



ACCIDENT & HEALTH

Florida Police and Fire Accident Coverage



Orlando. Arriving to a fire emergency, Firefighter Frank gets trapped under a crumbling building...

Daytona. When Police Officer Kelly responds to a 911 call, she comes face to face with a masked gunman...

Miami. A riot breaks out within the local courthouse, Bailiff John has never had to fire his weapon...

Jacksonville. Many acres of forest catch fire, Volunteer Firefighter Dan had just finished training...

When you send the bravest law enforcement officers and firefighters to protect and serve your community...

Do what you can: Florida Statute Police and Fire Accident Coverage from Chubb.

Chubb Accident & Health, a leader in the accidental death & dismemberment (AD&D) marketplace, has created an AD&D program designed specifically for Florida municipal employees. With unique coverages for law-enforcement officers and firefighters, this program will help municipalities to meet the insurance requirements set forth by Florida state law.

Our comprehensive policy includes many of the benefits required by the state statutes including death benefits that are the result of an:

- Occupational Condition \$65,000*
- Emergency Response, including Fresh Pursuit \$65,000*
- Arson \$190,000*
- Unlawful and Intentional Act \$190,000*

Our policy also includes the following optional benefits:

- Child Care benefits for surviving dependent children
- COBRA Premium Expense
- Family Emergency Travel Expense
- Education Expense benefits for surviving dependent children
- Medical Insurance Premium Reimbursement
- Spouse Employment Retraining Expense benefits for surviving spouse
- Reconstructive Surgery Expense
- Psychological Therapy Expense
- Rehabilitation
- Total Temporary Disability
- Occupational Hepatitis
- Paralysis
- Critical Burn Benefit
- Funeral Expense

* Increased annually as required by Florida law.

Program features include:

- AD&D amounts that escalate based on cost-of-living increases each year
- Flexible plan designs that cover Police, Fire and Emergency Responders and can be extended to other support employees
- Policy pays in addition to any other insurance in place
- One- or two-year plan designs offered
- No Policy Aggregate

THE CHUBB ADVANTAGE

- **Transparency** – easy-to-understand products and detailed, comprehensive policies, so you know exactly what you’re getting.
- **Integrity** – fast, fair, responsive claims administration. From issuing the policy to handling a claim, Chubb treats every customer as we would want to be treated.
- **Service** – timely quotes, competitive rates, efficient administration, and a network of offices staffed by experienced underwriters and claim specialists.
 - Chubb provides Summary Plan Descriptions to help the policyholder meet its ERISA requirements.
 - Our blanket War Risk coverage eliminates the need for quarterly or monthly audits.
- **Affordability** – competitive rates, single- or multi-year terms, and less administrative work for you.
- **Financial Strength** – consistently high ratings from A.M. Best, Moody’s and Standard & Poor’s, the leading independent analysts for the insurance industry

LET’S GET STARTED. IT’S EASY.

1. Please provide the total number of employees for the following categories:

POLICE:

- _____ Full Time Law Enforcement Officers
- _____ Part Time Law Enforcement Officers
- _____ Certified Correctional Officers
- _____ Non-certified Correctional Officers
- _____ Reserve, Volunteer, Auxiliary Officers
- _____ Process Servers
- _____ Bailiffs
- _____ Clerical

FIRE:

- _____ Full Time Firefighters
- _____ Part Time Firefighters
- _____ Volunteer Firefighters
- _____ Others in Fire Department

2. Are there any Owned, Leased or Operated aircrafts to be covered? If yes, please provide the type of aircraft, year, make, model, average occupancy and hours flown per year: _____

CALL YOUR AGENT OR BROKER FOR MORE INFORMATION

Accidents are the fifth leading cause of death – (National Vital Statistics Report, Volume 58, Number 19, May 20, 2010).

An accidental death occurs every four minutes – (National Safety Council – Injury Facts 2010 Edition).

To learn more about Chubb Accident & Health products, contact your local sales representative.

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