



VOLUNTEER FIREFIGHTERS & EMERGENCY PERSONNEL ACCIDENT INSURANCE

Berkley Accident and Health, LLC, through Berkley Insurance Companies offers specially designed programs to meet the needs of participant groups and organizations. Expert underwriting can customize a plan to meet the unique needs of Volunteer Firefighters and Emergency Personnel, covering this specialized risk.

Volunteer Firefighters and Emergency Personnel are covered while on duty or an emergency call. In addition, coverage may be provided at a fire or emergency call, when traveling to or returning from a fire or emergency call, at a fire drill, parade, test or trial of any firefighting or emergency apparatus.

Program Features:

- Flexible accident medical plan designs
- Accidental Death and Dismemberment benefits available
- Accident medical benefits include, but are not limited to:
 - ⊕ Hospital charges – inpatient and outpatient
 - ⊕ Physician and nursing charges
 - ⊕ Ambulatory medical centers
 - ⊕ Laboratory and x-ray services
 - ⊕ Prescriptions
- Services of ccSTAT, Berkley Accident and Health, LLC's premier critical care Specialty Treatment Advisory Team

Coverage Options

The following benefits are also available:

- Accidental burn and disfigurement benefit
- Adjustment benefit
- Bereavement and trauma counseling benefit
- Disability benefits
- Heart or circulatory malfunction benefit
- Occupational HIV and occupational hepatitis benefit

This information is only a brief description of product features available under this insurance plan. Coverages are subject to conditions, limitations and exclusions as contained in the policy. Product availability and plan design may vary, or not be available, depending on state laws.

Berkley Accident & Health LLC is the U.S.-based accident and health operating entity of the W.R. Berkley Corporation Member Companies. Coverages are underwritten by StarNet Insurance Company, a Berkley Company, A+ rated by A.M. Best, Financial Size Category XV, Acadia Insurance Company in CT and Great Divide Insurance Company in MA.

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