

# SIAPROTECT

Law Enforcement Officer's Assault Insurance  
Protecting those who protect others



XYZ POLICE DEPARTMENT  
Mr. Chief of Police

Comprehensive Line-of-Duty Assault, Pursuit  
and Needlestick Injury Protection



American  
Benefits  
Exchange

## Overview of Policy Benefits

Policy Benefits	Aggregate Maximum Limit of Insurance	Schedule of Benefits
<b>Line-of-Duty Assault/Pursuit Fatality</b>	\$200,000	Lump Sum payment to beneficiaries
<b>Line-of-Duty Assault/Pursuit Injury</b>	\$200,000	\$10,000 per month, up to 20 months.
<b>Occupational HIV/Hepatitis B/Hepatitis C</b>	\$200,000	Lump Sum Payment
<b>Occupational Ebola</b>	\$200,000	\$20,000 per month up to 10 months
<b>Accidental Death and Dismemberment On and Off Duty, 24/7</b>  Lloyd's of London will pay the Benefit Amount shown for a loss, which:  1) Results solely from an Injury which is sustained by the Insured while this Policy is in force; and  2) Is sustained within one (1) year after the date of Injury.  The coverage applies to those benefits for which a Benefit Amount is shown.	<b>Coverage</b> - Loss of Life ..... \$200,000 - Loss of both hands or both hands or both feet or entire sight of both eyes..... \$200,000 - Loss of one hand and one foot ..... \$200,000 - Loss of speech and hearing in both ears ..... \$200,000 - Quadriplegia (total paralysis of upper and lower limbs) ..... \$200,000 - Paraplegia (total paralysis of both lower limbs) ..... \$150,000 - Hemiplegia (total paralysis of upper and lower limbs on one side of the body .. \$100,000 - Uniplegia (total paralysis of one upper and lower limb) ..... \$ 50,000 - Loss of one hand or foot ..... \$100,000 - Loss of sight in one eye ..... \$100,000 - Severance and reattachment of one hand or foot ..... \$100,000 - Loss of speech ..... \$100,000 - Loss of hearing (in both ears) ..... \$100,000 - Loss of thumb and index finger of the same hand ..... \$ 50,000 - Coma ..... \$200,000	<b>Max Benefit</b> \$200,000 \$200,000 \$200,000 \$200,000 \$200,000 \$150,000 \$100,000 \$ 50,000 \$100,000 \$100,000 \$100,000 \$100,000 \$ 50,000 \$200,000
<b>In-Hospital Payment</b>	\$12,000	\$1,000.00 per day up to 12 days
<b>Psychological Therapy Reimbursement</b>	\$5,000	Up to \$5,000

**IMPORTANT NOTE:** This is a brief description of the insurance provided by this plan. The Certificate of Insurance is the complete description of coverage. Underwritten by Lloyd's of London.

## Felonious Assault

Our coverage will pay \$10,000 per month for up to 20 months to an Insured Officer if they suffer an injury as a result of a Felonious Assault\*:

“Felonious Assault”—means any willful or unlawful use of force upon the Insured Officer: 1) with the intent to cause bodily injury; 2) that results in bodily harm; and 3) that is a felony or a misdemeanor in the jurisdiction in which it occurs. In order for an on the job benefit to be classified as a Felonious Assault benefit, the following criteria are required:

- A. The injury, as a result of an on the job incident, must be serious enough to require, at the direction of a Medical Doctor, a Hospital stay of the Insured Officer overnight for at least one (1) night within thirty (30) days of the incident occurrence.
- B. A Police Report designating the incident as an Assault must accompany the completed Lloyd's of London Claim Form and be submitted as soon as the Police Report is finalized.

The Lloyd's of London will pay this benefit if an Insured Officer suffers an injury:

1. That is directed at the Insured Officer, his or her Employer's property or assets or the Insured Officer while he or she is acting on behalf of the his or hers Employer;
2. That is not an act of an Immediate Family Member, an employee of the Insured Officer's Employer or an individual who resides with the Insured Officer on a permanent basis; and
3. That is documented as a felonious assault in a Police Report that is submitted by the Insured Officer or his or her Employer.

\* Subject to the terms, conditions and exceptions in the Policy

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## Occupational Hepatitis B or C, HIV& Ebola

Our coverage will pay \$200,000 to an Insured Officer if they suffer an accident while on duty which results in them being diagnosed with Hepatitis B or Hepatitis C\*. For the Ebola Virus \$20,000 per month for a maximum of 10 months or the date the Insured returns to work, whichever first occurs.

An “accident” is defined as a single sudden and unexpected event which occurs while the Insured Officer is carrying out their duties which causes an unexpected specific physical injury involving accidental contact of the Insured Officer's ruptured or broken skin or mucous membranes with the blood or bodily fluids of a third party.

These include: Needlesticks, bites, scratches, or any transmittal of bodily fluids.

Diagnoses require blood samples to be taken by a registered medical practitioner and tested in accordance with the terms and conditions of the Policy at the following intervals following an accidental contact:

1. An Initial Test within 24 hours
2. A Second Test within 90 days
3. A Third Test within 180 days

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## In-Hospital Indemnity

Our coverage will pay \$1,000 per day for up to 12 days during any one period to an Insured Officer for inpatient hospital confinement as a result of an on duty assault accident causing fracture, dislocation, shot, or stabbed while on duty\*.

“Hospital”- means a facility that:

1. Is operated according to law for the care and treatment of injured and sick people;
2. Has organized facilities for diagnosis and surgery on its premises or in facilities available to it on a prearranged basis;
3. Has 24-hour nursing service by registered nurses (RNs); and
4. Is supervised by one or more Physicians.

“Inpatient”- means an Insured Officer:

1. Who is confined in a Hospital as a registered bed patient; and
2. For whom at least one day's room and board is charged by the Hospital, unless the Insured Officer is confined as an Inpatient in any military, veterans or other government-supported or government-sponsored Hospital for which a charge for room and board is not made.

## Psychological Therapy

Our coverage will pay up to \$5,000 for Psychological Therapy received within one year following an injury to an Insured Officer\*.

“Psychological Therapy” covers expenses that:

1. Are charged for a Medically Necessary Psychological Therapy Session for the Insured Officer provided under the care or supervision of a Physician;
2. Do not exceed the usual level of charges for similar therapy sessions in the locality where the expenses are incurred;
3. Do not include charges that would not have been made if no insurance existed; and

“Medically Necessary Psychological Therapy Session” is defined as any individual, joint or family mental health counseling session that:

1. is essential to assist the Insured Officer in coping with the Injury;
2. meets generally accepted standards of medical practice; and
3. is ordered by a Physician.

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## 24/7 On and Off Duty Coverage

### Accidental Death & Dismemberment

Our coverage will pay the Benefit Amount shown for a covered loss\*, which:

1. Results solely from an Injury which is sustained by the Insured Officer while this Policy is inforce; and
2. Is sustained within one (1) year after the date of Injury.

Coverage	Benefit Amount	Maximum Benefit
Loss of Life	100%	\$200,000
Loss of both hands or both feet or entire sight of both eyes	100%	\$200,000
Loss of one hand and one foot	100%	\$200,000
Loss of speech and hearing in both ears	100%	\$200,000
Quadriplegia (total paralysis of upper and lower limbs)	100%	\$200,000
Paraplegia (total paralysis of both lower limbs)	75%	\$150,000
Hemiplegia (total paralysis of upper and lower limbs on one side of the body)	50%	\$100,000
Uniplegia (total paralysis of one upper and lower limb)	25%	\$50,000
Loss of one hand or foot	50%	\$100,000
Loss of sight in one eye	50%	\$100,000
Severance and reattachment of one hand or foot	50%	\$100,000
Loss of speech	50%	\$100,000
Loss of hearing (in both ears)	50%	\$100,000
Loss of thumb and index finger of the same hand	25%	\$50,000

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