

# ON DUTY ACCIDENT & HEALTH 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 Accident & Health insurance coverage 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>

### BENEFITS FOR MEMBERS AND THEIR FAMILIES

Your plan pays benefits to covered members and their families when the member incurs a covered injury or a covered illness in the line of duty, or during any other covered activity that results in death or disability.

#### DEATH BENEFITS

- Covered Injury Death
- Covered Illness Death
- HIV Positive Diagnosis
- Bereavement
- Dependent Child (Per Child)
- Seat Belt
- Airbag
- Parent Care
- Child Care
- Identification
- Repatriation
- Memorial
- Surviving Spouse Education
- Dependent Child Education
- Military Death

#### IMPAIRMENT BENEFITS

- Dismemberment
- Loss of Speech or Hearing
- Vision Impairment
- Cosmetic Disfigurement from Burns
- Permanent Physical Impairment
- Criminal Assault
- Home Alteration
- Vehicle Modification
- Paralysis
- Brain Damage
- Coma
- Cancer

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

# ON DUTY ACCIDENT & HEALTH COVERAGE



We recognize that Workers' Compensation insurance can't always make up for lost wages when members can no longer work, so we offer total and partial disability benefits, including cost of living adjustment and retraining benefits. We also offer medical expense benefits to help offset the medical costs incurred for injuries or illnesses that result during a covered activity.

## INCOME PROTECTION BENEFITS

- Weekly Total Disability for Covered Injuries or Illnesses
- Partial Disability
- Cost of Living Adjustment
- First Week Disability
- Transition
- Retraining
- Weekly Permanent Physical Impairment

## MEDICAL EXPENSE BENEFITS

- Covered Injury and Illness Expense
- Covered Plastic Surgery Expense
- Home Health Care Expense

## 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, including:

- Daily Hospital Confinement and Outpatient Treatment
- Daily Critical Care
- Family Expense
- Occupational Rehabilitation
- Mental Stress Management
- Traumatic Incident

**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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