



BOBBY JINDAL
GOVERNOR

DEPARTMENT OF PUBLIC SAFETY AND CORRECTIONS

Public Safety Services

September 14, 2011



H. BUTCH BROWNING
STATE FIRE MARSHAL

The following is a brief description of the two volunteer firefighter's insurance policies that are made available through the Fire Marshal's office. **NOTE: in order for coverage to be provided, an updated/current roster for your department must be on file at the Fire Marshal's office. You may mail the roster to 8181 Independence Blvd., Baton Rouge, LA 70806, or Fax to (225-925-4241).**

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: \$25,000.00**
 - 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.

***Junior firefighters are not covered under the LWCC policy.

Is Yours Working"??
Smoke Detectors Save Lives!!
OFFICE OF THE STATE FIRE MARSHAL
8181 INDEPENDENCE BOULEVARD, BATON ROUGE, LA 70806
(225) 925-4911 1-800-256-5452