



An Accident & Sickness Proposal Prepared For

**Town of Pelham Fire Department
177 Highway #20 West
Fonthill, ON L0S 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 Amount.....Per 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 Amount.....Per 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 Amount.....Per Day	\$100	\$100
Family Bereavement & Trauma Counseling Benefit.....Per 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

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:

Critical Illness





Today, many people survive a critical illness that may have been fatal 30 years ago. Many Canadians will develop a critical illness, survive and live longer and thus have to deal with the reality, including the financial effects of survival.

Critical Illness (CI) Insurance is a supplemental product which can lift the burden of the financial and emotional stress associated with a critical illness, so that the victim and his/her family can continue to lead their lives as normal a way as possible. It is a product for the living, providing living benefits, as opposed to typical life or accident insurance plans, which provide benefits when an insured Person dies.

Pack from 3 plans: 1) \$5,000 2) \$10,000 3) \$15,000
Premiums Per Person: \$35/year \$70/year \$105/year

Ask your local broker for more details.


Covered Critical Illness are as follows:

- Life Threatening Cancer
- Heart Attack
- Kidney (Renal) Failure
- Stroke
- Coronary Artery Bypass Graft

CVIS, Inc.
Suite 209-145 Wellington Street West
Toronto, Ontario M5J 1B8
Phone: 800-461-8347 • E: info@cviscanada.com

Volunteer Firefighter Member and Family Assistance Program (MFAP) Solutions

Harness the power of full-scale employee/firefighter and workplace support solutions through an exclusive MFAP arrangement through VFIS of Canada a division of CVIS, Inc.




DID YOU KNOW?

- Mental and nervous disorders have replaced musculoskeletal conditions as the top conditions causing long-term disability.
- Source: Canadian Council on Integrated Healthcare
- The mounting costs of maintaining unhealthy employees/firefighters, coupled with the expense and disruption associated with staff turnover, is leading many employers to implement a health promotion strategy. Thanks to a growing body of evidence, today's workplace health programs are no longer viewed as just a good idea, but rather a crucial investment in an organization's long-term success.
- Source: The Case for Comprehensive Workplace Health Promotion, Centre for Health Promotion, University of Toronto

Member and Family Assistance Programs (MFAPs) are employer paid benefits that support both the members and the workplace. These services are designed to enable members to resolve personal and work issues so that optimal productivity is maintained. They include health, wellness and other strategic solutions for smaller employers/municipalities.

Homewood Health offers Volunteer Fire Departments the same services as some of Canada's largest employers at a preferred VFIS of Canada member rate of \$2.00 per member per month (non-member rate \$3.00).



1 Ease of use

All of our services are simple and intuitive to use, so all members can benefit (e.g. online solutions allow easy and secure access anywhere and anytime, clinical response is fast and available 24/7 in both official languages, counselling is short-term and solution-focused, and we have counselling offices across the country).


2 Prevention focused

Homewood Health takes a comprehensive and prevention-focused approach to a members well-being and productivity. Our healthy workplace strategy targets the member, workplace and organization. Our prevention focus strengthens the resiliency of your workforce.

3 Appealing and relevant messaging

MFAP and related services are only useful to the extent that they are utilized by members and key personnel (managers, supervisors, etc.). We craft our messages to appeal to members in different stages of their life and career, ensuring that prevention efforts are relevant, appealing, and successful.

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GROUP LIFE PROGRAM

Coverage Includes:

- Guaranteed Issue Life Insurance
- No Medical Questions up to \$75,000 (subject to Group Size)
- 24 Hour Coverage (On Duty and Off Duty)
- Covers all Accidental Deaths and illness such as Cancer
- Competitive Rates
- Flexible Billing Plans and Simplified Administration
- Each firefighter gets a booklet/pin explaining coverage.

Important Features:

- Coverage reduces by 50% at age 65
- Coverage ends at age 70
- Waiver of Premium if Totally Disabled
- Optional Coverage for Spouse and Dependents

To Get Started:

- For quick turn around time, simply email us the following items on an Excel Spreadsheet: Names, Sex and Date of Birth and email us at info@cviscanada.com. Be sure to include what benefit amount you would like quoted, i.e. \$50,000.
- If you currently have a policy with another provider, simply email us or fax to us the policy, so we can make sure you get the same coverage.

Offered By:
CVIS, Inc.
145 Wellington Street West
Toronto Ontario M5J 1B8
Phone: 1-800-461-8347 Fax: 855-558-0014

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.

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 years.....	Per Dependent Child	\$5,000
Dependent Child Day Care Max 4 Years.....	Per Dependent Child	\$5,000
Spousal Education Benefit Amount.....		\$20,000
Funeral Expense Amount.....		\$5,000
Dependent Elder Benefit Amount.....	Per Dependent Elder	\$10,000
Indetification Benefit Amount.....		\$15,000
Bereavement Benefit Amount.....		\$5,000
Lump 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
Weekly 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 Years.....Per 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:

