

Regional District of Fraser-Fort George Fire Department

Policy Number: VFP 9020450 July 2024



**OFF DUTY SCHEDULE OF COVERAGE
ACCIDENTAL BODILY INJURY ONLY**

Below is an overview of the optional Off Duty (24 Hr) Coverage. At no time, will benefits for the Off Duty Coverage apply when benefits are collected under the On Duty Policy. Only one benefit will be payable. Junior Firefighters and Non Members are not eligible to purchase this coverage.

Member Only Coverage	Amount	Duration
Accidental Death & Dismemberment (AD&D)	\$150,000	
Paralysis (Quadra, Hemi or Paraplegia)	\$300,000	
Seat Belt Benefit (15% of the AD&D Benefit)	\$22,500	
Repatriation Benefit	\$20,000	
Day Care Benefit	\$5,000	4 Years
Dependent Child Education Benefit	\$5,000	4 years
Spousal Education Benefit	\$20,000	
Identification Benefit	\$15,000	
Funeral Expense	\$5,000	
Bereavement Benefit	\$5,000	
Felonious Assault Benefit	\$15,000	
Parental Care Benefit	\$10,000	
Coma Benefit (Payment is per month)	\$1,500	100 Payments
Vision Impairment Benefit	\$150,000	
Home Alteration & Vehicle Modification	\$20,000	
Rehabilitation Benefit	\$20,000	
Family Transportation	\$20,000	
Psychological Therapy	\$10,000	
Accident Weekly Disability-7 Day Waiting Period	\$300	104 Weeks
Accident Weekly Disability- Non Income Earners	\$100	13 Weeks

Optional Family Coverage

For those members choosing the optional family coverage, the following benefits will be available based on your family status at the time of loss. See below.

	Spouse	Dependent
Accidental Death & Dismemberment (AD&D)		
Spouse Only(60%) or Dependent Child/ren (20%)	\$90,000	\$30,000
Spouse (50%) and Dependent Child/ren (15%)	\$75,000	\$22,500
Max Paralysis (Depends on Family Status Above)	\$180,000	\$60,000
Max Seat Belt (Depends of Family Status Above)	\$13,500	\$4,500
Funeral Expense	\$5,000	\$5,000
Psychological Therapy	\$10,000	\$10,000
Identification Benefit	\$15,000	\$15,000
Repatriation Benefit	\$20,000	\$20,000
Home Alteration & Vehicle Modification	\$20,000	\$20,000
Day Care Benefit (Maximum \$5,000/yr Max 4 yrs)	\$5,000	
Accident Weekly Disability-Spouse Only 13 wks	\$100	

Spouse shall mean either:(1) a Husband or Wife; or (2) for same sex unions or opposite sex unions, an individual who has been publicly represented as the life partner of the Insured Person and has been residing with the Insured Person.

Dependent Child/ren shall mean persons that are either natural children (legitimate, illegitimately, adopted children, step-children or infants to which the Insured Person is loco parentis; and

(1) under 23 years of age and unmarried and dependent upon the Insured Person for maintenance and support, or

(2) under 26 years of age and unmarried and in attendance at an institute of higher learning and dependent upon the Insured Person for maintenance and support; or

(3) by reason of mental or physical infirmity, is incapable of self-sustaining employment and is totally dependent upon the Insured Person for support within the terms of the *Income Tax Act of Canada*.

AD&D	Payable for death due to a covered accidental injury. Death must occur within 365 days.
Paralysis	Hemiplegia, paraplegia or quadriplegia, will pay two times the Principal Sum. Loss must occur within 365 days.
Seat Belt	Payable when death occurs while wearing a properly fastened seat belt.
Repatriation	Payable for expense incurred to return member's body to area of residence when death occurs outside 50 kilometers.
Day Care Off Duty Coverage	Up to four years of day care costs may be reimbursed for the lesser of: 1) the actual cost charged by the day care center; 2) 5% of Benefit Amount; or 3) \$5,000/yr. 4) Child must be under age 13 and currently or subsequently enrolled in an accredited day care center within one year.
Dependent Child Education	Up to four years of education costs may be reimbursed for the lesser of: 1) the actual annual tuition; 2) \$5,000/yr; or 3) 5% of Principal Sum. 4) Child must be beyond grade 12 and currently and continuously enrolled.
Spousal Education	Payable for Spouse's incurred costs within 30 months for professional or trade training to obtain an independent source of income.
Identification Benefit	Payable to one immediate family member for travel, food and lodging when identification is required.
Funeral Expense	Payable for reasonable expenses incurred within one year for cremation, burial or funeral.
Bereavement Benefit	Payable for reasonable expenses incurred within one year for grief counselling.
Felonious Assault	When loss of life occurs, 10% of the Principal Sum will be paid where loss of life was deliberately caused and at the Insured Persons Regular Occupations Employer.
Parental Care Benefit	Additional death benefit is payable to eligible Dependent Elders.
Coma Benefit	Payable for a covered injury when coma results. Provided in increments of 1% per month.
Vision Impairment	Payable for a covered injury when coma results. Provided in increments of 1% per month. Each Eye is worth 50% of said amount.
Home Alternation & Vehicle Modification	Payable for home alteration or vehicle modification costs necessary due to a covered injury. Cost must be incurred within one year.
Rehabilitation	Payable for occupational training when needed due to dismemberment.
Family Transportation	Payable for costs incurred for one family member to travel to a hospital beyond 50 kilometers for a covered injury.
Psychological Therapy	Payable for Psychological Therapy when needed due to dismemberment
Accident Weekly – Member Only	Total Disability is provided as follows for covered injuries: 1) disability must begin within 60 days or 120 days if surgery delays disability; 2) seven (7) day waiting period required; 3) begins the eighth (8th) day and is payable up to 104 weeks; 4) payable to 100% Average Weekly Wage up to policy limit; and 5) coordinated with other disability plans and workers compensation. Note: Non-wage earners qualify for \$100 a week for 13 weeks.
Accident Weekly – Spousal Only	If a spouse becomes disabled "Off Duty" as a result of an accident, the policy pays the schedule amount listed with the following conditions 1) Disability commences within 60 days; 2) 7 Day waiting period must take place; of 3) Payable up to 13 weeks. We will pay a flat \$100/week.

This is only a brief description of coverage(s) available under this policy. The policy contains conditions, reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the policy. Should there be any conflict between this Summary of Coverage document and the policy, the policy shall govern under all circumstances.