.

After 28 Days disability benefits are coordinated with other disability benefits. This benefit is payable up to 100% of the disabled member's pre-disability wages to the maximum benefit amount selected. A 5% (minimum) cost of living increase is applied annually. There are three benefit periods available: 260 Weeks (Basic) or 520 Weeks (Extended) or to Age 70 (Long-Term).

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### Medical Expense Benefit

VFIS covers reasonable and customary medical expenses due to a covered injury or illness. In most cases, medical benefits are provided when Workers' Compensation benefits do not apply. Additional benefits are provided for Cosmetic Plastic Surgery, Post-Traumatic Stress Disorder, Critical Incident Stress Management, Family Expenses, Family Bereavement and Trauma Counseling.

**Note:** Benefits vary by state based on Department of Insurance regulations and approval.

#### EXAMPLE OF A CLAIM

At the conclusion of fighting a house fire for several hours, a member said he was not feeling well and went home to bed. He was found unresponsive the next morning having passed away due to a heart attack. The Death Benefit is provided for death due to heart attack or stroke within 48 hours of an emergency response or physical training exercise. Once the cause of death is confirmed as a heart attack, benefits are quickly provided to the family.



# SPECIALTY BENEFITS

## GROUP TERM LIFE INSURANCE PROGRAM

VFIS is dedicated to serving the unique insurance benefit needs of Emergency Service Organizations. Our Group Term Life program provides financial protection and can act as a recruitment & retention tool for your organization.

Our unique program includes:

- 24-Hour on & off duty Life Insurance coverage
- 24-Hour Accidental Death & Dismemberment coverage
- Covered Activity – AD&D
- Line of Duty Additional Benefits
- Paralysis Benefit
- Accidental Burn & Disfigurement Benefit
- Guaranteed Issue

We are able to cover all members of Emergency Service Organizations including:

- Volunteers
- Career Members
- Retirees / Life Members
- Auxiliary Members
- Administrative Staff

## LENGTH OF SERVICE AWARDS PROGRAM (LOSAP)

LOSAPs are a key element of recruitment and retention programs. VFIS offers a comprehensive suite of products and services essential to operating a LOSAP.

VFIS offers:

- Flexible Defined Benefit and Defined Contribution plan designs to meet your organizational budget and objectives
- Investment solutions
- Specimen plan documents and forms
- Experienced team of LOSAP professionals providing administrative, actuarial, and audit support

## CRITICAL ILLNESS INSURANCE PROGRAM

Many Heart, Circulatory, & Cancer related claims may not be covered by Workers' Compensation or Accident & Sickness Policies.

The VFIS Critical Illness Insurance Program is the ideal solution to the coverage gap for our Emergency Service Personnel.

This unique 24-Hour on & off duty coverage includes:

- Illnesses Covered:
  - + Heart Attack
  - + Cancer
  - + Kidney Failure
  - + Stroke

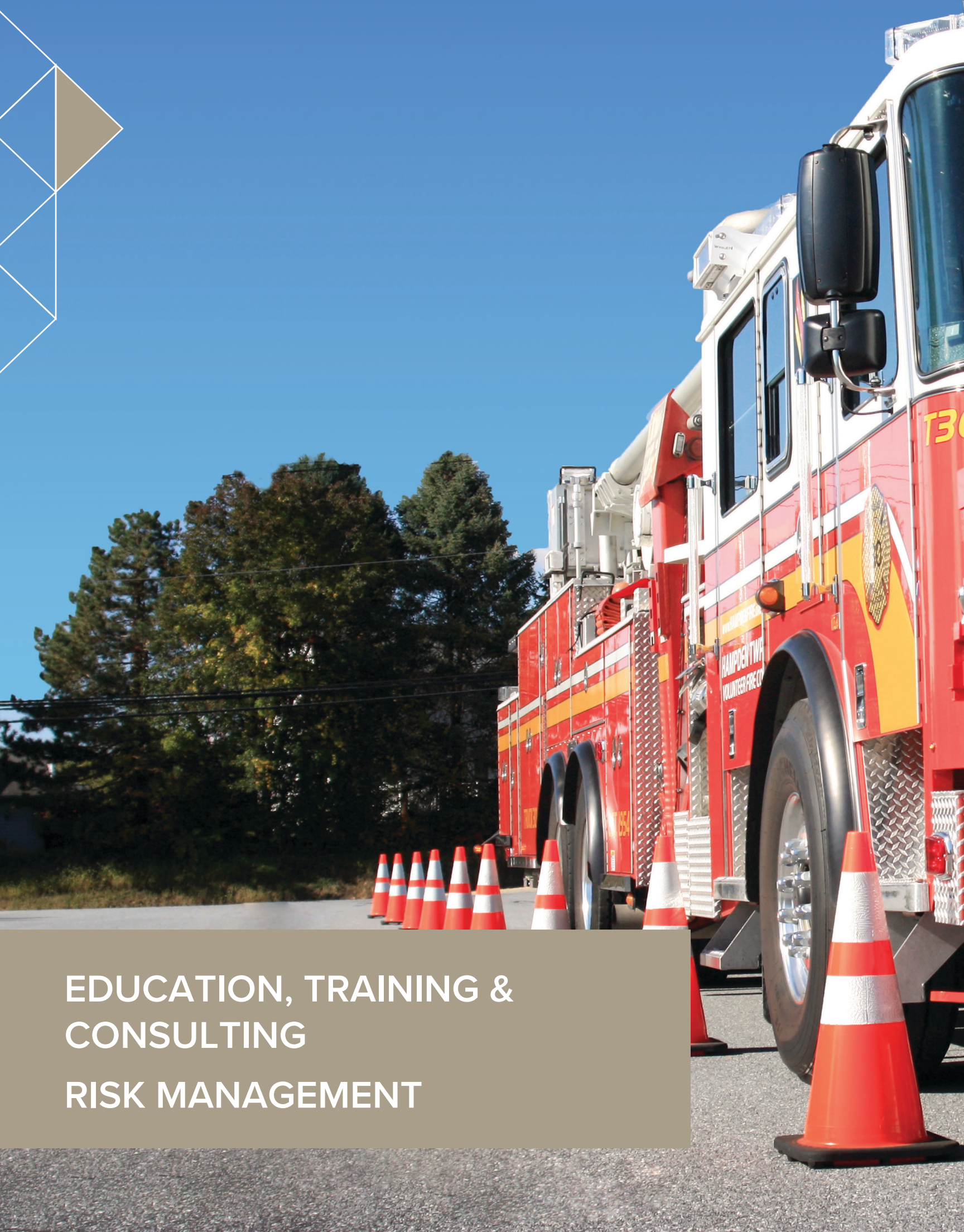
- Lump Sum Benefit Payout after Diagnosis
- Accidental Death & Dismemberment Benefit
- Coverage available for All members of your organization
  - + Volunteer
  - + Career
  - + Auxiliary

## SPECIAL RISK

Provides accident coverage for a variety of non-profit organizations for various activities. Coverage includes Accidental Death and Dismemberment, Accidental Medical Expense and Weekly Accident Indemnity. Occupational and Business Travel Accident Coverages are also available.

## STATUTORY CANCER PRODUCTS

VFIS understands the risks that hometown heroes face every day while they're serving their communities – and we see it as our duty to help give them peace-of-mind by supplying meaningful benefits and protections. That's why we've created coverages specifically designed to specifically cover state requirements for firefighters and EMS personnel.



EDUCATION, TRAINING &  
CONSULTING  
RISK MANAGEMENT



The VFIS Education, Training & Consulting department addresses the technical and educational needs of our insured. Our goal is to provide service, information, education, training and guidance to each of the emergency service organizations we insure. VFIS trains approximately 20,000 emergency service personnel per year throughout the United States and Canada. Our staff participates in national standard development, national organization advocacy, and support of many of the leading national organizations such as; NFPA, CFSI, ISFSI, IAFC, VCOS, NVFC, NAEMSO, NAEMT and many others. Our record demonstrates our concern for the safety and well-being of our customers: the emergency service community. In addition to this commitment, our philosophy is to stay in the mainstream of current affairs affecting the emergency services. By doing so, our staff of fire, rescue and emergency medical specialists are able to provide information and training for the design of safety and educational materials that are both current and accurate.

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## Educational Programs

VFIS continues to develop and deliver programs to educate and assist our clients and potential clients. Our driver training program is utilized and adopted by many states and the U.S. Fire Administration. VFIS offers a series of safety and risk management programs, USBs, DVDs, posters, books and videos. VFIS provides an array of programs for EMS and commercial ambulance teams on topics such as EMS vehicle operations, paratransit operations, and patient handling. VFIS develops programs to meet the needs of fire and EMS on hot topics such as emergency vehicle safety, UTV/ATV safety, harassment and discrimination, anti-bias and diversity, and risk control for mid-level managers.

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## Resources

We pride ourselves on being a valuable resource to our clients by providing safety forms, self-inspection materials, safety posters, newsletters, guides to formulating guidelines and procedures and more. Information about VFIS education and training, VFIS products and our order form can be accessed through our website, [vfris.com](http://vfris.com).

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## Technical Support

We have a staff of knowledgeable associates who are available to answer questions and provide technical support on various emergency services related codes, standards and best practices. Our associates can be contacted through our website, [vfris.com](http://vfris.com).

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## Memberships and Professional Affiliations

We actively participate in various organizations including the International Association of Fire Chiefs, NFPA, National Volunteer Fire Council, Fire Department Safety Officers, Congressional Fire Services Institute, International Society of Fire Service Instructors, National Association of EMTs, Commission on Fire Accreditation, National Fallen Firefighters Foundation and others. We also maintain many affiliations with other local, state and national organizations.

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## Distance Learning

In our continuous efforts to improve safety and operations in emergency services through education, training, risk management and insurance programs, VFIS has joined forces with Target Solutions in the development of a distance-learning program, with dozens of VFIS-authored courses available at [vfris.com](http://vfris.com).

These courses are designed to be taken in your location and at your convenience. Our distance-learning courses offer everything you would find in the classroom, minus, of course, the actual instructor. You will receive a course completion certificate upon passing the online course. All certificates of completion remain saved within your personal account and can be accessed at any time.

For more information on our distance learning programs, please contact your VFIS Sales Executive, VFIS education, training and consulting staff, or your local agent.

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## Consulting

VFIS recognizes that our clients may need support beyond our traditional education and training programs, so we offer a wide range of consulting services. Please contact us to discuss your specific needs.

VFIS is more than just a company that you can use to transfer risk. As part of your insurance program, VFIS provides added value through proactive Risk Management Services. Keep in mind that insurance may not cover all of your costs when you have a claim. Insurance coverage deductibles, downtime of equipment or apparatus, temporary or permanent reductions in staffing, costs of overtime, fines, lowered morale and the impact on your organization's public image may not be covered. Our experienced team is standing by ready to assist you with resources which can help reduce or eliminate loss producing conditions and exposures faced by your organization.

Value-added services available to VFIS clients include:

**Risk Control Safety Self-Assessment** – a web-based self-assessment tool that highlights known loss producing exposures. Your answers to the questions provided will direct you to tailored VFIS resources that may assist your organization in addressing your specific loss exposures. The Risk Control Safety Self-Assessment by VFIS can be found on our website [vfis.com](http://vfis.com).

**Downloadable Safety Bulletins, Forms and Checklists** – VFIS provides more than 150 technical reference bulletins (Risk Management Resources) addressing specific areas of operation and offering suggested management controls in SOG/SOP language. These bulletins cover fire and EMS operations, vehicle operations, property management, employment practices, cyber security, communication center operations, and ESO administration.

VFIS also provides sample checklists and forms that may be used to document vehicle and equipment maintenance, self-inspections and other routine tasks.

These items can be found on our website [vfis.com](http://vfis.com).

**Risk Management Consulting/ Risk Assessment Surveys** – VFIS risk management professionals have years of experience working in and with emergency service organizations. VFIS clients who meet certain eligibility criteria benefit from having an on-site visit from one of our risk management consultants. These visits are used to assess the effectiveness of existing procedures in addressing identified loss exposures. Where appropriate, VFIS will provide you with recommendations and resources to enhance or support current practices.

Our risk management professionals are also available to answer questions relating to codes, laws, and standards, technical issues and management and operational procedures.

### **ResponderHelp.com**

ResponderHelp.com is a resource website for the Emergency Service Organization (ESO) community. This online tool was first developed in celebration of the 50th anniversary of VFIS. It is a gift to a selfless group of people who give back so much: the emergency service community. The website offers a robust library of valuable resources for first responders, and top-level categories with commentary on what experts believe to be the biggest issues responders will face over the next 25 years.

Although this website is developed and administered by VFIS, its content is sourced from a broad variety of dedicated industry specialists, and includes articles, checklists, posters, standard operating guidelines, technical bulletins, training materials and videos. ResponderHelp.com also offer an "ask a specialist" feature, designed to encourage important conversations with industry leaders and to answer additional questions.

While other organizations charge for these tools, they are available for free to the users of our website. Please share this information with those who it might best support. ResponderHelp.com is our way of not only saying thank you, but of reaffirming our shared dedication to emergency responders everywhere.

### **Don't Risk it! Podcast**

Join our Risk Control experts as they discuss concepts to help your ESO better protect your responders, apparatus and community by covering a range of risk management and safety-related topics. Each episode ranges from 10 to 20 minutes, and focuses on how responders can help limit some of the industry's common emergency service exposures. Don't Risk It! is available on all major streaming and podcast platforms.

**VFIS is proud to offer most of these valuable services at no cost to your organization.**

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Administered by Volunteer Firemen's Insurance Services, Inc., a/k/a VFIS and VFIS Insurance Services in CA. CA Insurance Producer License #0B39073. Volunteer Firemen's Insurance Services, Inc., an American International Group, Inc. (AIG) company, is the largest provider of insurance for fire departments, ambulance and rescue squads and 911 centers in North America.

Most\* products and services are written or provided by subsidiaries or affiliates of AIG or other insurance companies represented by VFIS. Products or services may not be available in all states or countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

\* Some Glatfelter Specialty Benefits products may be underwritten by multiple carriers.





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