



Office of Louisiana State Fire Marshal Code Enforcement and Building Safety

Department of Public Safety and Corrections
Public Safety Services



The following is a brief description of the two volunteer firefighter's insurance policies that are made available through the Office of Louisiana State Fire Marshal.

DISABILITY/DISEMBLEMENT/ACCIDENTAL DEATH BENEFITS: PROVIDER - THE HARTFORD

CLASS 1 BENEFITS:

- Accidental death and dismemberment catastrophic loss benefit: \$50,000.00
- Accident total disability benefit: \$250.00 for 52 weeks
- Accident partial disability benefit: \$250.00 for 26 weeks
- Rehabilitative employment benefit: covered
- Permanent total disability benefit: \$25,000.00
- Heart or circulatory malfunction benefit:
 - Death benefit (under age 70): \$50,000.00
 - Death benefit (age 70 & older): \$25,000.00
 - Medical expense benefit: \$250,000.00**
 - Total disability benefit: \$250.00 for up to 52 weeks
- Accelerated benefit: maximum \$25,000.00

CLASS 2 BENEFITS – JUNIOR FIREFIGHTERS:

- Accidental death and dismemberment catastrophic loss benefit: \$10,000.00
- Accident medical expense benefit: \$10,000.00**

**Worker's Compensation will offset benefits payable under this policy.

WORKERS COMP BENEFITS: PROVIDER - LOUISIANA WORKERS COMPENSATION CORPORATION

- Provide medical and burial benefits in accordance with statute.
- Fund all medically necessary medical treatment related to covered injury.
- Workers compensation applies to bodily injury by accident or bodily injury by disease.
 - Bodily injury by accident related to duties as volunteer firefighter.
 - Bodily injury by disease must be caused or aggravated by the conditions of your employment.
- Per the statute, volunteer firefighters are not entitled to the presumptions set forth in the heart and lung act and other related acts that establish a presumption of medical causation for various conditions based solely on employment as a firefighter.

Note: Junior firefighters are not covered under the LWCC policy.

Is Yours Working?
Smoke Detectors Save Lives!
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