

## **Outline of Premiums**

Issue Ages	18-70	0-23
Accident Premium	Spouse	Child
Annual	\$63.00	\$48.00
Semi-annual	31.50	24.00
Quarterly	15.75	12.00
ACH/Salary Savings	5.25	4.00

## **Family Coverage**

## **Fractures**

\$8 to \$1,500, spouse \$4 to \$500, children (Example: Fractured arm - \$500,spouse/\$250, children)

## **Dislocations**

\$20 to \$1,350, spouse\$10 to \$450, children(Example: Dislocated Shoulder - \$500, spouse/\$250, children)

**Ruptured Disc or Torn Knee Cartilage** First contract year - \$100, Thereafter - \$400

**Tendon and Ligament Repair** \$400 to \$600

**Lacerations Requiring Stitches** \$50 to \$200, depending on length

**Hospital Confinement** \$1,200 per month/\$40 per day (Three months maximum per occurrence)

## **Accidental Death & Dismemberment**

\$3,000 Travel on public conveyance \$1,000 Other accidental deaths \$1,000 Double loss, \$500 Single loss \$500 More than one toe or finger \$250 One toe or finger

Medical Fees up to \$100

**Ambulance** \$25 per occurrence

**Blood or Plasma** \$50

**Appliances** \$25

Eye Injury \$100

2nd & 3rd Degree Burns up to \$600

## **Read Your Policy Carefully**

This outline provides a very brief description of the important features of your policy. This is not an insurance contract, please refer to the policy language for exact benefits. The contract sets forth the rights and obligations for you and PFIA; it is important that you read your contract carefully.

## **Optional Riders**

## **Increased Total Disability Benefits Rider**

Benefits: Payment for total disability is increased: On-the-job covered injury \$200/month Off-the-job covered injury \$400/month

*Premiums:* Annual \$63.00, Semi-annual \$31.50, Quarterly \$15.75, ACH/Salary savings \$5.25.

## **Non-Fatal Gunshot Wound Rider**

*Benefits:* Payment for a gunshot wound requiring overnight hospitalization within 24 hours after the accident. If you are shot more than once, payment will be made for the first wound. *Total benefit payment \$1,000.* 

## **Non-Fatal Burn Rider**

Increased Specific Injury Benefit up to \$1,000.

## **Monthly Cost Per Benefit**

Check boxes of benefits desired

Basic Plan\$29.34	
Increased Income 5.25	
Spouse Rider	
Gunshot Wound	
Burn Rider	

## **Account Representative**

# REPRESENTATIONS OF THE PROPERTY OF THE PROPERT

# "Each Other's Keeper"

# **ACCIDENT ONLY**

## Protection Plan for the Entire Family

POLICE AND FIREMEN'S INSURANCE ASSOCIATION 101 East 116th Street • Carmel, Indiana 46032 • 317-581-1913

www.pfia1913.org

1003.1



## **Basic Plan without Riders** Issue ages - 18 to 70

Annual	\$352.00
Semi-annual	176.00
Quarterly	88.00
ACH/Salary Savings	29.34



## **Accidental Injuries & Death Benefits**

Accidental Disability Income

\$800 per month • Off-the-Job disabilities\*
\$400 per month • On-the-Job disabilities\*\*
(12 months income per occurrence)

## **Additional Disability Income Rider**

If additional coverage: **\$400 per month** • *Off-the-Job* disabilities **\$200 per month** • *On-the-Job* disabilities (12 months income per occurrence)

Accidental Hospital Confinement \$1,200 per month/\$40 per day • *Off-the-Job* \$900 per month/\$30 per day • *On-the-Job* (Three months maximum per occurrence)

Accidental Dismemberment Double loss: \$12,000 • *Off-the-Job*, \$6,000 • *On-the-Job* Single loss: \$6,000 • *Off-the-Job*, \$3,000 • *On-the-Job* 

More than one finger or toe - \$500 One finger or toe - \$250

## **Accidental Death**

\$40,000 Travel on public conveyance \$32,000 Licensed motor vehicle

Other: \$24,000 • *Off-the-Job*, \$12,000 • *On-the-Job* 

**Medical Fees** up to \$250 • *Off-the-Job* injuries

**Physical Therapy** up to \$250 · *Off-the-Job* injuries (Members Only)

## Fire photos courtesy of NOFD District Chief, Chris Mickal

## **Specified Injury/Service Benefits**

Fractures

\$12 to \$2,250, depending on severity (Example: Fractured arm - \$750)

**Dislocations** \$30 to \$2,025, depending on severity (Example: Dislocated Shoulder - \$750)

**Ruptured Disc or Torn Knee Cartilage** First contract year - \$100 Thereafter - \$400

**Tendon and Ligament Repair** \$400 to \$600

**2nd & 3rd Degree Burns** up to \$600, depending on size and degree

**Lacerations Requiring Stitches** \$50 to \$200, depending on length

Ambulance \$100 per occurrence

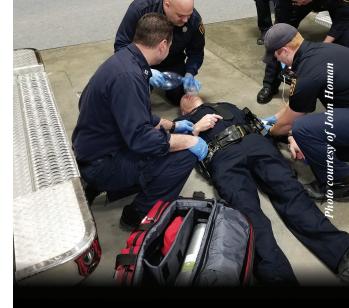
Air Ambulance • *Off-the-Job only* \$1,500 per occurrence

**Blood or Plasma** \$200 per occurrence

Appliances \$100 (crutches/wheelchair)

**Eye Injury** \$100

**Emergency Treatment** • On-the-Job only \$125 - If you are injured in a covered accident and are not eligible for any other benefits.



- \* *Off-the-Job* means while not working at any job for pay or benefits.
- \*\**On-the-Job* means while you are working at any job for pay or benefits or acting in an official capacity.

