

PUBLIC SAFETY ON-DUTY INJURY & ILLNESS COVERAGE

Accident & Health (A&H) insurance program.
Subject to insurance policy terms and conditions.



COMPETITIVE GROUP PRICING / INDUSTRY LEADING COVERAGE BENEFITS

- **COVERS INJURIES AND ILLNESSES** as a result of law enforcement / fire / rescue / EMS organization covered activities. Available coverage includes: income protection, medical expense, death, impairment, and more.
- **BENEFITS ARE CUSTOMIZABLE** to meet your needs.
- **SUPPLEMENTS WORKERS' COMPENSATION (WC)** but compensability not predicated on a positive WC determination.
- **MENTAL STRESS MANAGEMENT** coverage is available on a stand-alone basis.
- **DEATH BENEFITS FOR ACCIDENT** are available for Line-of-Duty only and on a stand-alone basis. Coverage includes active shooter as well as terroristic occurrences.
- **DEATH BENEFITS FOR ILLNESS** (Heart Attack, Stroke and Infectious Disease) written in conjunction with covered accident benefits are available as a Line-of-Duty benefit also on a stand-alone basis.

Custom designed product for public safety agencies and associations. Coverage availability varies by state.



FIRST RESPONDER ASSISTANCE PROGRAM (FRAP)

- Provides 24/7 confidential assistance for members and their families (and anyone living in their household)
- Available to organization members and their immediate families when an A&H Policy is purchased

PRESENTED BY:

UNITED BADGES

INSURANCE SERVICES



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