

INSURANCE COVERAGE

The PVFA has one of the broadest coverage portfolios of any Harris County Fire District. Following is a summary of the insurance benefits that apply to all active members. Apparatus and stations are insured for a predetermined value.

- A. Equipment Coverage - Covers member's personal belongings at replacement cost without a deductible depreciation (flashlights, kojacks, glasses, clothing, etc). Jewelry and money are not covered, and **all items except clothing must be registered in the Inventory Tracking System.**
- B. Workers Compensation - Covers 100% of all medical expenses due to PFD related injuries.
- C. Accident & Sickness - Covers lost wages due to injury up to 260 weeks, \$250,000 life insurance and proportional disability payments are also included. In addition, the Ponderosa Volunteer Fire Association, Inc. has a policy where up to 60% of lost wages are reimbursed for any waiting period prior to taking effect (five days). Weekly disability pays a maximum of \$500 Schedule Benefit limit for the first 28 days with no waiting period. Should disability continue after 28 days, the benefit is \$1000 per week (not to exceed 100% of pre-disability benefits). Also included is a \$100,000 Infectious Disease and HIV Positive benefit.
- D. Liability - General Liability and Management Liability with \$1,000,000 occurrence limits plus additional Umbrella Liability of \$5,000,000
- E. Automobile Coverage - Bodily Injury & Property Damage liability, \$1,000,000 per accident; Personal Injury Protection per person, \$2,500; Uninsured Motorist Liability, \$1,000,000; Auto Liability applies to volunteers while using their personal autos on behalf of the PVFD. Coverage is provided EXCESS over the individual's personal auto policy.
- F. The State of Texas, through the Benefits Division of the Employees Retirement System, provides a \$200,000.00 lump sum death benefit to families of deceased public safety officers. This includes fire and police, both paid and volunteer. No membership in ERS is required. Phone: **512-476-6431**
- G. The Fleetwood Memorial Foundation, a private foundation in Texas, provides financial assistance for public safety personnel who suffer injury or line of duty death. Amounts vary. Phone: **817-261-8954**
- H. The Federal Government, through the Public Safety Officer's Benefits Program in the Bureau of Justice Assistance, provides a lump sum death benefit of \$267,494 to families of deceased public safety officers. This includes fire and police, both paid and volunteer. Phone: **202-307-0635**

- I. The Federal Law Enforcement Dependent Assistance Program in the Department of Justice provides education assistance for spouse and eligible children. Phone: **888-744-6513**