

24 Hour Accidental Death & Dismemberment Program Offered by Provident to NVFC Members

All NVFC Premium Individual Members are automatically enrolled in a 24-Hour \$10,000 Accidental Death and Dismemberment group policy. This policy will pay for a Covered Loss as a result of a Covered Accident or Covered Injury to a member.

If the Covered Loss results in death, a principal sum benefit of \$10,000 will be paid to the named beneficiary/beneficiaries. If the member suffers a Covered Loss while engaged in volunteer fire duties or emergency response duties, the principal sum benefit payable is doubled to \$20,000.

Volunteer firefighter and emergency response means the Covered Loss must take place while at a fire or on an emergency call; traveling or returning from a fire or emergency call; at a fire drill, test or trial of any firefighting or emergency apparatus.

If a Covered Loss results in dismemberment, a benefit will be paid to the member according to the schedule of losses listed in the policy. The complete Accidental Death and Dismemberment Schedule is as follows:

Covered Loss and Benefit Amount

Covered Loss must occur within 365 days of the Covered Accident

Covered Loss

Loss of Life	\$10,000
Loss of Life, Volunteer Fire Emergency Response	\$20,000 *

*If the Covered Loss is the result of the same Covered Accident, the Company will pay the Benefit Amount for which the largest benefit is payable.

Loss of Two or More Hands or Feet	\$10,000
Loss of Sight of Both Eyes	\$10,000
Loss of Speech and Hearing (in Both Ears)	\$10,000
Loss of One Hand or Foot and Sight in One Eye	\$10,000
Paralysis – Quadriplegia	\$10,000
Paralysis – Paraplegia	\$ 7,500
Paralysis – Hemiplegia	\$ 5,000
Loss of One Hand or Foot	\$ 5,000
Loss of Sight in One Eye	\$ 5,000
Loss of Speech	\$ 5,000
Loss of Hearing (in Both Ears)	\$ 5,000
Loss of Thumb and Index Finger of the Same Hand	\$ 2,500

There is also an additional Seat Belt Benefit. This will pay an additional 10% of the death benefit if death occurs while the member was wearing a seatbelt. This applies to Private Passenger Cars as well as to emergency service vehicles.

NVFC Premium Individual Members may select and name their own beneficiaries and are free to change the selection at any time. The appropriate forms are available on our website.

There are **Exclusions from Coverage**. Benefits will not be paid for any loss which directly or indirectly, in whole or in part, is caused by or results from: intentionally self-inflicted injury, suicide, or any attempt while sane or insane; war, or any act of war, declared or undeclared; a Covered Loss that occurs while on active duty service in the military, naval or air force of any country or international organization; flight in, boarding or alighting from, an Aircraft, except as a fare paying passenger on a regularly scheduled commercial airline; travel in any Aircraft owned, leased, operated or controlled by the Policyholder or any of its subsidiaries or affiliates; sickness, bodily or mental infirmity, bacterial or viral infection or medical or surgical treatment thereof, (including exposure, whether or not Accidental, to viral, bacterial or chemical agents) whether the loss results directly or non-directly from the treatment except for any bacterial infection resulting from an Accidental external cut or wound or Accidental ingestion of contaminated food; voluntary ingestion of any poison, gas or fumes.

This AD&D program is administered by Provident Agency, Inc., Pittsburgh, PA. The policy is issued by AXIS Insurance Company.

This information is a summary only. For actual policy language please refer to Policy BACC-001-0909-MD which is on file. If there is a conflict between this summary and the policy, the provisions of the policy govern at all times.