

Insurance coverage offered to all members:

**** \$1,500 AD&D** - Accidental Death & Dismemberment coverage is 24 hours a day extending coverage for both on & off duty from firefighting activities.

**** \$1,000 Covered Illness Death Benefit** - Payable if a member suffers a Covered illness which resulted from a Covered Activity and causes the loss of life.

**** \$100 Income Protection** – Maximum Weekly Total Disability Benefit payable for up to 260 weeks for total disabilities sustained while on active duty which prevent a member from returning to his normal occupation.

Important claim information:

**** All claims must be reported/submitted within 30 days from the date of injury/death.**

**** Disability claims may require wage verification from your employer.**

**** Required information when presenting a death claim includes; a certified copy of the death certificate, a copy of a newspaper article or obituary pertaining to the related incident, and the current signed beneficiary designation form (this form can be found on the WSFA website www.wi-state-firefighters.org)**

**Membership benefits may be limited based upon a member's age at time of claim or from having no active Fire Department affiliation to establish an "on active duty" status.*

This notice is a brief summary of policy coverage, at the time of a claim the actual policy language will control and will be based upon policy benefits in force at that time, and as may be adjusted or modified by the Board of Directors of the WSFA.