The following is a brief description of the two volunteer firefighter’s insurance policies that are made available through the Office of Louisiana State Fire Marshal.

**DISABILITY/DISMEMBERMENT/ACCIDENTAL DEATH BENEFITS: PROVIDER - THE HARTFORD**

**CLASS 1 BENEFITS:**
- Accidental death and dismemberment catastrophic loss benefit: $50,000.00
- Accident total disability benefit: $250.00 for 52 weeks
- Accident partial disability benefit: $250.00 for 26 weeks
- Rehabilitative employment benefit: covered
- Permanent total disability benefit: $25,000.00
- Heart or circulatory malfunction benefit:
  - Death benefit (under age 70): $50,000.00
  - Death benefit (age 70 & older): $25,000.00
  - Medical expense benefit: $250,000.00**
  - Total disability benefit: $250.00 for up to 52 weeks
- Accelerated benefit: maximum $25,000.00

**CLASS 2 BENEFITS – JUNIOR FIREFIGHTERS:**
- Accidental death and dismemberment catastrophic loss benefit: $10,000.00
- Accident medical expense benefit: $10,000.00**

**WORKERS COMP BENEFITS: PROVIDER - LOUISIANA WORKERS COMPENSATION CORPORATION**
- Provide medical and burial benefits in accordance with statute.
- Fund all medically necessary medical treatment related to covered injury.
- Workers compensation applies to bodily injury by accident or bodily injury by disease.
  - Bodily injury by accident related to duties as volunteer firefighter.
  - Bodily injury by disease must be caused or aggravated by the conditions of your employment.
- Per the statute, volunteer firefighters are not entitled to the presumptions set forth in the heart and lung act and other related acts that establish a presumption of medical causation for various conditions based solely on employment as a firefighter.

**Note:** Junior firefighters are not covered under the LWCC policy.