

## DEFINITIONS

“Covered Accident Medical Service(s)” means any of the following services: a) Hospital semiprivate room and board (or room and board in an intensive care unit), Hospital ancillary services (including but not limited to use of the operating room or emergency room) or use of an Ambulatory Medical Center; b) services of a Physician or a registered nurse (RN); c) ambulance service to or from a Hospital; d) laboratory tests; e) radiological procedures; f) anesthetics and the administration of anesthetics; g) blood, blood products and artificial blood products, and the transfusion thereof; h) physical therapy and occupational therapy; i) rental of Durable Medical Equipment; j) artificial limbs, artificial eyes or other prosthetic appliances; or k) medicines or drugs administered by a Physician or that can be obtained only with a Physician's written prescription.

“Limb” means an entire arm or entire leg.

“Physician” means a licensed practitioner of the healing arts acting within the scope of his or her license who is not: 1) the Insured, 2) an Immediate Family Member or 3) retained by the Policyholder.

“Totally Disabled/Total Disability” means that the Insured is unable to perform the material and substantial duties of his or her Occupation for any employer.

## ENROLLMENT INFORMATION

For all enrollment information, please visit:

[www.vleoa.org](http://www.vleoa.org)



# Accident Insurance for Volunteer Law Enforcement Officer Alliance, Inc.

Essential Coverage to Help Those Who Protect Others

This document provides only brief descriptions of the coverages available. The Policies contain reductions, limitations, exclusions and termination provisions. Not all coverages are available in every state. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY; AIG Life Insurance Company (AIG Life), with its principal place of business in Houston, TX; and American International Life Assurance Company of New York (AI Life), with its principal place of business in New York, NY. Full details of the coverage are contained in each Policy. If there are any conflicts between this document and each Policy, the Policy (NUFIC series C11695 DBG; AIG Life series C11695; AI Life series C11725NY) shall govern. NUFIC does not solicit business in New York.

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## WHO'S COVERED AND WHEN

All full members of the Policyholder for whom the appropriate premium has been paid and whose names are on file with the Policyholder are eligible for coverage.

Coverage applies while performing any and all law enforcement, emergency response and criminal justice duties while working in any full-time, part-time, auxiliary, reserve, volunteer or off-duty.

### 1. Accidental Death — \$35,000 Maximum Benefit

If Injury results in the death of the Insured Person, directly and independently of all other causes, within 365 days of the date of the accident causing the injury, the policy will pay the Accidental Death Benefit.

### 2. Accidental Dismemberment — \$35,000 Maximum Benefit

If Injury to an Insured Person results in any one of the losses specified below, directly and independently of all other causes, within 365 days of the date of the accident causing the Injury, the policy will pay the percentage of the Maximum Amount specified opposite each loss.

Loss of:

Both Hands or Both Feet	100%
One Hand and One Foot	100%
One Hand or One Foot	50%
One Hand and Sight in One Eye	100%
One Foot and Sight in One Eye	100%
Sight in Both Eyes	100%
Sight in One Eye	50%
Speech and Hearing in Both Ears	100%
Speech or Hearing in Both Ears	50%
Thumb and Index Finger of Same Hand	25%

"Loss" means, with reference to hand or foot, complete severance through or above the wrist or ankle joint; with reference to sight in an eye, total and irrecoverable loss of sight; with reference to hearing in an ear, total and irrevocable loss of ability to hear in that ear; with reference to speech, total and irrevocable loss of ability to speak. In the event an Insured Person suffers more than one Loss as a result of the same accident, only one amount, the largest, shall be paid, subject to the Maximum Amount under the Program you select.

### 3. Weekly Accident Indemnity (WAI) Benefit - \$200 Maximum Weekly Benefit; 260 Maximum Number of Weeks

If, as a result of an Injury, directly and independently of all other causes, the Insured becomes Totally Disabled within 30 days of the accident that caused the Injury, the Company will pay a benefit after 7 days of Total Disability due to that Injury in any one Period of Disability. The benefit is payable weekly so long as the Insured remains Totally Disabled due to that Injury in that Period of Disability, up to a maximum of 260 weeks for all Periods of Disability resulting from all Injuries caused by the same accident. Only one benefit will be paid for any one day of Total Disability, regardless of the number of Injuries causing the Total Disability. No benefits are payable under this program if the Insured had no earnings from an occupation, job or work being performed at the time of the accident causing the Injury.

## LIMITS OF LIABILITY

If an Insured Person suffers one or more losses from the same accident for which amounts are payable under more than one of the following benefits: Accidental Death benefit and/or Accidental Dismemberment benefit, the maximum amount payable under all of the benefits combined will not exceed the amount payable for the largest of these benefits.

## EXCLUSIONS

No coverage shall be provided under the Policy and no payment shall be made for any loss resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following excluded risks, even if the proximate or precipitating cause of the loss is an accidental bodily Injury.

1. Suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury or auto-eroticism;
2. Sickness, disease, mental incapacity, or bodily infirmity whether the loss results directly or indirectly from any of these;
3. The Insured committing or attempting to commit a felony;
4. Infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning, or an accidental cut or wound independent of and in the absence of any underlying sickness, disease or condition, including but not limited to diabetes;
5. Declared or undeclared war, or any act of declared or undeclared war, except if specifically provided by this Policy;
6. Participation in any team sport or any other athletic activity, except participation in Covered Activity;
7. Full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority (Unearned premium for any period for which the Insured is not covered due to his or her active duty status will be refunded.) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded.
8. Travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the Insured Person is:
  - a. riding as a passenger in any aircraft not intended or licensed for the transportation of passengers; or
  - b. performing, learning to perform, or instructing others to perform as a pilot or crew member of any aircraft;
9. the Insured being under the influence of intoxicants;
10. the Insured being under the influence of narcotics unless taken under the advice of and as specified by a Physician;
11. the medical or surgical treatment of sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from the treatment;
12. the Insured riding in or driving any type of motor vehicle as part of a speed contest of scheduled race, including testing such vehicle on a track, speedway or proving ground.