

**CLARENCE FIRE DISTRICT NO. 1**  
**GROUP TERM LIFE INSURANCE**

I. SCOPE:

This policy applies to all Active Firepersons in the Clarence Fire Company.

II. OBJECTIVE:

The primary objective is to define and set up the Description of Benefits relative to a Group Life Insurance Program for the Clarence Fire Company.

III. DISTRICT GUIDELINES AND DEFINITION OF BENEFITS:

A. Guaranteed Issue

There is no medical exam requirement and no denial for medical reasons for everyone up to age 100.

B. Around the Clock Coverage

Coverage is provided 24 hours per day, 365 days per year (366 days in leap year).

C. Line of Duty Benefit

Members receive an increased death benefit if death occurs as a result of injuries sustained in the line of duty. The Line of Duty Benefit pays an additional 50% death benefit to the member's beneficiary. The Line of Duty Benefit is calculated based on the amount of the member's coverage at the time of death, exclusive of any optional riders. (In this case, the award shall be \$15,000.)

D. Convertibility

When coverage changes for any reason, such as inactive status, membership termination, etc. the member, at his/her expense, can convert the coverage to an individual, permanent insurance policy without producing evidence of insurability (no physical exam required).

E. Disability Extension

A one-year extension of the full death benefit is available to a member who becomes totally disabled before age 60.

F. Eligibility

Only active firepersons are deemed eligible for the Group Term Life Insurance in the Clarence Fire District No. 1.

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G. Definition of Eligibility

1. Any person is deemed an active fireperson if he/she fulfilled the requirements for the adopted Firefighters' Service Award Program.
2. However, newly appointed firepersons are eligible, although they have not completed their requirements for eligibility in the Service Awards Program.
3. Upon departure from active service the eligibility status will terminate at the end of the calendar year.
4. Further eligibility questions are defined and governed by the adopted Rules and Regulations of Clarence Fire District No. 1.
5. Finally, the Board of Fire Commissioners has exclusive control and shall interpret and make final decisions regarding eligibility questions.

IV. **AUTHORITY:**

This policy maybe amended and/or terminated at any time by the Board of Fire Commissioners.

V. This policy rescinds the Clarence Fire District No. 1 policy on Group Life Insurance dated April 8, 2002.

VI. This policy is readopted effective April 11, 2005.

By Order of the Board of Fire Commissioners