

South Dakota Firefighters Association / Supplemental AD&D Information

Dear Chief and Members:

Members: Since 1998 your South Dakota Firefighters Association has provided an Accidental Death and Dismemberment program that will pay \$10,000 in the event of your death from any covered accident, on or off the job. In addition to the AD&D policy the Association, in 2015 approved an Accident & Health (Line of Duty) policy that will pay \$10,000 in the event of a death from a covered accident on the job (Line of Duty). The policy year for both policies are 1/1/2018 –12/31/2018 and are **incorporated into your SDFFA 100% membership dues.**

Once your Department has become a 100% member of the SDFFA, each member has the opportunity to purchase an additional \$50,000 Supplemental Accidental Death and Dismemberment Insurance. The policy coverage period will be, 1/1/2018 –12/31/2018 and the yearly premium will be **\$45.00/member.** Members will now have the ability to increase the amount of the Supplemental AD&D up to \$250,000. This can be purchased now in increments of \$50,000 for \$45.00 per \$50,000 of desired coverage. The Supplemental AD&D policy will be following the Association renewal dates. Checks need to be made payable and mailed to Fischer, Rounds & Associates, Inc, before January 15, 2018.

You can find the application on the South Dakota Firefighters Association website: www.sdfirefighters.org. You can ask for an application by calling 605-224-9223 or email Trevor Lightfield at tlightfield@fischerrounds.com with additional questions.

Please send only the enrollment forms and checks for the Supplemental Accidental Death and Dismemberment to Fischer, Rounds & Associates, Inc.

REMEMBER, the only requirement for eligibility for this program is 100% membership in the South Dakota Firefighters Association. If you are not currently on the Roster, you are NOT eligible.

Chiefs: Your Department's 100% Membership also provides \$10,000 of Accidental Death and Dismemberment and a \$10,000 Line of Duty (Accident & Health) policy for each of your firefighters.

If your department or a Firefighter is interested in the Supplemental AD&D please have them fill out the Enrollment form.

Yours in Firefighting,

Trevor Lightfield
Fischer, Rounds & Associates, Inc
605-224-9223