

## Over \$100,000,000 paid in benefits!

The Accident and Sickness Plan pays you directly if you become sick or injured — on- or off-duty.

- Provides Daily Hospital Benefit while you are hospitalized.
- Pays a Principle Sum Benefit for Accidental Death and Dismemberment.

## To Be Eligible...

You must be a sworn Police Officer or Fire Fighter, between the ages of 18-49, working in National, State, Municipal or County governments.

## Why our Plan?

Because...our claim service is second to none. Your department Advisory Board Member processes all claims, and hand delivers claim check in a timely manner.

**First Day Accident** - covers first day injuries.

**Good Health Benefit** - refunds all premiums after a 10-consecutive year claim-free period or age 55.

- Rates will not increase up to age 55.
- Coverage available after age 55 to 65 if you continue to work for pay, subject to dues at that age.
- Pays in addition to any other coverages.
- Ten-day “free look” provision.

*Contact your Account Representative for more details.*

## Disability Income Illustration

### Weekly Disability Benefit

You will receive the weekly benefit of \$100/\$200 if you become totally disabled from covered injury or sickness, beginning after seven days of total disability.

Benefits will be paid while total disability continues, but not beyond the Maximum Benefit Period, which is one year.

Total disability means that, as a result of injury or sickness, you are unable to engage in your regular occupation.

### Guaranteed Renewable to 55

You may keep the insurance in effect to your age 55 by timely premium payments. During this time, the Association may not make any changes in the policy.

### Optionally Renewable to 65

After 55, you may keep the insurance in effect to your age 65 by timely premium payments, provided you are regularly and gainfully employed at least 30 hours each week. During this period, the Maximum Benefit Period may not go beyond your age 65, except that it cannot be less than one year.

### Accidental Death & Dismemberment Benefit

If you lose your life, both eyes, both hands, both feet or one foot and one hand, the Association will pay the principal sum, \$10,000/\$20,000.

If you lose one hand, one foot or one eye due to injury, the Association will pay one-half the principal sum, \$5,000/\$10,000.

### Hospitalization Benefit

If you are hospital-confined due to covered injury or sickness, the Association will pay 1/7th of the Weekly Disability Benefit for each day of confinement, up to 30 days. This benefit is in addition to all other benefits.

### Waiver of Premiums

If you are disabled more than 90 days (the elimination period, if longer), the Association will refund dues paid during that period and waive payment of future dues, while you remain disabled.

### Recurrent Disabilities

Successive periods of disability resulting from the same cause which are separated by four months of full-time gainful employment are considered separate disabilities.

### First Day Accident Rider

If you become totally disabled from a covered injury, benefits will begin on the first day of total disability.

### Good Health Rider

If you have a 10-consecutive year claim-free period, this rider provides for refund of all dues paid during that period. The refund is also paid if you have a claim-free period of less than 10 years which ends with your death or age 55.

When the refund payment is made, the rider automatically terminates. Another rider may be attached at that time without evidence of insurability.

Premium based on \_\_\_\_ pays = \$ \_\_\_\_

*This is only an illustration of benefits, not a contract. See the contract for complete description of benefits, conditions and exceptions.*

**Life Products:**

- Select Whole Life
- One Payment Life
- Yearly Renewable Term
- 10-Year, 20-Year or 30-Year Level Term

**Cancer Protection:**

- Dependent Coverage
- Return of Premium Rider

**Riders:**

- Guaranteed Purchase Option Rider
- Children's Benefit Rider
- Waiver of Premium Rider
- 10-Year, 20-Year or 30-Year Level Term

**Accident and Health Products:**

- Accident Only (spouse, child options)
  - Non-Fatal Gunshot Wound Rider
  - Non-Fatal Burn Rider
  - Increased Total Disability Benefits

**Rider:**

- Accident & Sickness Disability Income
- Accidental Death
- Cancer Protection

**Annuities:**

- Individual Retirement Accounts
- Flexible Premium

**Fraternal Benefits:**

- PFIA Scholarship Program
- Orphan's Monthly Income
- Orphan's Scholarships
- Family Fraternal Benefit
- Uninsurable Child Benefit
- The PFIA Protector Magazine
- \$2,500 Reward Program
- Memorial Death Benefit
- Heroes Hall of Fame
- Meritorious Service Award
- Community Service Award

About  
**POLICE AND FIREMEN'S  
 INSURANCE ASSOCIATION**

PFIA was founded in 1913 by twelve Indianapolis, Indiana Police Officers and Fire Fighters following a series of incidents that took a heavy toll from among their numbers. The idea spread rapidly, and today PFIA serves Fire Fighters and Police Officers throughout the United States. It is the only organization in the world that exclusively insures members of the public safety services.

As a fraternal benefit society, PFIA is governed by elected officers and a Board of Directors. Account Representatives are from all ranks of the fire services and law enforcement, active or retired, who fully understand the special needs of their colleagues.

The Association works hard to offer the most up-to-date programs and plans, and is always ready to address the needs of its members.



Aerial photo by Jay Grumme, Above All Photography.  
 cover photo by Chris E. Mickal, District Chief, N.O.F.D

*"Each Other's Keeper"*



**ACCIDENT SICKNESS & DISABILITY**

**POLICE AND FIREMEN'S INSURANCE ASSOCIATION**

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