

GROUP BENEFITS



Accident Lines / Firefighters

HELPING TO PROTECT THOSE WHO PROTECT US ALL.

Volunteer firefighters and volunteer members of ambulance, first-aid and rescue squads often risk life and limb to save lives and property in their communities. They neither ask, nor receive pay for the work they do, but should at least be offered protection against financial loss if injured in the line of duty due to a covered accident.

The protection.

The Hartford's Volunteer Firefighter Accident Policy contains an array of benefits to help provide this necessary security, including:

- **Income protection** against loss of earnings if disabled due to a covered accident.
- **Indemnity** for a covered loss of life, limb, sight, speech or hearing.
- **Payment** of medical care expenses for covered injuries and additional covered conditions.

Various deductible options are available.

Who can be covered.

- Volunteer members of the fire company, including those receiving a nominal retainer fee.
- Deputized bystanders.
- Junior firefighters.
- Firefighters auxiliary.
- Volunteer EMS/EMT responders and other first aid/rescue squad members.
- Paid employees and drivers (requires underwriting approval).

When coverage is provided.

Insured persons will be covered when they are:

- Accidentally injured or lose their lives while actually on duty at a fire, traveling to or returning from a fire, at a fire drill, at a parade or at a test or trial of any firefighting or emergency apparatus.
- On an emergency call, or traveling to or returning from an emergency call.
- Participating in or attending as a volunteer member of the organization (but not as a paid driver or employee) any other regularly approved, supervised activity of the organization.
- Riding in or on organization apparatus (including a private passenger automobile furnished by the organization for the transportation of the fire chief or other official of the organization) while traveling to or returning from a fire drill, a parade or a test or trial of any firefighting apparatus.

Protection you shouldn't be without.

Accidents are unpredictable. Volunteer firefighters and volunteer members of ambulance, first-aid and rescue squads are constantly putting their lives on the line. Consider helping to protect them with a Volunteer

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Benefits without burden.**

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Firefighter Accident Policy from The Hartford. It can help provide these brave individuals with peace of mind while performing their duties—helping to take care of them the way they take care of their communities.

Need more facts?

Just call your local Hartford representative or send your questions to blanketlines@hartfordlife.com. And visit our Web site at www.accidentlines.com/volunteerfire.html. It's how smart benefit decisions begin.

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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.

Important State Exceptions

Exceptions may apply in some states. Not available in Alabama, Florida, Indiana, Mississippi and Ohio. Please contact your reporting office for details.

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