

# Triad Lodge #79

## New Benefits - Effective 1/1/08

**\$10,000 Accidental Death** benefit is paid when a member dies from an injury. 24 hour coverage for all members.

**\$20,000 Line of Duty** total benefit is paid when a member is killed while performing law enforcement duties.

**\$30,000 Felonious Assault** total benefit is paid when a member's loss of life is the result of an assault while performing the duties of law enforcement.

**\$10,000 Heart and Circulatory Malfunction** benefit pays in *addition* to other applicable benefits when a member under the age of 65 dies 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 one year 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	\$ 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

◆ **The above benefits double if in the Line of Duty.**

**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. \$10,000

**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. \$10,000

**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. \$10,000

These are group benefits; all members in good standing are insured. Refer to the contract for details and exclusions.



**John L. Cipolla Insurance**

*jl Cipolla@aol.com*

800-733-5131

