

Missouri FOP Lodge #15

Current Benefits

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 sudden, unforeseen, and unexpected event including exposure or disappearance.

\$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:

◆ 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
◆ Seat Belt benefit pays in <i>addition</i> 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 <i>addition</i> 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 <i>addition</i> to the Accidental Death Benefit if a member is killed while in, entering or exiting a qualifying land, air, or water transportation.			\$5,000



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