



**COVERAGE HIGHLIGHTS**  
for  
**MICHIGAN FIRE SERVICE INSTRUCTORS ASSOCIATION**

General Liability

Each Occurrence	\$ 1,000,000
Personal & Advertising Injury	\$ 1,000,000
General Aggregate	\$10,000,000

Coverage Included:

- Contractual Liability
- Fund Raising Activities
- Host Liquor Liability
- Emergency Services Liability
- Network and Security Data Breach
- Members as Insureds

**Considered a named insured of M.F.S.I.A. for all acts within the scope of membership or while performing duties related to the conduct of M.F.S.I.A.**

Crime

Employee Theft - Blanket	\$ 100,000
Covers all Employees, Board Members, Treasurer and Volunteers	

Umbrella Liability

Each Occurrence	\$ 1,000,000
Personal & Advertising Injury	\$ 1,000,000
Aggregate	\$ 3,000,000

Excess Over:

- General Liability
- Emergency Services Liability

Accident Coverage – On Duty Only

Covered Injury or Illness Resulting in Death	\$ 25,000
Impairment Benefits Including:	Up To \$ 25,000*
• Dismemberment	
• Loss of Speech, Hearing or Vision	
• Cosmetic Disfigurement from Burns	
• Permanent Physical or Paralysis	
Income Protection Benefits - Weekly	Up to \$ 300*
Medical Expense	Up to \$ 25,000*
Additional Benefits Including:	
• Occupational Rehabilitation	Up to \$ 5,000*
• Mental Stress Management	Up to \$ 5,000*
• Traumatic Incident	Up to \$ 5,000*
• Health Insurance Premium	Up to \$ 12,000*
• Surviving Spouse/Dependent Child Education	Up to \$ 10,000*

\* Benefits coordinates with Workers compensation

Decker Agency is proud to provide the coverages above; should you have any questions on limits or benefits please contact Kevin Decker by one of the methods listed below.