

Charleston City Lodge #5

FRATERNAL ORDER OF POLICE

Current Benefits

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 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.

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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- ◆ **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
 - ◆ **Common Carrier** benefit is paid in *addition* to the Accidental Death Benefit if a member is killed while riding on a qualifying land, air, or water transportation. \$10,000



John L. Cipolla Insurance.
800-733-5131

Combined Benefit Examples *

Current Accidental Death Benefits for all Charleston City Members and the South Carolina State Lodge Benefit.

Felonious Assault Death	
Vehicular/Line of Duty Death	
<p><u>Charleston City #5</u></p> <p>\$10,000 Accidental Death \$10,000 Line of Duty \$10,000 Felonious Assault</p> <p><u>\$30,000 Lodge Benefit</u> +</p>	<p><u>South Carolina State Lodge</u></p> <p>\$ 2,500 Accidental Death \$32,500 Line of Duty \$ 2,500 Felonious Assault</p> <p><u>\$37,500 State Benefit</u> =</p> <p><u>\$67,500 Total Benefit</u></p>
<p><u>Charleston City #5</u></p> <p>\$10,000 Accidental Death \$10,000 Line of Duty \$10,000 Seat Belt \$10,000 Occupant Device</p> <p><u>\$40,000 Lodge Benefit</u> +</p>	<p><u>South Carolina State Lodge</u></p> <p>\$ 2,500 Accidental Death \$32,500 Line of Duty \$ 2,500 Seat Belt \$ 2,500 Occupant Device</p> <p><u>\$40,000 State Benefit</u> =</p> <p><u>\$80,000 Total Benefit</u></p>

*Examples illustrate a covered loss as defined in the master contract.