

# Illinois Fraternal Order of Police

## Accidental Death & Dismemberment Benefits

Members in good-standing with the Illinois Fraternal Order of Police are entitled to the following accidental death and dismemberment benefit coverages, at no additional charge:

- \$3,000 **accidental death** benefit, 24-hour coverage – business or pleasure. This benefit pays when a member dies from a sudden, unforeseen and unexpected event, including exposure or disappearance.
- \$5,000 **line of duty** benefit is defined as a “covered activity” and will pay *in addition* to the accidental death benefit when a member suffers a covered loss of life while performing law enforcement duties.
- \$3,000 **common carrier** benefit is paid *in addition* to the accidental death benefit if a member is killed while riding in, entering or exiting qualifying land, air or water transportation.
- \$3,000 **felonious assault** benefit is paid *in addition* to the accidental death and line of duty benefits when a member’s loss of life is from use of force equivalent to a felony under the jurisdiction in which the accident occurred.
- \$3,000 **seat belt** benefit pays *in addition* to applicable benefits if a member’s loss of life is a result of an automobile accident while properly utilizing a seat belt, as evidenced by a police report.
- \$3,000 **occupant protective 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.
- \$3,000 **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.
- \$3,000 **rehabilitation expense** benefit is payable on an excess basis; it can reimburse expenses from a covered accidental injury when expenses exceed amounts covered by any other plan, up to \$3,000. Rehabilitation means treatment intended to prepare an insured for work in any gainful occupation.

- *In addition*, benefits are paid when a member is involved in an accident that directly results in the following:

|   |         |                          |         |
|---|---------|--------------------------|---------|
| Loss of Speech                            | \$1,500 | Loss of Sight, Both Eyes | \$3,000 |
| Loss of Hearing, Both Ears                | \$1,500 | Loss of Sight, One Eye   | \$1,500 |
| Reattachment of Hand or Foot              | \$1,500 | Quadriplegia             | \$3,000 |
| Loss of Hands or Feet                     | \$1,500 | Paraplegia               | \$2,250 |
| Loss of Hand or Foot                      | \$1,500 | Hemiplegia               | \$1,500 |
| Loss Thumb & Index Finger<br>of Same Hand | \$750   | Uniplegia                | \$750   |

A complete description of the benefits, limitations and exclusions are provided in the master policy. For additional information about AD&D benefits, or other benefits available to members of the Illinois Fraternal Order of Police, please call (217) 726-8880 or e-mail [statelodge@iflop.org](mailto:statelodge@iflop.org).

**NOTICE TO MEMBERS:** Beneficiary designations are maintained by the State Lodge and take priority with the insurance company at the time of a claim. If a member needs to update/change their beneficiary, the designation/change is only valid if properly signed and dated by the member. Please contact the state lodge for more information at [statelodge@iflop.org](mailto:statelodge@iflop.org).