



# Blanket Lines for Volunteer First Responders



Volunteer firefighters and volunteer members of ambulance, first-aid and rescue squads constantly risk their lives in service to their communities. A Volunteer Firefighter Accident policy from The Hartford can offer protection against financial loss if they are injured in the line of duty.

## Coverage Details

| BASICS                           | DETAILS  |
|----------------------------------|--|
| <b>Benefits</b>                  | <ul style="list-style-type: none"> <li>• Income protection against loss of earnings if disabled due to a covered accident</li> <li>• Benefit for a covered loss of life, limb, sight, speech or hearing</li> <li>• Payment of medical care expenses for covered injuries and additional covered conditions</li> <li>• Various deductible options are available</li> </ul>  |
| <b>Who can be covered</b>        | <ul style="list-style-type: none"> <li>• Volunteer members of the fire company, including those receiving a nominal retainer fee</li> <li>• Deputized bystanders</li> <li>• Junior firefighters</li> <li>• Firefighters auxiliary</li> <li>• Volunteer EMS/EMT responders and other first aid/rescue squad members</li> <li>• Paid employees and drivers (requires underwriting approval)</li> </ul>   |
| <b>When coverage is provided</b> | <p>Insured persons are covered for accidental death or injury while:</p> <ul style="list-style-type: none"> <li>• On duty at a fire or traveling to or from a fire</li> <li>• At a fire drill, parade or test or trial of any firefighting or emergency apparatus</li> <li>• On an emergency call, or traveling to or from an emergency call</li> <li>• Participating in or attending as a volunteer member of the organization (but not as a paid driver or employee) any other regularly approved, supervised activity of the organization</li> <li>• Riding in or on an organization apparatus while traveling to or from a fire drill, parade or test/trial of any firefighting apparatus</li> </ul> |

## JUST ASK. WE'LL DO THE REST.

Let us reduce the burden. With our simplified direct billing process, fewer steps mean faster access - with better transaction control as well as increased accuracy and service.

### WE'LL DO THE BUSY WORK

That includes:

- Produce and mail bills from our Direct Billing System
- Collecting and processing premiums

### FEWER STEPS, FASTER ACCESS, IMPROVED ACCURACY

With direct billing, the policyholder has access to services that will give a better handle on transactions through an integrated voice response system that provides answers about billing directly from The Hartford.

## The Hartford Difference.

At The Hartford, we've made accident protection and customer service a tradition that our policyholders can count on. Our Volunteer Firefighter Accident coverage offers volunteer firefighters and first responders the protection they need and added peace of mind they value while serving their communities.

To learn more about our **Accident Insurance protection**, call your local Hartford representative or visit our web site at [WWW.ACCIDENTLINES.COM](http://WWW.ACCIDENTLINES.COM).

### Prepare. Protect. Prevail. With The Hartford.®

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Home office is Hartford; CT.

All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

Benefits are subject to state availability. Exceptions may apply in some states. Not available in Alabama, Florida, Indiana, Mississippi, New York and Ohio. Please contact your reporting office for details.

Accident Form Series includes GBD-1000, GBD-1300, or state equivalent.

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