



SAFER GRANT Accident & Health Benefit Summary



BENEFIT
ADVANTAGES FOR
EMERGENCY
RESPONDERS



I. Death Benefit:

\$67,000 Covered Injury & Illness Death Benefit - This benefit is payable if an Insured Person sustains a covered injury or illness that directly causes the loss of life.

II. Impairment Benefits:

Up to \$67,000 Dismemberment, Loss of Speech, Hearing Benefit, Vision, Cosmetic Disfigurement from Burns, Paralysis Benefit.

III. Income Protection Benefits:

\$250 minimum weekly total disability benefit. Paid in addition to any benefit from any source. Plus, up to \$250 per week for partial disability or permanent physical impairment. Benefits are payable for up to 5 years while the insured person is totally disabled.

IV. Accident Death & Dismemberment:

Up to \$20,000 On-Duty benefits and up to \$10,000 Off-Duty benefits. Pays in addition to the \$67,000 death benefit above.

V. First Responders Assistance Program (FRAP):

24/7 Mental Health and PTSD Services - Confidential Help for Issues regarding

Call (855) 207-1747

The benefits are provided while acting on behalf of the fire district and are a covered activity. Below is a list of the covered members.

All volunteer classes of membership, including but not limited to a Volunteer Member, Emergency Volunteer, Auxiliary Member, Fire Corps, Community Volunteer, Board Member, Trustee, Administrative Personnel, Junior Member, Member in Training, Probationary Member, and Part-Time Employees of the Policyholder.

Coverage Period: February 1, 2023, through December 13, 2026

This document is meant to be an overview of coverages, for complete documents or questions concerning this coverage, please get in touch with BAER's broker Paul Harrison, Risk Strategies, at 916-367-4295

DON'T SUFFER IN SILENCE



FIRST RESPONDER ASSISTANCE PROGRAM (FRAP)

PTSD AND MENTAL HEALTH SERVICES
AVAILABLE FOR FIRST RESPONDERS & THEIR FAMILIES

FRAP OFFERS **24/7 CONFIDENTIAL HELP** FOR ISSUES REGARDING:

- STRESS MANAGEMENT
- DEPRESSION
- FAMILY CONFLICT
- ANXIETY
- GRIEF & LOSS
- RELATIONSHIPS
- FINANCIAL OR LEGAL
- ADDICTIONS
- PROBLEM GAMBLING
- CHILD AND ELDER CARE

DON'T WAIT...TAKE ACTION!

- 1) ACCESS THE FIRST RESPONDER ASSISTANCE PROGRAM AT **(855) 207-1747**.
- 2) FRAP PROVIDES OVER THE PHONE STRESS COACHING WITH **EXPERIENCED BEHAVIORAL HEALTH CLINICIANS**.
- 3) WHEN APPROPRIATE, FRAP CAN PROVIDE REFERRALS TO LOCAL MENTAL HEALTH RESOURCES.

TO LEARN MORE, VISIT WWW.PROVIDENTINS.COM/FRAP

THE FIRST RESPONDER ASSISTANCE PROGRAM IS NOT INSURANCE AND IS NOT PROVIDED BY AXIS INSURANCE COMPANY. IT IS A SERVICE PROVIDED THROUGH PROVIDENT BY BHS™ IN PARTNERSHIP WITH RESPONDERS 1st CALL™. The Accident & Health insurance coverage is underwritten by AXIS Insurance Company.

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