

South Carolina State Lodge

FRATERNAL ORDER OF POLICE

New Benefits

\$2,500 Accidental Death benefit is paid when a member dies from an injury. 24 Hour coverage for all members.

\$32,500 Line of Duty benefit is paid in *addition* to the Accidental Death benefit when a member is killed while performing the duties of law enforcement.

\$2,500 Felonious Assault benefit is paid in *addition* to the Accidental Death and Line of Duty Benefits when a member's loss of life is the result of an assault while performing the duties of law enforcement.

\$2,500 Heart and Circulatory Malfunction benefit pays in *addition* to other applicable benefits when a member under the age of 65 suffers a covered heart or circulatory malfunction within 48 hours after participation in an emergency activity and dies within 30 days as a direct result of the malfunction. 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.

Additional Benefits are paid when a member is involved in an accident that directly results in one of the following losses:

◆ Loss of Speech	\$ 1,250	◆ Loss of sight, both eyes	\$ 2,500
◆ Loss of Hearing (<i>both ears</i>)	\$ 1,250	◆ Loss of sight, one eye	\$ 1,250
◆ Reattachment of Hand or Foot	\$ 1,250	◆ Quadriplegia	\$ 2,500
◆ Loss of hands or feet	\$ 2,500	◆ Paraplegia	\$ 1,875
◆ Loss of hand or foot	\$ 1,250	◆ Hemiplegia	\$ 1,250
◆ Loss Thumb and Index Finger of Same Hand	\$ 625	◆ Uniplegia	\$ 625

Seat Belt benefit pays in *addition* to other applicable benefits if a member dies as a result of an automobile accident while properly utilizing a seat belt, as evidenced by a police report. \$2,500

Occupant Protection Device benefit pays in *addition* to other applicable benefits if a member dies of injuries 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. \$2,500

Common Carrier benefit is paid in *addition* to the Accidental Death Benefit when a member dies from injuries while riding on qualifying land, air, or water transportation. \$2,500



Duty Related Benefit Examples:

- **Accidental/
Line of Duty Death:** \$ 2,500 Accidental Death
\$32,500 Line of Duty

\$35,000 Total Benefit

- **Line of Duty/
Felonious Assault:** \$ 2,500 Accidental Death
\$32,500 Line of Duty
\$ 2,500 Felonious Assault

\$37,500 Total Benefit

- **Line of Duty/
Vehicular Death:** \$ 2,500 Accidental Death
\$32,500 Line of Duty
\$ 2,500 Seat Belt
\$ 2,500 Occupant Protection

\$40,000 Total Benefit



Non-Duty Related Benefit Examples:

- **Accidental Death:** \$2,500 Accidental Death

- **Vehicular Accident :** \$2,500 Accidental Death
\$2,500 Seat Belt
\$2,500 Occupant Protection

\$7,500 Total Benefit

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

