

Prepare. Protect. Prevail.®



**Hartford Life and Accident Insurance Company**

**POLICY NO:** 59-VP-190048

**POLICYHOLDER'S NAME AND ADDRESS:** NORTHWEST FIRE DISTRICT  
5225 W. MASSINGALE RD  
TUCSON, AZ 85743

**Benefits Provided:** The Policy provides coverage under any one of the following benefits for each person within the designated class of Insured Persons, identified below and as defined in the policy. All medical benefits are excess of Workers' Compensation or similar Policy.

**CLASS 1: BENEFITS**

<b>Accidental Death and Dismemberment Catastrophic Loss Benefit: Principal Sum:</b>	\$50,000.00
<b>Accident Medical Expense Benefit: Maximum Benefit Amount:</b>	\$10,000.00
<b>Deductible Amount:</b>	\$250.00
<b>Heart or Circulatory Malfunction Benefit: Death Benefit: Principal Sum:</b>	\$10,000.00
<b>Influenza, La Grippe and Pneumonia Benefit: Sickness Death Benefit: Principal Sum:</b>	\$10,000.00
<b>Contagious and Infectious Disease Benefit: Disease Death Benefit: Principal Sum:</b>	\$10,000.00
<b>Cosmetic Disfigurement From Burns Benefit: Maximum Benefit Amount:</b>	\$50,000.00
<b>Family Expense Reimbursement Benefit: Maximum Benefit Amount:</b>	\$5,000.00
<b>HIV Positive Benefit: Principal Sum:</b>	\$50,000.00
<b>Education Benefit: Spouse Maximum Annual Benefit Amount:</b>	\$5,000.00
<b>Dependent Maximum Annual Benefit Amount:</b>	\$5,000.00
<b>Accelerated Benefit (Living Benefit Option): Principal Sum:</b>	See AD&D Benefit
<b>Maximum Benefit Amount:</b>	\$25,000.00
<b>Seat Belt Benefit: Benefit Amount:</b>	\$20,000.00

**CLASS 2: BENEFITS**

<b>Accidental Death and Dismemberment Catastrophic Loss Benefit: Principal Sum:</b>	\$10,000.00
<b>Accident Medical Expense Benefit: Maximum Benefit Amount:</b>	\$10,000.00
<b>Deductible Amount:</b>	\$250.00

**CLASS 3: BENEFITS**

<b>Accidental Death and Dismemberment Catastrophic Loss Benefit: Principal Sum:</b>	\$10,000.00
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**CLASS 1**

- a) volunteer members of the Organization;
- b) members of the Organizations who may receive a nominal fee as a retainer;
- c) paid drivers or employees of the Organization regularly employed as full-time firefighters;
- d) deputized bystanders who are not members of the Organization or any other voluntary firefighter organization, but have been deputized by the Fire Chief or other official of the Organization for an emergency.

**CLASS 2**

registered Junior Firefighters of the Organization.

**CLASS 3**

members of the Firefighters Auxiliary of the Organization.