

Massachusetts State Lodge

FRATERNAL ORDER OF POLICE

Current Benefits - 2012

All Members in Good Standing are Insured.

\$10,000 Accidental Death benefit is 24 hour coverage - business or pleasure. This benefit pays when a member dies from a sudden, unforeseen, and unexpected event including exposure or disappearance.

\$10,000 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.

\$10,000 Common Carrier benefit is paid in *addition* to the Accidental Death Benefit if a member suffers a covered loss while entering or exiting qualified land, water, or air transportation, or military conveyance.

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 | \$ 5,000 | ◆ Loss of sight, both eyes | \$10,000 |
| ◆ Loss of Hearing (<i>both ears</i>) | \$ 5,000 | ◆ Loss of sight, one eye | \$ 5,000 |
| ◆ Reattachment of Hand or Foot | \$ 5,000 | ◆ Quadriplegia | \$10,000 |
| ◆ Loss of hands or feet | \$10,000 | ◆ Paraplegia | \$ 7,500 |
| ◆ Loss of hand or foot | \$ 5,000 | ◆ Hemiplegia | \$ 5,000 |
| ◆ Loss Thumb and Index Finger
of Same Hand | \$ 2,500 | ◆ Uniplegia | \$ 2,500 |
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- ◆ **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 accident occurred. \$10,000
 - ◆ **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. \$10,000
 - ◆ **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. \$10,000
 - ◆ **Heart and Circulatory Malfunction** benefit pays in *addition* to other applicable benefits if a member under the age of 65 suffers a covered loss of life due to a heart or circulatory malfunction within 48 hours after participation in an emergency activity. The member must not have been diagnosed or received any treatment for any heart or circulatory system disease or illness within two years prior to the covered activity. \$10,000

**A complete description of the benefits, limitations, and exclusions are provided in the master policy.*



John L. Cipolla Insurance
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