

COASTAL CAROLINA LODGE #12

FRATERNAL ORDER OF POLICE

ACCIDENTAL DEATH PLAN

All Members in Good Standing are Insured

\$5,000 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.

\$5,000 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:

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|--|---------|----------------------------|---------|
| ◆ Loss of Speech | \$2,500 | ◆ Loss of sight, both eyes | \$5,000 |
| ◆ Loss of Hearing (<i>both ears</i>) | \$2,500 | ◆ Loss of sight, one eye | \$2,500 |
| ◆ Reattachment of Hand or Foot | \$2,500 | ◆ Quadriplegia | \$5,000 |
| ◆ Loss of hands or feet | \$5,000 | ◆ Paraplegia | \$3,750 |
| ◆ Loss of hand or foot | \$2,500 | ◆ Hemiplegia | \$2,500 |
| ◆ Loss Thumb and Index Finger of Same Hand | \$1,250 | ◆ Uniplegia | \$1,250 |
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- ◆ **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. \$5,000
 - ◆ **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. \$5,000
 - ◆ **Common Carrier** benefit is paid in *addition* to the Accidental Death Benefit if a member is killed while riding on a qualifying land, air, or water transportation. \$5,000

Unless designated otherwise, benefits pay in the following manner:
benefit is paid to the surviving spouse, if none,
equally to living children; if none,
equally to living parents; if none,
equally to living brothers and sisters; if none,
to the estate.

Contact the lodge if you need to request a special beneficiary.

