

GEORGIA STATE LODGE

FRATERNAL ORDER OF POLICE

CURRENT BENEFITS

All Members in Good Standing are Insured

\$1,000 Life benefit pays for a member's death from any cause. This benefit reduces 50% at age 65.

\$7,500 Accidental Death benefit is 24 hour coverage - business or pleasure. This benefit pays when a member dies from a covered accidental bodily injury that is independent of all other causes.

\$7,500 Line of Duty benefit is defined as a "covered activity" and will pay in *addition* to the Accidental Death benefit when a member is killed while performing law enforcement duties.

\$7,500 Felonious Assault benefit is paid in *addition* to the Accidental Death and Line of Duty Benefits when a member's loss of life results from use of force equivalent to a felony under the jurisdiction in which the accident occurred.

Additional Benefits are paid when a member is involved in an accident that directly results in one of the following losses:

◆ Loss of Speech	\$ 3,750	◆ Loss of sight, both eyes	\$ 7,500
◆ Loss of Hearing (<i>both ears</i>)	\$ 3,750	◆ Loss of sight, one eye	\$ 3,750
◆ Reattachment of Hand or Foot	\$ 3,750	◆ Quadriplegia	\$ 7,500
◆ Loss of hands or feet	\$ 7,500	◆ Paraplegia	\$ 5,625
◆ Loss of hand or foot	\$ 3,750	◆ Hemiplegia	\$ 3,750
◆ Loss Thumb and Index Finger of Same Hand	\$ 1,875	◆ Uniplegia	\$ 1,875

◆ Benefits double if in the line of duty

◆ **Seat Belt** benefit pays in *addition* to other applicable benefits if a member is killed as a result of an automobile accident while properly utilizing a seat belt, as evidenced by a police report. \$7,500

◆ **Occupant Protection Device** benefit pays in *addition* to other applicable benefits if a member is killed as a result of an automobile accident while protected by a properly deployed air bag. This benefit is only paid if the Seat Belt benefit is payable. \$7,500

◆ **Heart and Circulatory Malfunction** benefit pays in *addition* to other applicable benefits if a member under the age of 65 suffers a covered loss of life due to a heart or circulatory malfunction within 48 hours after participation in an emergency activity. The member must not have been diagnosed or received any treatment for any heart or circulatory system disease or illness within two years prior to the covered activity. \$7,500

◆ **Common Carrier** benefit is paid in *addition* to the Accidental Death Benefit if a member is killed while riding on a qualifying land, air, or water transportation. \$7,500

Duty Related Benefit Examples:

• **Accidental/
Line of Duty Death:** \$7,500 Accidental Death
\$7,500 Line of Duty
\$7,500
\$15,000 Total Benefit

• **Line of Duty/
Felonious Assault:** \$7,500 Accidental Death
\$7,500 Line of Duty
\$7,500 Felonious Assault
\$7,500
\$22,500 Total Benefit

• **Line of Duty/
Vehicular Death:** \$7,500 Accidental Death
\$7,500 Line of Duty
\$7,500 Seat Belt
\$7,500 Occupant Protection
\$7,500
\$30,000 Total Benefit



Non-Duty Related Benefit Examples:

• **Accidental Death:** \$7,500 Accidental Death

• **Vehicular Accident :** \$7,500 Accidental Death
\$7,500 Seat Belt
\$7,500 Occupant Protection
\$7,500
\$22,500 Total Benefit

Examples illustrate a covered loss as defined in the master contract.