

**NATIONAL UNION FIRE INSURANCE
COMPANY
OF PITTSBURGH, PA**

**SUMMARY OF COVERAGE
FOR
NATIONAL VOLUNTEER FIRE COUNCIL**

WHO IS COVERED:

All members listed on file with the Policyholder.

WHEN ARE THEY COVERED:

While participating in any activity of the National Volunteer Fire Council including emergency duty and travel to or from such activity. Emergency duty is defined to mean participation in, including travel directly to and from: (1) Fire suppression or emergency response; (2) rescue or emergency medical activity; (3) any training exercise which simulates an emergency and where active physical participation is required.

BENEFITS

Accidental Death and Dismemberment

Principal Sum : \$10,000.00

If injury to the Insured Person shall result, within 90 days of the covered accident, in any one of the losses specified below, the Company will then pay the percentage shown for that particular loss.

LOSS OF:	PERCENTAGE OF PRINCIPAL SUM
Life*	100%
Two Hands, Two Feet, or the Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and the Sight of One Eye	100%
One Foot and the Sight of One Eye	100%
One Hand, One Foot or the Sight of One Eye	50%

“Loss” shall mean, with reference to hand or foot, complete severance through or above the wrist or ankle joint and with reference to sight of an eye, the entire and irrecoverable loss of sight thereof. If more than one of such specified losses shall result from the same accident, only one amount, the largest, shall be paid.

* If a covered Accidental Death occurs during Emergency Duty, the Company will pay 200% of the Principal Sum.

WHAT IS NOT COVERED:

The policy does not cover any loss, fatal or non-fatal, incurred for or resulting from the following:

Suicide, or attempt thereat by the Insured Person, while sane or self destruction or any attempt thereat by the Insured Person while insane; or Infections except pyogenic infections caused wholly by a covered injury; or War or any act of war, or accident occurring while the Insured Person is in the military, naval or air service of any country; or Accident occurring while the Insured Person is operating, or learning to operate, or performing duties as a member of the crew of any aircraft; or Dental treatment; or Participating in team sports or other athletic activities; or Hernia of any kind; or The Insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a physician.

THIS IS A SUMMARY OF COVERAGES ONLY. FOR EXACT DETAILS, PLEASE REFER TO POLICY VFP 09009556478A ON FILE WITH THE POLICYHOLDER. IF THERE IS ANY CONFLICT BETWEEN THE PROVISIONS OF THIS SUMMARY AND THOSE OF THE MASTER POLICY, THE PROVISIONS OF THE MASTER POLICY WILL GOVERN AT ALL TIMES.