

Insuring Canada’s Heroes Since 1991

Please Contact Us:

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WHO IS COVERED?

All classes of members, including:

- ☒ Volunteers, including Paid-on-Call
- ☒ Junior Members
- ☒ Members in training
- ☒ Auxiliary Members
- ☒ Commissioners, Directors and Trustees
- ☒ Deputized Bystanders (during participation in emergency)
- ☒ Non-Members asked by the organization or auxiliary to assist

WHEN DOES COVERAGE APPLY?

For Injuries and Illnesses sustained while participating in normal duties such as:

- Emergency Response (Fire and EMS)
- Classroom Training and Training Exercises
- Meetings and Conventions
- Firematic Events or Contest
- Fundraising for Policyholder
- Official Functions intended to further the Policyholder’s business, (e.g., installation dinners)
- Travel to and from all normal duties
- Authorized Public Safety Events
- Administrative and Maintenance Duties



DEATH BENEFITS

- Death due to Injury or Illness
- Heart attack or stroke within 48 hours of emergency response or training
- Seat Belt
- Safety Vest
- Military
- Dependent Child and Education (per dependent child)
- Spousal Support and Education
- Memorial Benefit (paid to department)
- Dependent Elder (per dependent elder)
- Repatriation

OPTIONAL COVERAGES

- Off-Duty Member and Eligible Dependents Benefits
- The most comprehensive family coverage in Canada.

LUMP SUM LIVING BENEFITS

- Accidental Dismemberment and Paralysis
- Permanent Impairment:
 - Injury, Illness, Vision and Heart
- Cosmetic Disfigurement Resulting From Burns
- HIV Positive
- Cancer Benefit

All of the lump sum benefits listed above are in addition to medical expense benefits or disability income benefits payable under the policy.



WEEKLY INCOME BENEFITS

TOTAL DISABILITY

- First 28 Days - Benefit selected paid regardless of other sources of income.
- After 28 Days – Benefit equals:
 - Pre-disability wages less other income benefits paid or payable
 - Up to benefit amount selected
- Cost of Living Adjustment (COLA):
 - Benefit increases each July 1, after 52 consecutive weeks of disability
 - 5% minimum – 10% maximum increase (per CPI)
- Total Disability Benefit Periods:
 - Basic: 260 Weeks
 - Extended: 520 Weeks
 - Long Term: to age 70

PARTIAL DISABILITY

- First 28 Days – 50% of benefit selected paid regardless of other income.
- After 28 Days - Benefit equals:
 - Pre-disability wages less other income benefits paid or payable
 - Up to benefit amount selected
 - Maximum benefit period 52 weeks

OCCUPATIONAL RETRAINING BENEFIT

- Pays for occupational retraining if the Insured becomes Permanently Totally Disabled and we agree to a rehabilitation program.

WEEKLY INJURY PERMANENT IMPAIRMENT

- Income benefit payable for life with 50% or greater impairment rating.
 - Paid in addition to any benefit paid or payable under the policy
 - Payable even if the Member returns to work in any job

EDUCATION AND TRAINING

- Fire/EMS and Vehicle Operations
- ESO Administration
- Risk Control Articles
- Safety Flyers, Posters and More
- Many Free Services to VFIS Clients



MEDICAL EXPENSE BENEFITS

Medical Expenses – Such as:

- a. medical, hospital or surgical treatment;
- b. home health care;
- c. nursing services prescribed and monitored by a physician;
- d. Postexposure Prophylaxis Protocol (PEP) treatment, when such treatment is advised by the attending physician;
- e. infectious disease screening test(s); and
- f. postexposure preventive inoculations as a result of participation in a Covered Activity

Cosmetic Plastic Surgery - In addition to medical expense benefit

Post-Traumatic Stress Disorder

Critical Incident Stress Management Expense Reimbursement

Family Expense Benefit

Family Bereavement and Trauma Counseling

OTHER BENEFITS

- Felonious Assault
- Home Alteration and Vehicle Modification

OPTIONAL BENEFITS

- Weekly Hospital Benefit
- First Week Total Disability Benefit
- Coordinated 28-Day Total Disability Benefit
- Extended Total Disability Benefit (520 weeks)
- Weekly Injury Permanent Impairment COLA
- Long-Term Total Disability COLA
- Special Events Benefit Rider – Coverage for unique events held by the organization
- Organized Team Sports Rider - To cover sanctioned league sports

EXCLUSIONS

Insurer will not cover any loss caused by or resulting from:

- 1) suicide or any attempt at it, or intentionally self-inflicted injuries;
- 2) injuries that happen while flying except:
 - a) as a passenger on a commercial aircraft; or
 - b) a passenger on any aircraft while taking part in a Covered Activity;
- 3) injuries that happen while flying as a crew member, or during parachute jumps from the aircraft;
- 4) war or any act of war, whether declared or undeclared;
- 5) mental or emotional disorders, except as specifically provided for covered Post-Traumatic Stress Disorder;
- 6) treatment of alcoholism or drug addiction and any complications arising therefrom, except loss caused by Injury sustained during and resulting from a Covered Activity;
- 7) illness, except as provided by the policy;
- 8) military service of any province or country;
- 9) cancer, except as provided by the Cancer Benefit