

ANNOUNCING 24 HOUR ON AND OFF DUTY COVERAGE
FOR HEART ATTACKS, CANCER, STROKE AND ACCIDENTAL DEATH.

CRITICAL ILLNESS INSURANCE

FOR EMERGENCY SERVICE VOLUNTEER AND CAREER PERSONNEL

FIRE AND EMERGENCY SERVICE ORGANIZATIONS THROUGHOUT
NORTH AMERICA HAVE RELIED ON VFIS' ACCIDENT AND SICKNESS
PROGRAM TO COVER EMERGENCY SERVICES RELATED ACCIDENTS
AND ILLNESSES INCLUDING HEART ATTACKS.

However, many heart and circulatory related claims may not be covered by workers' compensation or Accident & Sickness policies. Coverage questions may arise because the heart condition manifested itself after the covered event, a treating or consulting physician determined the event did not cause the heart problem or for other reasons.

Cancer is another disease on the minds of individuals involved in emergency services. Many have no coverage under an Accident and Sickness program and limited, if any coverage, available through Workers' Compensation.

Now, with the VFIS **Critical Illness Insurance Program**, your emergency service personnel can receive a lump sum cash benefit when diagnosed with a heart attack, stroke or life threatening cancer. Please refer to the proposal for a detailed explanation of cancers covered. Coverage is provided on a 24 hour on and off duty basis. Of course like all insurance policies, there are certain conditions of coverage among them:

Conditions of Coverage:

- The coverage must be in effect for a Covered Person for at least 90 days prior to the diagnosis of the condition
- The Covered Person must survive for a period of 30 days after the diagnosis (The VFIS Group Term Life Insurance Policy is intended to provide survivor benefits in the event the Covered Person does not survive)
- The Covered Person is under age 75 when first diagnosed with cancer



VFIS[®]

A Division of Glatfelter Insurance Group

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Coverage underwritten by ACE American Insurance Company
located at 436 Walnut Street, WA04F, Philadelphia, PA 19106.

Who is Eligible? (Covered Person)

All members of an emergency service organization whose name appears on the roster submitted at policy inception will be considered Covered Persons. New members are eligible for coverage at the next anniversary date upon receipt of an updated roster. Coverage terminates on the policy expiration date when a member is no longer with the organization and therefore not listed on the renewal census.

