

Dear Chief and Members:

Members: Since 1998 your association has provided an Accidental Death and Dismemberment policy in the amount of \$10,000 IF 100% Membership of your Department has been paid for SDFA dues. **Once your Department has become a 100% member of the SDFA, each member has the opportunity to purchase an additional \$50,000 Supplemental Accidental Death and Dismemberment Insurance. The policy will be in force from 1/01/2015 to 12/31/2015 for an additional \$45.00.** This coverage is for the year, 1/1/2015 – 12/31/2015 and the yearly premium will be **\$45.00/member/\$50,000/year (1/01/15 to 12/31/15)**. Members will now have the ability to increase the amount of the Supplemental AD&D a firefighter can purchase. Amounts up to \$250,000 can now be purchased in increments of \$50,000 for the Supplemental AD&D/ \$45.00 per \$50k of desired amount, up to \$250,000 per member. 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 December 31st, 2014. Checks postmarked after December 31st 2014 will be returned!

We will not be mailing out forms as the South Dakota Firefighters Association will have the application on their website: www.sdfirefighters.org. You will be able to get the application at the Fischer Rounds & Assoc., Inc website: www.fischerrounds.com then Specialty Products then FirePak and Public Entity Pak then SD Firefighters Association Application to print an Application; call 605-224-9223 or email Nancy Chester at nchester@fischerrounds.com.

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

To enroll for Supplemental Accidental Death and Dismemberment each member must:

1. Make sure their name is on the Department Roster sent to SDFA
2. Complete "South Dakota Firefighters Association Application" (must be done each year)
3. Issue check for \$45.00 per member per 50k of desired insurance, up to \$250,000 payable to Fischer, Rounds & Associates, Inc
4. Mail completed application form and check to: Fischer, Rounds & Associates, Inc, PO Box 218, Pierre, SD 57501-0218, Checks after December 31,2014 will be returned

REMEMBER, the only requirement for eligibility for this program is 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. **PLEASE** have an updated Roster to the SDFA by January 1st, you may also wish to email or send a Roster to Fischer, Rounds & Associates, Inc.

Your Roster and Association Dues should be mailed to the South Dakota Firefighters Association.

Fischer, Rounds & Associates, Inc. will email the Application to your email address if we have your current email address.

Yours in Firefighting,

Shane Lehrkamp
Fischer, Rounds & Associates, Inc
605-224-9223

South Dakota Firefighters Association Application

Help prepare yourself and your family for the financial hardships caused by a serious accident with Supplemental/Voluntary Accidental Death and Dismemberment Insurance.

Accidents are the leading cause of death for Americans under the age of 37...

Every 13 minutes, someone dies in a car accident.

Every 27 minutes, someone is killed by an accident in their home.

Every 62 minutes, another person dies while working.

National Safety Council Statistical Report – 1993.

Your Firefighters Association recognizes these risks and has already approved 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. The cost of this program is only \$8.27 per year 1/1/2015 –12/31/2015 and is incorporated into your SDFA 100% membership dues. This coverage is for the year, 1/1/2015 –12/31/2015. The SD Firefighter Association also approved to add one more benefit to those 100% paid members. That benefit is a Line of Duty death benefit (Accident & Health). The program will pay \$10,000 in the event of a death from a covered accident or health related issue that occurs in the Line of Duty. The cost of this program is \$3.32 per year 1/1/2015 –12/31/2015 and is incorporated into your SDFA 100% membership dues. This coverage is for the year, 1/1/2015 –12/31/2015.

Once your department has become a 100% member of the SDFA and you are included on their department roster, then you may apply for the additional \$50,000 Supplemental/Voluntary Accidental Death and Dismemberment Insurance for the year, 1/1/2015 – 12/31/2015. It is available **for \$45.00 per member per \$50k** and each member needs to complete an Enrollment Form each year. Amounts up to \$250,000 can now be purchased in increments of \$50,000 for the Supplemental/Voluntary AD&D, \$45.00 per \$50k of desired amount, up to \$250,000. Enrollment for the 01/01/2015 – 12/31/2015 policy year ends December 31st, 2014. Any payments received after December 31st will be declined and returned. If you chose to pay for the additional \$50,000 Voluntary Accidental Death and Dismemberment Insurance do the following:

1. Complete Enrollment Form
2. Make check in amount of **\$45.00 per member per 50k of desired amount per member** for the 01/01/15 to 12/31/15 term: payable to Fischer Rounds & Associates, Inc.
3. Please have Enrollment Form completed and postmarked by December 31st, 2014.

Enrollment Form for Group Accident Insurance - Underwritten by AXIS Insurance Company

Desired amount per member: _____ (Up to \$250,000 in increments of \$50,000)

Name of Fire Department _____

Your Name (Last, First, Middle) _____ Date of Birth _____

Your Beneficiary _____ Relationship _____

Your Signature _____ Date _____

(If you do not name a beneficiary, the benefit will pay as dictated in the Policy (spouse, children, parents, estate).

You must be an active member of the South Dakota Firefighters Association to continue coverage. If you terminate membership in the association mid-year, your Supplemental/Voluntary AD&D coverage will terminate at the end of the policy year. The policy year for all three plans is 1/1/2015-12/31/2015 and must be renewed annually. Coverage is underwritten through AXIS Insurance Company, administered by Provident Agency, Inc.

Accidental Death Benefit

If an Insured dies as a result of a covered Injury, We will pay the Principal Sum. The death must occur within 365 days of the Injury.

Accidental Death & Dismemberment Schedule

If an Injury to an Insured results in any of the following Losses, We will pay the benefit shown. The Loss must occur within 365 days of accident. The benefit amounts are based on the Insured's Principal Sum.

Loss of Life.....	Principal Sum
Loss of two or more Hands or Feet	Principal Sum
Loss of Sight of Both Eyes.....	Principal Sum
Loss of One Hand or One Foot plus the loss of Sight of One Eye	Principal Sum
Loss of Sight of Both Eyes.....	Principal Sum
Loss of Speech and Hearing (both ears).....	Principal Sum
Loss of speech or hearing	50% of Principal Sum
Loss of one hand; one foot; or sight of one eye	50% of Principal Sum
Loss of thumb and index finger of the same hand	25% of Principal Sum
Loss of all Four Fingers of Same Hand	25% of Principal Sum
Loss of all Toes of the Same Foot...	25% of Principal Sum
Exposure & Disappearance Benefit.....	Included

In addition, coverage also includes:

Coma Benefit
Medical Evacuation Benefit + Repatriation Benefit
Paralysis Benefit
Seat Belt Benefit + Airbag Benefit
Travel Assistance Services

For purposes of this Covered Benefit, Loss shall mean:

1. For a foot or hand, actual severance through or above an ankle or wrist joint;
2. Actual severance through or above the metacarpophalangeal joint of a thumb or index finger;
3. Total and permanent loss of sight;
4. Total and permanent loss of speech; or
5. Total and permanent loss of hearing.

If more than one Loss arises out of the same accident, We will pay only one benefit. This will be the largest one. If an Insured can recover benefits under both the Accidental Dismemberment Benefit and the Accidental Death Benefit, the most We will pay is the Principal Sum.

Twenty-four Hour Accident Protection Excluding Corporate Owned or Leased Aircraft

The hazards insured against by this Policy are:
An Injury sustained by an Insured anywhere in the world.

Limitations

Air travel coverage is limited to a loss sustained during the trip, while the Insured is a passenger, riding in or on, board or getting off:

- A. any civilian aircraft with a current and valid normal transport or commuter type standard airworthiness certificate as defined by the Federal Aviation

Administration or its successor or an equivalent certification from a foreign government. This aircraft must be operated by a pilot with a current and valid:

1. medical certificate; and
2. pilot certificate with proper rating to pilot such aircraft.

- B. any aircraft which is not subject to a certificate of airworthiness; whose design and customary and regular purpose is for transporting passengers; and which is operated by the Armed Forces of the United States of America or the Armed Forces of any foreign government.

Common Exclusions

- A. A Loss shall not be a Covered Loss if it is caused by, contributed to, or resulted from:
1. suicide, attempted suicide, or a purposeful self-inflicted wound;
 2. war or any, act of war, declared or undeclared;
 3. an Insured's involvement in any type of active military service;
 4. illness, disease or infection;
 5. travel or flight in an aircraft except to the extent stated in the Hazards;
 6. Medical or surgical treatment, anesthesia, medical malpractice;
 7. Voluntary use of any drug or narcotic and use of any vehicle or Conveyance while under the influence;
 8. the Insured's participation in the commission or attempted commission of any felony;
 9. if the Insured is the pilot, operator, member of the crew or cabin attendant of a covered aircraft; or
 10. unless We have previously consented in writing to the use, coverage is not provided for any loss, caused by, contributed to, resulting from riding in or on, boarding, or getting off:
 - a. any aircraft other than those expressly stated above.
 - b. any aircraft being used for, or in connection with, aerial photography;
 - c. any conveyance or aircraft being used for tests or experimental purposes;
 - d. any aircraft that requires a special permit or waiver from the agency that has jurisdiction over the conveyance, even if granted;
 - e. any aircraft owned or controlled by, or under lease to the Policyholder or an Insured or a member of an Insured's household;
 - f. any aircraft operated by the Policyholder or one of its employees including members of an employee's household; or
 - g. any conveyance used in a race or speed test.

Note: This is an outline only. Please refer to the actual Contract for full details.

Revised 5/28/14