

CAPTAIN CUSTAR LODGE #181

FRATERNAL ORDER OF POLICE

ACCIDENTAL DEATH BENEFITS

All Members in Good Standing are Insured
Benefits Do Not Reduce

\$25,000 Accidental Death benefit is 24 hour coverage - business or pleasure. This benefit pays when a member dies from a covered accidental bodily injury that is independent of all other causes.

\$25,000 Line of Duty benefit is defined as a "covered activity" and will pay in *addition* to the Accidental Death benefit when a member is killed while performing law enforcement duties.

\$25,000 Felonious Assault benefit is paid in *addition* to the Accidental Death and Line of Duty Benefits when a member's loss of life results from use of force equivalent to a felony under the jurisdiction in which the line of duty accident occurred.

Additional Benefits are paid when a member is involved in an accident that directly results in one of the following losses:

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|---|----------|----------------------------|----------|
| ◆ Loss of Speech | \$12,500 | ◆ Loss of sight, both eyes | \$25,000 |
| ◆ Loss of Hearing (<i>both ears</i>) | \$12,500 | ◆ Loss of sight, one eye | \$12,500 |
| ◆ Reattachment of Hand or Foot | \$12,500 | ◆ Quadriplegia | \$25,000 |
| ◆ Loss of hands or feet | \$25,000 | ◆ Paraplegia | \$18,750 |
| ◆ Loss of hand or foot | \$12,500 | ◆ Hemiplegia | \$12,500 |
| ◆ Loss Thumb and Index Finger
of Same Hand | \$ 6,250 | ◆ Uniplegia | \$ 6,250 |
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- ◆ **Seat Belt** benefit pays in *addition* to other applicable benefits if a member is killed as a result of an automobile accident while properly utilizing a seat belt, as evidenced by a police report. **\$25,000**
 - ◆ **Occupant Protection Device** benefit pays in *addition* to other applicable benefits if a member is killed as a result of an automobile accident while protected by a properly deployed air bag. This benefit is only paid if the Seat Belt benefit is payable. **\$25,000**
 - ◆ **Common Carrier** benefit is paid in *addition* to the Accidental Death Benefit if a member is killed while riding on a qualifying land, air, or water transportation. **\$25,000**

Duty Related Benefit Examples:

- **Accidental/
Line of Duty Death:** \$25,000 Accidental Death
\$25,000 Line of Duty
\$50,000 Total Benefit

- **Line of Duty/
Felonious Assault:** \$25,000 Accidental Death
\$25,000 Line of Duty
\$25,000 Felonious Assault
\$75,000 Total Benefit

- **Line of Duty/
Vehicular Death:** \$25,000 Accidental Death
\$25,000 Line of Duty
\$25,000 Seat Belt
\$25,000 Occupant Protection
\$100,000 Total Benefit

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Non-Duty Related Benefit Examples:

- **Accidental Death:** \$25,000 Accidental Death

- **Vehicular Accident :** \$25,000 Accidental Death
\$25,000 Seat Belt
\$25,000 Occupant Protection
\$75,000 Total Benefit

Examples illustrate a covered loss as defined in the master contract.