



**Plans of Insurance for the  
Michigan Fire Service Instructors Association**

*Benefits apply while performing a Covered Activity.*

Class 1 All volunteer classes of membership including but not limited to a Volunteer Member, Emergency Volunteer, Auxiliary Member, Fire Corps, Community Volunteer, Board Member, Trustee, Administrative Personnel, Junior Member, Member in Training, Probationary Member, and Part-Time Employees of the Policyholder.

<b>Section I: Death Benefits</b>		<u>Current Plan</u> <u>Present Plan</u>	<u>Plan 1</u>	<u>Plan 2</u>
A.	Covered Injury Death Benefit	\$25,000	\$50,000	\$75,000
B.	Covered Illness Death Benefit	\$25,000	\$50,000	\$75,000
C.	HIV Positive Diagnosis Lump Sum Benefit	\$25,000	\$50,000	\$75,000
D.	Bereavement Benefit	\$2,500	\$5,000	\$7,500
E.	Dependent Child Benefit (Per Child)	\$10,000	\$10,000	\$10,000
F.	Seatbelt Benefit	\$6,250	\$12,500	\$18,750
	Airbag Benefit	\$6,250	\$12,500	\$18,750
G.	Final Expenses Benefit*	\$2,500	\$5,000	\$7,500
H.	Spousal Benefit	\$15,000	\$15,000	\$15,000
I.	Surviving Spouse Education Benefit	\$10,000	\$10,000	\$10,000
J.	Dependent Child Education Benefit	\$10,000	\$10,000	\$10,000

\* Includes repatriation to the funeral home as well as other locations, cremation, burial services, grave marker/headstone.

**Section II: Impairment Benefits**

A.	Dismemberment, Loss of Speech or Hearing Benefit**	Up to \$25,000	\$50,000	\$75,000
B.	Vision Impairment Benefit**	Up to \$25,000	\$50,000	\$75,000
C.	Cosmetic Disfigurement from Burns Benefit**	Up to \$25,000	\$50,000	\$75,000
D.	Permanent Physical Impairment Benefit**	Up to \$25,000	\$50,000	\$75,000
E.	Felonious Assault Benefit	Up to \$12,500	\$25,000	\$37,500
F.	Impairment Modification Benefit**	Up to \$50,000	\$50,000	\$50,000
G.	Paralysis Benefit**	Up to \$25,000	\$50,000	\$75,000

\*\* Benefits payable are based on the percentage of impairment or loss as defined in the Policy.

**Section III: Income Protection Benefits**

A.	Weekly Total Disability Benefits	Up to \$300	\$300	\$300
A.i.	Covered Injury Minimum Weekly Total Disability Benefit	\$50	\$50	\$50
A.ii.	Covered Illness Minimum Weekly Total Disability Benefit	\$50	\$50	\$50
A.iii.	Covered Injury Weekly Earned Income Replacement Benefit***	Up to \$250	\$250	\$250
A.iv.	Covered Illness Weekly Earned Income Replacement Benefit***	Up to \$250	\$250	\$250
B.	Partial Disability Benefit ***	Up to \$300	\$300	\$300
C.	Cost of Living Adjustment	Up to \$900	\$900	\$900
D.	First Week Disability Benefit***	Up to \$1,000	\$1,000	\$1,000
E.	Transition Benefit	Up to \$300	\$300	\$300
F.	Retraining Benefit	Up to \$20,000	\$20,000	\$20,000

\*\*\* Benefits are payable in coordination with the Loss of Earnings Coverage as defined in the Policy.

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**Section IV: Medical Expenses**

		<u>Present Plan</u>	<u>Plan 1</u>	<u>Plan 2</u>
A.	Medical Expense Benefit	Up to \$25,000	\$25,000	\$25,000
B.	Plastic Surgery Expense Benefit	Up to \$25,000	\$25,000	\$25,000

**Section V: Additional Benefits**

A.	Daily Hospital Confinement and Outpatient Treatment Benefit	\$5	\$5	\$5
B.	Daily Critical Care Benefit	\$10	\$10	\$10
C.	Family Expense Benefit	Up to \$5,000	\$10,000	\$10,000
D.	Occupational Rehabilitation Benefit	Up to \$5,000	\$5,000	\$10,000
E.	Mental Stress Management Benefit	Up to \$5,000	\$10,000	\$10,000
F.	Traumatic Incident Benefit	Up to \$5,000	\$5,000	\$10,000
G.	Health Insurance Premium Benefit	Up to \$12,000	\$12,000	\$12,000

**Annual Premium**

<u>Present Plan</u>	<u>Plan 1</u>	<u>Plan 2</u>
\$4,353	\$5,212	\$6,150

*The annual payment option offers a one-year rate guarantee.*

Preparation Date: March 23, 2022

Renewal Date: June 1, 2022

Proposal ID: 50699

This proposal is valid for 90 days from the Preparation Date or until 1 day prior to the Renewal Date, whichever is later.

Underwritten by: AXIS Insurance Company