



PROPERTY & CASUALTY

At VFIS, we provide you with tools, resources and services to help keep you and your crew safe. We offer a broad range of customized insurance options to meet your organization's unique needs while training more emergency service personnel every day.

COVERAGES

Property

- Replacement Cost Coverage
- Commandeered Property of Others
- Full Replacement for Personal Effects
- Member's Real Property Deductible Reimbursement
- Earthquake and Flood (all zones) Coverage
- Deductible Waiver

Portable Equipment

- Guaranteed Replacement Cost Coverage
- Replacement Cost for Members' Personal Effects
- Drone Coverage Replacement Cost
- Watercraft (not to exceed 100 HP)
- Watercraft over 100 HP (optional)
- Trailers Used to Transport Covered PE
- Deductible Waiver

Automobile

- Liability Coverage
 - + Expected or Intended Injury
 - + Owner of Commandeered Auto as an Insured
 - + Fellow Member Liability
 - + Incidental Garage Liability
- Physical Damage Protection — Agreed Value
 - + Customized Vehicle Extension
 - + Garagekeeper
 - + Deductible Waiver

- Excess Coverage for volunteers/employees while acting on your behalf; primary coverage available, in most states, by endorsement

General Liability

- Protects volunteers/employees when acting on your behalf
- Professional Healthcare Liability
- Good Samaritan Acts Coverage
- Fellow Member Liability
- Liquor and Operational Pollution Liability Coverage

Management Liability

- Employment-related Practices Coverage
- Protects volunteers/employees when acting on your behalf
- Coverage for wrongful acts allegations, including limited non-monetary damages
- Excess Outside Directorship Coverage
- Cyber Liability and Privacy Crisis Management Expense Coverage

Excess Liability

- Excess Liability over Automobile Liability, General Liability and Management Liability
- Up to \$10,000,000

800.233.1957 | vfris.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, a/k/a VFIS Insurance Services in CA. CA Insurance Producer License #0839073. Volunteer Firemen's Insurance Services, Inc., an American International Group, Inc. (AIG) company, is one of the largest providers of insurance for fire departments, ambulance and rescue squads and 911 centers in North America. All products and services are written or provided by subsidiaries or affiliates of AIG. 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. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

