

An Accident & Sickness Proposal Prepared For

Town of Pelham Fire Department 177 Highway #20 West Fonthill, ON LOS 1E0

Presented By: VFIS of Canada

145 Wellington Street West Toronto, Ontario M5J 1H8

Date Prepared: 5/11/22

This proposal is valid for 90 days.

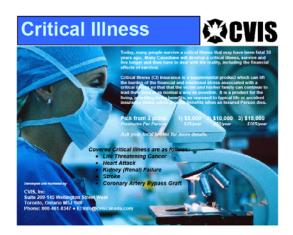
Underwritten by AIG Insurance Company of Canada

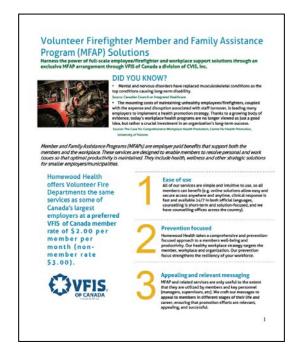
Volunteer Basic Benefits-ON DUTY	Proposal 1	Proposal 2
Loss of Life Benefits		•
Accidental Death Benefit Amount	\$100,000	\$100,000
Seat Belt Benefit Amount	\$25,000	\$25,000
Safety Vest Benefit Amount	\$25,000	\$25,000
Military Death Benefit Amount	\$15,000	\$15,000
Illness Loss of Life Benefit Amount	\$100,000	\$100,000
Dependent Child & Education Benefit AmountPer Dependent Child	\$40,000	\$40,000
Spousal Support & Education Benefit Amount	\$15,000	\$15,000
Memorial Benefit Amount	\$5,000	\$5,000
Dependent Elder Benefit AmountPer Dependent Elder	\$5,000	\$5,000
Repatriation Benefit Amount	\$20,000	\$20,000
Lump Sum Living Benefits		
Accidental Dismemberment Benefit & Uniplegia	\$100,000	\$100,000
Paralysis (Quadra, Hemi and Para) Benefit	\$200,000	\$200,000
Vision Impairment Benefit	\$100,000	\$100,000
Injury Permanent Impairment Benefit	\$100,000	\$100,000
Heart Permanent Impairment Benefit	\$100,000	\$100,000
Illness Permanent Impairment Benefit	\$100,000	\$100,000
Cosmetic Disfigurement Resulting from Burns Benefit	\$100,000	\$100,000
HIV Positive Lump Sum Living Benefit	\$100,000	\$100,000
Cancer Benefit	\$7,500	\$7,500
Coma Monthly Benefit	\$1,000	\$1,000
Weekly Income Benefits		
Total Disability Benefit Weekly Amount (1st 4 wks) Guaranteed	\$100	\$300
Total Disability Maximum Weekly Amount (after 1st 4 wks)	\$500	\$900
Total Disability Minimum Weekly Amount	\$100	\$100
Partial Disability is equal to 50% of Total Disability Limit 52 wks	50%	50%
Occupational Retraining Benefit	\$20,000	\$20,000
Medical Expense Benefits		
Medical Expense Benefit	\$10,000	\$10,000
Cosmetic Plastic Surgery Benefit	\$25,000	\$25,000
Post Traumatic Stress Disorder Benefit	\$25,000	\$25,000
Critical Incident Stress Management Benefit	\$25,000	\$25,000
Family Expense Benefit AmountPer Day	\$100	\$100
Family Bereavement & Trauma Counseling BenefitPer Person	\$1,000	\$1,000
Transition Benefit	\$500	\$900
Weekly Injury Permanent Impairment	\$500	\$900
Felonious Assault Benefit	\$50,000	\$50,000
Home Alteration & Vehicle Modification Benefit	\$50,000	\$50,000
TOTAL BASIC ANNUAL PREMIUM	Cont	Cont

On Duty-Continued

Volunteer Optional Benefits	Proposal 1	Proposal 2
Weekly Hospital Benefit Amount	NA	NA
First Week Total Disability Benefit Amount	NA	NA
Coordinated 28 Day Total Disability Benefit Amount	NA	NA
Weekly Injury Permanent Impairment COLA	NA	NA
Extended Total Disability Benefit up to 10 Years	NA	NA
Sub-Total: Weekly IPI COLA and Extended Total Disability Benefits	NA	NA
Long Term Total Disability Benefit up to Age 70	NA	NA
Long Term Total Disability COLA up to Age 70	NA	NA
TOTAL ANNUAL PREMIUM	\$2,440	\$2,954

VFIS of Canada is a division of CVIS, Inc. CVIS, Inc. offers many other products to its member fire departments. Please feel free to visit us on our website at www.cviscanada.com for a list of these products. Products such as:







Note: The MFAP (Member/Family Assistance Program) is \$2/month/person for all VFIS Clients. A great product to provide your firefighters when facing every day challenges. Also a great way to retain your firefighters and give back to them for their dedicated service.

Off Duty

Optional-Member Only Coverage	Proposal 1 & 2
Loss of Life Benefits	•
Accidental Death Benefit Amount	\$100,000
Seat Belt Benefit Amount	\$15,000
Repatriation Benefit Amount	\$20,000
Dependent Child & Education Max 4 yearsPer Dependent Child	\$5,000
Dependent Child Day Care Max 4 YearsPer Dependent Child	\$5,000
Spousal Education Benefit Amount	\$20,000
Funeral Expense Amount	\$5,000
Dependent Elder Benefit AmountPer Dependent Elder	\$10,000
Indetification Benefit Amount	\$15,000
Bereavement Benefit Amount	\$5,000
ump Sum Living Benefits	
Accidental Dismemberment Benefit & Uniplegia	\$100,000
Paralysis (Quadra, Hemi and Para) Benefit	\$200,000
Vision Impairment Benefit	\$100,000
Felonious Assault Benefit	\$10,000
Coma Benefit (Payment is per month)	\$1,000
Home Alteration & Vehicle Modification	\$20,000
Family Transportation Benefit	\$20,000
Rehabilitation Benefit	\$20,000
Psychological Therapy	\$10,000
Veekly Income Benefits	
Total Disability Benefit Weekly Amount-Employed Income Earner	\$300
Waiting Period: 7 Days Maximum Payout is 104 weeks	
Total Disability Maximum Weekly-Non Income Earner	\$100
Waiting Period: 7 Days Maximum Payout is 13 weeks	
Premium Per Firefighter	\$73/year

Please Note: Coverage provided under the Optional Off-Duty and/or Optional Eligible Dependent Benefit Packages is based on active members who are listed on the membership roster and for which a premium is paid. A membership roster must be submitted to us. This is an Accident Only Policy and not Life Insurance.

Please Note: Junior Members are not eligible for Optional Off-Duty and/or Optional Eligible Dependent Benefit Packages.

Optional-Member & Family Coverage	Proposal 1 & 2
Loss of Life Benefits	
Accidental Death Benefit Amount for Insured Membe (See Member Benefits)	\$100,000
Note: Loss of Life Benefits is determined based on the Family Status at the time of Loss:	
Accidental Death Benefit Amount (SPOUSE ONLY)	\$60,000
Accidental Death Benefit Amount (CHILD/REN ONLY)	\$20,000
Accidental Death Benefit Amount (SPOUSE & CHILD/REN)	\$50,000
Accidental Death Benefit Amount (SPOUSE & CHILD/REN)	\$15,000
Seat Belt Benefit Amount	15% of AD&D
Repatriation Benefit Amount	\$20,000
Dependent Child Day Care Max 4 YearsPer Dependent Child	\$5,000
Funeral Expense Amount	\$5,000
Indetification Benefit Amount	\$15,000
Lump Sum Living Benefits	
Accidental Dismemberment Benefit & Uniplegia	See Above
Paralysis (Quadra, Hemi and Para) Benefit is 2 Times AD&D Amount	See Above
Home Alteration & Vehicle Modification	\$20,000
Psychological Therapy	\$10,000
Weekly Income Benefits	
Total Disability Maximum Weekly-Spouse Only	\$100
Waiting Period: 7 Days Maximum Payout is 13 weeks	
Premium Per Firefighter	\$132/year

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EDUCATIONAL MATERIALS

VFIS offers a wide range of valuable educational material, including books, CD-ROMs, posters, PowerPoint Presentations, and videos. Each program is accompanied by appropriate print and/or video materials. As a Value Added Customer, you can order these materials and others Free of Charge, visit www.vfiscanada.com.

HERE ARE SOME OF THE PROGRAMS & MATERIALS WE OFFER:

