



Business Travel Accident Insurance for Law Enforcement Officers and Emergency Responders

HELPING TO PROTECT THOSE WHO PROTECT US ALL.

In 2008, 68 law enforcement officers from 66 agencies died as the result of accidents that occurred in the line of duty.¹ With emergency responders risking their lives every day, it's important to offer accident insurance to help protect them and their families. Benefits such as these can help provide additional assistance to them during events that can disrupt their personal and professional lives.

In 2008, over 60% of all firefighter fatalities occurred while performing emergency duties.²

In the Line of Duty coverage: Affordable and essential.

The Hartford understands the needs and concerns of police officers, firefighters, and emergency medical personnel and helps to deliver protection for covered accidents with experience and compassion. With In the Line of Duty Insurance coverage, municipalities can help provide advantageous coverage that's also cost-effective.

Helping to cover the daily needs of survivors and dependents.

- In the Line of Duty coverage offers an Accidental Death & Dismemberment (AD&D) Insurance benefit that pays a lump sum amount for all emergency responders for covered accidents that occur while they're performing their jobs.
- AD&D benefits can be used to pay for such items as food, clothing, mortgage, medical expenses and other bills for the insured employee and family.
- Multiple AD&D coverage amounts are available as well as several enhanced benefit packages.

Additional In the Line of Duty benefits.³

- Adaptive Home & Vehicle
- HIV
- Accident Total Disability
- Paralysis
- Bereavement Counseling
- Permanent Total Disability
- Coma
- Rehabilitation
- Critical Burn
- Seatbelt
- Day Care
- Spouse Education
- Therapeutic Counseling
- Funeral Expense

Valuable additional services to help families through stressful times.

Thanks to our size, long history and innovative products, we can offer robust plans with value-added services like these:

- **Travel Assistance** helps to reduce the stress when traveling by providing members and families with pre-trip information and access to medical professionals worldwide for emergency medical services.⁴
- **Beneficiary Assistance** provides grief, financial and legal counseling for plan beneficiaries.⁵
- **Identity Protection Support Service** offers an array of identity fraud services to help victims of identity theft reclaim their identity and begin to restore their peace of mind.⁶

GROUP BENEFITS



Accidents happen: A case study.

Because emergency responders are extremely vulnerable to accidents and unforeseen emergencies, The Hartford's In the Line of Duty coverage is of particular value. Consider the following case study. (This case study is not based on an actual scenario and serves as an illustration of how the benefits might be applied.)

Profile:

Officer Smith is a police officer for Green City. His annual salary is \$40,000 per year. In addition to his annual compensation, Green City provides valuable employee benefits through The Hartford, including In the Line of Duty coverage through Business Travel Accident insurance. It offers coverage of \$150,000 as well as Tier 1 benefits to all city police officers. While on duty pursuing a robber in his patrol car, Officer Smith is involved in a car accident and tragically dies. Since he was working in the line of duty, Officer Smith's family is paid the full \$150,000 through his Business Travel Accident insurance sponsored by the city. The family is eligible for additional coverage because Officer Smith had been wearing his seat belt, and they qualify for bereavement counseling of up to \$500.

After the accident, Officer Smith's family uses the benefits to pay for items such as his funeral, the family home mortgage, food, debts and other expenses until Mrs. Smith is able to find a full-time job. The family works with a counselor to deal with loss and bereavement issues. Thanks to their insurance coverage, Mrs. Smith is able to rebuild her family's life.

Accidents can happen anytime, anywhere.

Offering experience while helping to remove the burden for employers.

It all comes from The Hartford, a renowned leader in group benefits for more than 50 years. Employers can feel confident with The Hartford's experience and commitment to superior service. Contact your benefits consultant or Hartford Representative to learn more about In the Line of Duty Insurance through the Business Travel Accident department and how it can benefit employees and employers alike.

Need more facts?

Visit www.accidentlines.com or call your local Hartford representative. And visit our Web site at thehartford.com/groupbenefits. It's how smart benefit decisions begin.



The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. This brochure/presentation explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability.

¹ www.fbi.gov/ucr/killed/2008/accidentallykilled.html, October, 2009

² United States Fire Administration, January 7, 2009

³ Some benefits are not available in certain states. Please contact a Hartford Sales Representative for more information.

⁴ Travel Assistance is provided by Europ Assistance USA. Europ Assistance USA is not affiliated with The Hartford and is not a provider of insurance services.

⁵ Beneficiary Assist® is offered through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services.

⁶ All Identity Protection Support benefits are provided by Trilegiant Corporation. The Hartford is not responsible and assumes no liability for the goods and services described in these materials.

Expertise without equal.
Benefits without burden.