

# OFF DUTY VOLUNTARY ACCIDENT COVERAGE FOR MEMBERS OF EMERGENCY SERVICES ORGANIZATIONS



## Income Protection for Emergency Service Organizations

Firefighters, EMS providers, police officers, arson investigators and other emergency services personnel face unique, prolonged risks typically not covered by traditional insurance policies. That's why we've developed specialty accident and health insurance solutions including on duty accident & health coverage.

Those who put their lives on the line for their families, friends and neighbors deserve protection of their own. Our Voluntary Accident insurance program is designed specifically to meet the unique needs of firefighters, EMTs, and other emergency service organization personnel. Across Canada, there are over 126,000 volunteer firefighters.

There are approximately 3,600 fire departments nationwide and almost 85% of Canadian soil is protected by volunteer fire departments.<sup>1</sup>

### 24/7 OFF DUTY ACCIDENT BENEFITS FOR MEMBERS AND THEIR FAMILIES

No one likes to think about the possibility of an accident, but the likelihood of one is very real. Whether it's an automobile accident, sports injury or the inevitable slip-and-fall, an accident can bring about lifestyle and economic challenges for you and your family. Many volunteer firefighters do not have group insurance plans or private plans to protect them when "off duty," but our plan offers 24 hour protection anywhere in the world.

Most benefits provided under this plan pay in addition to other benefits you may be entitled to, including Workers' Compensation insurance, employer sick plans, or Employment Insurance (provincial rules apply). Our Temporary Total Disability Weekly Income Benefit is designed to help protect your pre-disability income against unexpected injury.

<sup>1</sup> National Fire Protection Association, February 2018.



# OFF DUTY VOLUNTARY ACCIDENT COVERAGE



## DEATH BENEFITS

- Accidental Death
- Seat Belt/Occupant Protection Device
- Identification
- Repatriation
- Funeral Expense
- Bereavement
- Parent Care
- Child Care Expense
- Surviving Spouse Education
- Dependent Child Education

## IMPAIRMENT BENEFITS

- Dismemberment
- Loss of Speech or Hearing
- Vision Impairment
- Home Alteration
- Vehicle Modification
- Paralysis
- Brain Damage
- Coma

## ADDITIONAL BENEFITS FOR MEMBERS AND THEIR FAMILIES

Making adjustments to an unexpected new way of life, whether for the member, or his or her family, can lead to high expenses. We offer several benefits to help ease that burden.

## INCOME PROTECTION BENEFITS

- Weekly Temporary Total Disability Benefit
- Spousal Disability

## ADDITIONAL BENEFITS

- Family Travel Expense
- Home Health Care
- Rehabilitation
- Psychological Therapy

**Integrated Benefit Solutions is your local contact for Health and Dental and Off and On Duty Voluntary Accident Coverage. Please contact us today at [info@integratedbenefits.ca](mailto:info@integratedbenefits.ca) or toll free at 1.844.210.4898.**

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