## Missouri FOP Lodge #15



## All Members in Good Standing are Insured.

- **\$5,000 Accidental Death** benefit is 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 is killed while performing law enforcement duties.
- **\$5,000 Felonious Assault** benefit is paid in *addition* to the Accidental Death and Line of Duty Benefits when a member's loss of life results from use of force equivalent to a felony under the jurisdiction in which the accident occurred.

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

•	Loss of Speech	\$2,500	•	Loss of sight, both eyes	\$5,000
	Loss of Hearing (both ears)	\$2,500		Loss of sight, one eye	\$2,500
<b>♦</b>	Reattachment of Hand or Foot	\$2,500		Quadriplegia	\$5,000
•	Loss of hands or feet	\$5,000	•	Paraplegia	\$3,750
•	Loss of hand or foot	\$2,500	•	Hemiplegia	\$2,500
<b>♦</b>	Loss Thumb and Index Finger of Same Hand	\$1,250	•	Uniplegia	\$1,250

- ◆ **Seat Belt** benefit pays in *addition* to other applicable benefits if a member is killed as a result of an automobile accident while properly utilizing a seat belt, as evidenced by a police report. \$5,000
- ◆ Occupant Protection 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. \$5,000
- ◆ **Common Carrier** benefit is paid in *addition* to the Accidental Death Benefit if a member s5,000 is killed while in, entering or exiting a qualifying land, air, or water transportation.

## Duty Related Benefit Examples:

• Accidental/

**Line of Duty Death:** \$5,000 Accidental Death

\$5,000 Line of Duty

\$10,000 Total Benefit

• Line of Duty/ Felonious Assault:

**Felonious Assault:** \$5,000 Accidental Death

\$5,000 Line of Duty \$5,000 Felonious Assault

\$15,000 Total Benefit

•Line of Duty/ Vehicular Death:

\$5,000 Accidental Death

\$5,000 Line of Duty \$5,000 Seat Belt

\$5,000 Occupant Protection

\$20,000 Total Benefit

## Non-Duty Related Benefit Examples:

• Accidental Death: \$5,000 Accidental Death

• Vehicular Accident: \$5,000 Accidental Death

\$5,000 Seat Belt

\$5,000 Occupant Protection

\$15,000 Total Benefit

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

These benefits will pay in addition to the State Lodge benefit.

