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