ILLINOIS STATE LODGE

FRATERNAL ORDER OF POLICE

ACCIDENTAL DEATH BENEFIT

All Members in Good Standing are Insured

$3,000 Accidental Death benefit is 24 hour coverage - business or pleasure. This benefit pays when a member dies from a covered accidental bodily injury that is independent of all other causes.

$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.

$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 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	$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	$3,000	◆ Paraplegia	$2,250
◆ Loss of hand or foot	$1,500	◆ Hemiplegia	$1,500
◆ Loss Thumb and Index Finger of Same Hand	$ 750	◆ Uniplegia	$ 750

◆ **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. $3,000

◆ **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. $3,000

◆ **Common Carrier** benefit is paid in ***addition*** to the Accidental Death Benefit if a member is killed while entering or exiting a qualifying land, air, or water transportation. $3,000

Cipolla INSURANCE

Duty Related Benefit Examples:

- **Accidental/ Line of Duty Death:** $3,000 Accidental Death
  $5,000 Line of Duty
  $8,000 Total Benefit

- **Line of Duty/ Felonious Assault:** $3,000 Accidental Death
  $5,000 Line of Duty
  $3,000 Felonious Assault
  $11,000 Total Benefit

- **Line of Duty/ Vehicular Death:** $3,000 Accidental Death
  $5,000 Line of Duty
  $3,000 Seat Belt
  $3,000 Occupant Protection
  $14,000 Total Benefit

Non-Duty Related Benefit Examples:

- **Accidental Death:** $3,000 Accidental Death

- **Vehicular Accident :** $3,000 Accidental Death
  $3,000 Seat Belt
  $3,000 Occupant Protection
  $9,000 Total Benefit

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