



# CRITICAL ILLNESS COVERAGE

## COVERS

- Heart Attack
- Stroke
- Kidney Failure
- Cancer\*

## BENEFITS

- 24/7 on- and off-duty coverage
- One-time lump sum cash benefit payable after diagnosis from a covered condition
- Benefit amounts of \$10,000 - \$30,000 available
- Accidental Death & Dismemberment Benefit

## WHY CRITICAL ILLNESS?

- Cancer may not be covered by traditional Accident & Sickness policies
- Provides broad heart and circulatory related coverages
- Fills the gaps in Accident & Sickness and Workers' Compensation policies

## ELIGIBILITY (COVERED PERSON)

- All members of an emergency service organization\*\*
- New members are eligible for coverage at the next renewal date\*\*
- Coverage terminates on the policy expiration date when a member is no longer with the organization

## CONDITIONS

- Coverage must be in effect for a Covered Person for at least 90 days prior to the diagnosis of the condition
- Covered Person must survive for a period of 30 days after the diagnosis
- Covered Person is under age 75 when first diagnosed with cancer

800.233.1957 | [vfis.com](http://vfis.com)

183 Leader Heights Road | York, PA 17402

© 2022 VFIS | All rights reserved. Administered by Volunteer Firemen's Insurance Services, Inc., a/k/a VFIS, and VFIS Insurance Services in CA. CA Insurance Producer License #0839073. Volunteer Firemen's Insurance Services, Inc. is one of the largest providers of insurance for fire departments, ambulance and rescue squads and 911 centers in North America. This is only a brief description of coverage available. The policies contain reductions, limitations, exclusions and termination provisions. Coverage may not be available in all states. \*Not all forms of cancer are covered, refer to policy for detailed explanation of cancers covered. \*\*Name must appear on roster submitted at policy inception or renewal. All products and services are written or provided by insurance companies represented by VFIS. Products or services may not be available in all countries or states, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties.

