



AD&D Policy Provides Critical Assistance to Families in their Greatest Time of Need

By Kevin D. Quinn, NVFC First Vice Chair

Like many of my brothers and sisters, being a volunteer firefighter has been one of the most significant, impactful, and rewarding experiences of my life. Yet with all of the positives we experience, we also know that by stepping up to serve in this remarkable way we are inherently accepting certain risks. We can do a lot to lessen the risks we face, but despite our best efforts there remains the chance that we could be killed or critically injured in the line of duty.

This is where an Accidental Death and Dismemberment (AD&D) policy comes in. An AD&D policy provides a payment if an individual suffers a covered loss as the result of a covered accident or injury. The National Volunteer Fire Council (NVFC) provides an AD&D policy through Provident as part of the benefits of premium individual membership. This policy provides \$10,000 to the designated beneficiary if the member dies from a covered accident. If that accident happened in the line of duty, the benefit amount doubles to \$20,000. Benefits are also paid out for covered accidents that result in a dismemberment, such as the loss of a limb, paralysis, or loss of sight or hearing.

I was really struck by a recent tragedy in my home state of Rhode Island. A fire department near me experienced its third death in two years. Two of these were the result of accidents. While some members of the department are NVFC members, the two victims were not. I know that nothing can lessen the immense grief suffered by these families, but when dealing with funeral costs and other expenses, having that extra money from an AD&D policy would have been able to at least assist the family financially. It would have been one less thing to worry about during this most difficult time.

I am writing about this because I am truly concerned about the welfare of our nation's fire service families. While it is my mission to work with the NVFC to prevent as many line-of-duty injuries and deaths as possible, I realize that the risk is always there. Getting an AD&D policy provides that added protection and security for firefighters and their families, and the benefit provided with NVFC membership allows firefighters to obtain this protection at an affordable rate. The base rate for a premium individual membership, which includes the AD&D policy, is \$34 a year. Many state associations offer a special discount on NVFC membership, bringing the rate down to just \$18 a year.

Often volunteer departments can't provide this layer of protection on their own, or perhaps they want to add an additional benefit to what they currently offer. Chiefs, getting an NVFC membership for all of your responders is an economical way to provide an AD&D benefit. For groups over five people, the per-person rate for membership is \$29 per year.

The AD&D policy is just one of many benefits provided by NVFC membership. Members are eligible to apply for a stipend through the Volunteer Firefighter Support Fund if their home is damaged in a state or federally declared disaster, and they can also take advantage of special rates and plans on critical illness coverages. In addition, members get free training through the Virtual Classroom, access to the Volunteer Voices online community, and more. Learn about the AD&D policy and all of the membership benefits at www.nvfc.org/BeYourBest.