

Products of VFIS

Property & Casualty

Accident & Sickness

Glatfelter Specialty Benefits

Glatfelter
INSURANCE GROUP®
An **AIG** company

VFIS



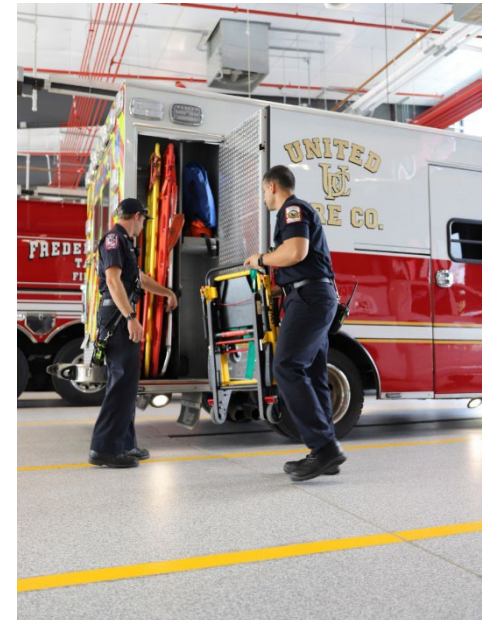
VFIS

Property & Casualty

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| VFIS P&C Appetite: Nonprofit ESOs, including:

- Fire districts and departments (including career, volunteer, and combination)
- Ambulance and rescue squads
- Hazmat teams, search and rescue teams, and first responder organizations
- 911 dispatch centers
- Organizations that support efforts of an ESO like EMS councils, county or state associations, ESO training schools, fire buffs



| What Does Property & Casualty Insurance cover?

VFIS offers emergency service organizations a broad range of customized insurance solutions, specialized resources and training opportunities to help address your unique needs, protect your resources and keep your crew safe.

COVERAGES

Property

- Replacement Cost Coverage
- Commandeered Property of Others
- Full Replacement for Personal Effects
- Member's Real Property Deductible Reimbursement
- Earthquake and Flood (all zones) Coverage
- Search and Rescue and Arson Dogs (optional)
- Deductible Waiver

Portable Equipment

- Guaranteed Replacement Cost Coverage
- Replacement Cost for Members' Personal Effects
- Drone Coverage Replacement Cost
- Watercraft (not to exceed 100 HP)
- Watercraft over 100 HP (optional)
- Trailers Used to Transport Covered PE
- Deductible Waiver

Automobile

- Liability Coverage
 - + Expected or Intended Injury
 - + Owner of Commandeered Auto as an Insured
 - + Fellow Member Liability
 - + Incidental Garage Liability
- Physical Damage Protection — Agreed Value
 - + Customized Vehicle Extension
 - + Garagekeeper
 - + Deductible Waiver

- Excess Coverage for volunteers/employees while acting on your behalf; primary coverage available, in most states, by endorsement

General Liability

- Protects volunteers/employees when acting on your behalf
- Professional Healthcare Liability
- Good Samaritan Acts Coverage
- Fellow Member Liability
- Liquor and Operational Pollution Liability Coverage

Management Liability

- Employment-related Practices Coverage
- Protects volunteers/employees when acting on your behalf
- Coverage for wrongful acts allegations, including limited non-monetary damages
- Excess Outside Directorship Coverage
- Cyber Liability and Privacy Crisis Management Expense Coverage

Excess Liability

- Excess Liability over Automobile Liability, General Liability and Management Liability
- Up to \$10,000,000

2023 Policy Enhancements

- **Replacement Cost Coverage** - The time period to repair or replace damaged property eligible for RC Valuation increased from one year to two years.
- **Personal Property off Your Premise** increased to \$100,000
- **Pollution Remediation Expenses** increased to \$150,000
- **Money and Securities** limit increased to \$50,000
- **Public Employee Dishonesty Blanket Coverage** now includes Treasurers and Tax Collectors
- **Unmanned Aircraft PE** limit increased to \$35,000
- **Temporary Storage for PE** - new extension covers cost to obtain storage for PE due to covered loss up to 60 days, but no more than \$5,000.
- **Accident-Impaired Patient Transport Equipment Reimbursement** – new extension reimburses up to \$10,000 each policy period for replacement of patient transport equipment that had a warranty voided following a vehicle accident, even though it did not sustain observable physical damage.
- **Deductible Waiver**- 3 years no loss, **applies to PE and auto**, with max possible waived deductible amount to \$1,000.

2023 Policy Enhancements

- **Agreed Value-** The damage threshold to trigger replacement cost or agreed value valuation decreased from 75% to 60%
- **Towing** Increased to \$5,000
- **Physical Damage to Personal Autos-** Personal vehicle deductible benefit increased to \$2,500.
- **Rental Reimbursement Coverage for Firefighting/Rescue Vehicles** - Extended to ambulances. The maximum daily benefit increased to \$300.
- **Pollution Coverage for Above Ground Storage Tanks** is automatic for injury or damage arising out of an AST at your premises caused by a named peril if we are notified ASAP and not more than 14 days after incident ends.
- **Defense Expense for Injunctive Relief** - Limit increased to \$100,000

2024 Policy Enhancement

- **Rescue Dogs and Arson Dogs Optional coverage-** Added Rehabilitation and disablement for dogs injured during a covered operation and requires rehabilitation to return to service we'll reimburse up to \$10,000 or if Vet staff identifies the dog won't be able to return, we'll pay an agreed value amount and up to \$1,000 for cost incurred to rehome the dog.

Coming in 2026

- Cyber Policy rewrite

Quality Submissions

- Completed VFIS application - Submissions@vfis.com
- 5 years of currently valued loss experience
- Premium indication, motivation for seeking alternative quotes
- Paint the picture- MEMOS and photos
- Turnaround time

The latest updates



Help Your Underwriter

Make your submissions even more complete with our recently updated M.E.M.O.S. checklist.

[View the Checklist](#)

Download an Application

Ready for a quote? Complete the applications and forms below so that we can help you obtain the most competitive terms for your clients.

[View Applications](#)

[Appetite guide](#)

VFIS Applications

[VFIS Application \(with Accident & Sickness\)](#)

[M.E.M.O.S. Checklist for P&C Submissions](#)

[P&C Addendum for Large Property Schedules](#)

[P&C Addendum for Large Vehicle Schedules](#)

[P&C Addendum for Portable Equipment written on Scheduled Basis](#)

[Claims-Made Management Liability Supplemental Application](#)

[Building Valuation](#)

[Vehicle Descriptions for Portable Equipment Coverage](#)

[A&S Only Application](#)

[Beneficiary Designation Form](#)

MANAGEMENT • EXPOSURES • MAINTENANCE • OPERATIONS • SAFETY



MANAGEMENT

Discuss separately for the management staff and rostered manpower:

- Experience level
- Years of service and turnover rate
- Division of duties and fitness for duty
- Leadership succession planning
- Quality of management and labor relations



EXPOSURES

Discuss:

- Exposure to flood or storm surge
- Any other tenants or operations at any insured's location
- Population and traffic density in the risk's service area
- Proximity to and influence of neighboring metropolitan areas
- Unique apparatus or equipment
- Details of special events
- Quality of relations with the community



MAINTENANCE

Discuss:

- General condition of premises
- Presence and condition of sprinklers and smoke detectors
- Upkeep and repair inside and out
- Dates of remodeling or updating
- Evidence of trash or debris
- Condition of any secondary structures at each premises
- General condition of vehicles and portable equipment
- Evidence of routine inspections
- Evidence of maintenance records
- Equipment storage
- Secure storage for medical supplies

MANAGEMENT • EXPOSURES • MAINTENANCE • OPERATIONS • SAFETY



OPERATIONS

Discuss:

- The corporate structure
- Relationships between and among all named insureds
- Bylaws, Procedures and Guidelines
- Unique contractual relationships
- Condition and security of personnel files
- Check signing practices and expenditure approval protocols
- Unique or unusually hazardous firefighting exposures in the service area
- Wildlands or Urban Interface exposures

SAFETY

Discuss:

- Driver Training Programs and documentation
- Frequency of MVR checks and method(s) of sanction for infractions
- Use of seat belts during drills and under emergency conditions
- Frequency and level of training for specific positions
- Use of spotters when backing
- Response protocol with personal vehicles: to the station or directly to the scene

VFIS

ACCIDENT AND SICKNESS

PROTECTING YOUR MEMBERS

Protecting your members as they protect their community is critical to the success of your organization. Some organizations believe that Workers' Compensation will adequately protect members who suffer a disabling injury. Unfortunately, many learn the hard way that there are gaps in Workers' Compensation which could have financially devastating results for injured members and their families.

VFIS Accident & Sickness (A&S) policies provide crucial benefits to address gaps and complement Workers' Compensation. Coverage is provided for Injury and Illness (including heart attack, stroke, and infectious disease) when members are performing the normal duties of the organization.

Line of Duty Death



George – 22 year member of his VFD. He responded from his home for an emergency call. On his way to the Department, his car slid off an icy road, hitting a utility pole. George sustained fatal injuries. He was survived by his wife and 2 children ages 16 and 12.

Accidental Death	\$ 100,000.00
Seat Belt	\$ 25,000.00
Dependent	\$ 30,000.00
Dependent	\$ 30,000.00
Spouse	\$ 15,000.00
Burial/Cremation	\$ 10,000.00
Total	\$ 210,000.00
Fire Dept.	\$ 5,000.00

Injury Permanent Impairment

Ann, an EMT, responded on an ambulance call. While carrying a patient to the ambulance on a stretcher her partner stumbled. Ann prevented the patient from falling but sustained a comminuted fracture of her left lower arm. Ann's fracture healed but her arm was never the same.

Ann's physician indicated a 25% impairment to her arm. As a result, the VFIS policy responded with a lump sum payment to Ann based on the policy limit selected by the Insured and the physician's rating.



Medical Expense



Frank, age 66, VFF, retired from regular occupation. Suffered a heart attack while serving in the kitchen during bingo.

Workers' Compensation denied the claim.

Since Frank was engaged in a Covered Activity for the Insured, the A&S policy responded with Medical Expense benefits up to the maximum amount.

Why VFIS A&S

- Ease of doing business.
- Workers' Compensation is simply not enough.
- Keep competition out.
- Targeted Benefits for low cost.

| VFIS A&S



Ease of doing business

- Combined P&C/A&S/GSB application
- Quick turnaround
- Automatic renewals
- RQ every 3 years



Member Protection

- WC not required in every state
- WC may not cover certain members (i.e. Jr/Auxiliary)
- WC may not cover certain activities
- WC may take time to pay
- Federal and State benefits could take months



Competition

- Account rounding
- New benefits
- No receipts
- First 28 Day Disability
- Updated Heart language
- Dedicated Claims team



Specialized coverage for low cost.

- Decreased rates
- Benefits designed specifically for ESOs
- Blanket Coverage
- Expanded Heart and Stroke coverage

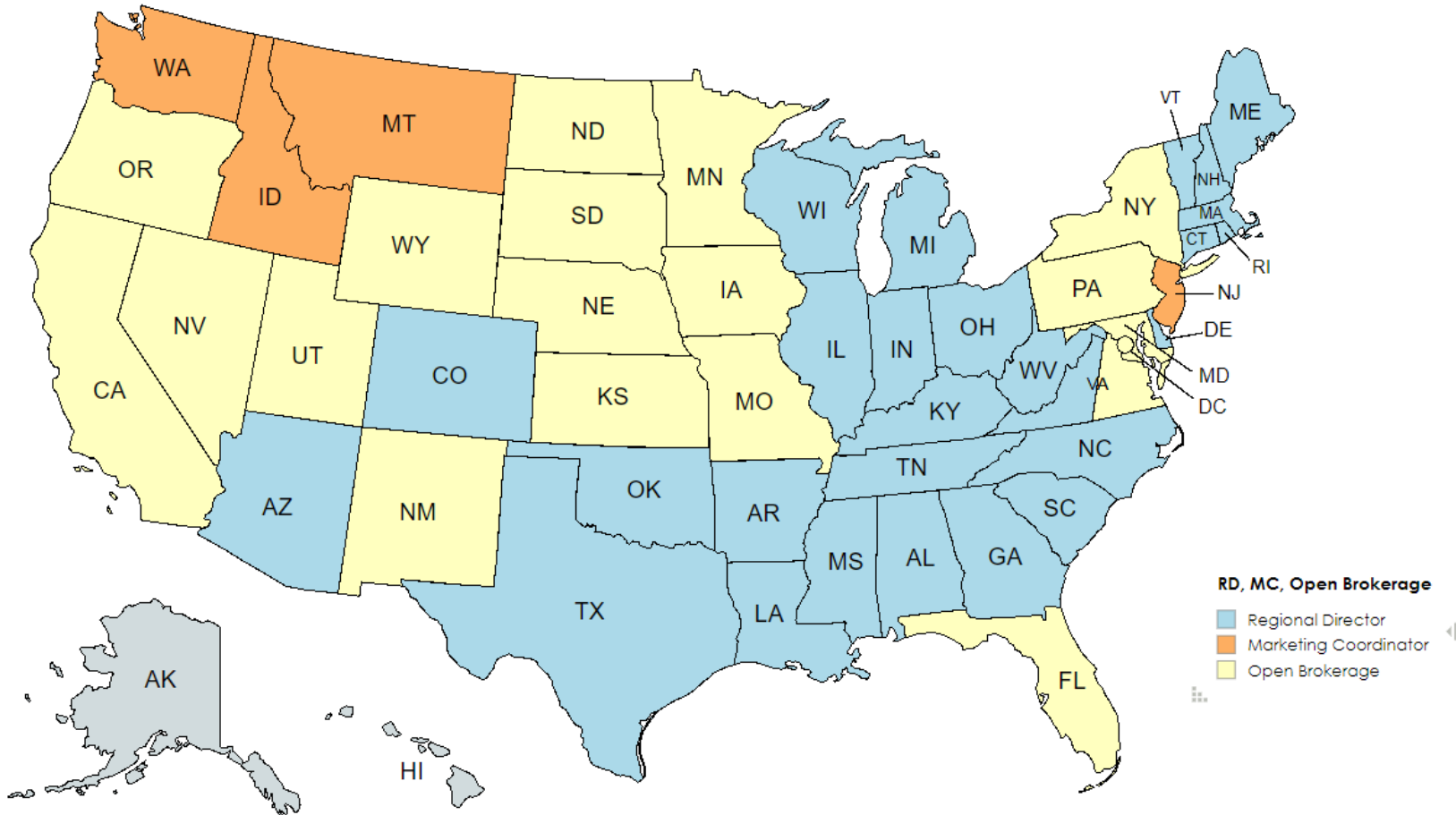
Glatfelter Specialty Benefits

What is Glatfelter Specialty Benefits?

- Develops specialized insurance products and services engineered to meet the unique needs of our VFIS & Glatfelter Program clients
- Provide coverages to fill in the gaps found in traditional policies
- Products work in tandem with other VFIS & GIG policies
- 21 dedicated associates based in the home office (F&E Building 2nd Floor)
- Follows distribution models across Glatfelter's P&C programs
- Partners with State Associations and Industry Leadership
- Carrier Partners include AIG, Chubb, & Combined

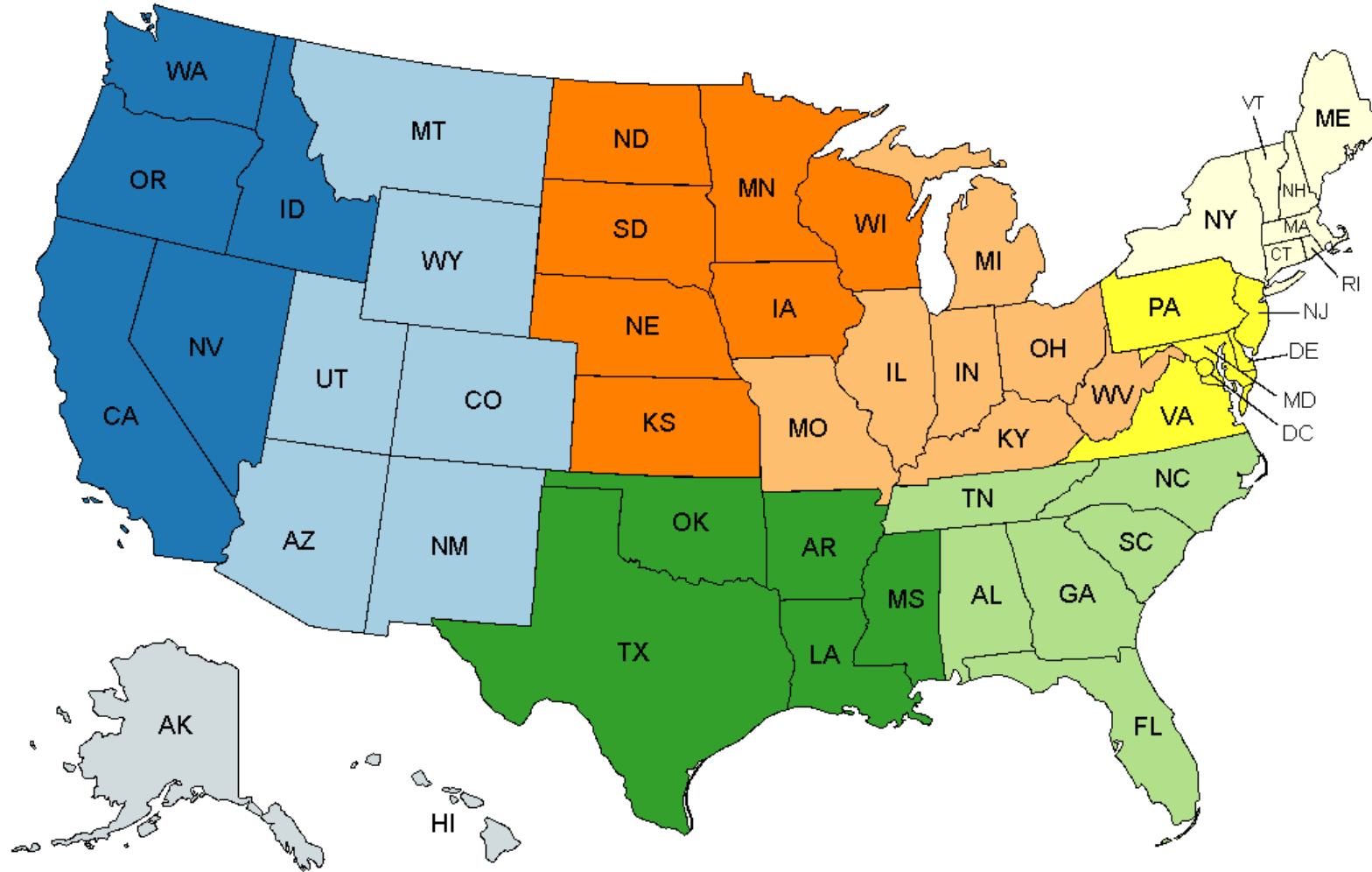
DISTRIBUTION MODEL

VFIS Distribution Model



- Utilizes the same Distribution model as the underlying Division
- Largest Premium States
 - New York
 - Pennsylvania
 - North Carolina
 - Texas

"G" Program Distribution Model



COVERAGES & WHERE CAN I FIND OUT MORE ?

| GSB Coverages



- Critical Illness
- Statutory Cancer
- Group Term Life
- Special Risk
- 24 Hour AD&D
- LOSAP



- Critical Illness
- Special Risk
- 24 Hour AD&D
- Occupational Acc.
- Business Travel
- Group Term Life*



- Critical Illness
- Special Risk
- 24 Hour AD&D
- Occupational Acc
- Missionary Travel
- Group Term Life*



- Critical Illness
- Occupational Accident
- Business Travel
- Special Risk
- 24 Hour AD&D
- Student Accident
- Group Term Life*

Website – Where to find out more?



ACT WITHOUT FEAR.

From cancer and critical illness benefits, to travel and accident protection and our length-of-service awards program, GSB fills the gaps found in traditional insurance policies.

Emergency service, non-profits and other business providers get peace of mind to act without fear.



Products

OUR PRODUCTS



Don't gamble on coverage.
Stack the deck in your favor.

Emergency Service 

Non-Profits and Other Business Groups 

APPLICATIONS & PROPOSALS

Applications & Request for Proposals



REQUEST FOR PROPOSAL



So easy, your dog could do it —
though your coworkers may stare.

- Cancer & Critical Illness
- Group Term Life
- LOSAP
- Accident Coverage
- Forms

Adobe Acrobat is required to view these documents

Applications & Proposals



183 Leader Heights Road | York, PA 17402
800.233.1957 | d: 717.741.0911 | fax: 717.741.7069
glatfelterspecialtybenefits.com | vfis.com

REQUEST FOR PROPOSAL GROUP TERM LIFE

POLICYHOLDER INFORMATION

Name of Policyholder: _____ Tax ID#: _____
Physical Address: _____
Street City County State Zip Code
Name of Policyholder Contact: _____ Title: _____
Phone: _____ Email: _____

EMERGENCY SERVICE ORGANIZATION (ESO) INFORMATION (If different from Policyholder information)

Name of Covered Emergency Service Organization: _____
Physical Address: _____
Street City County State Zip Code

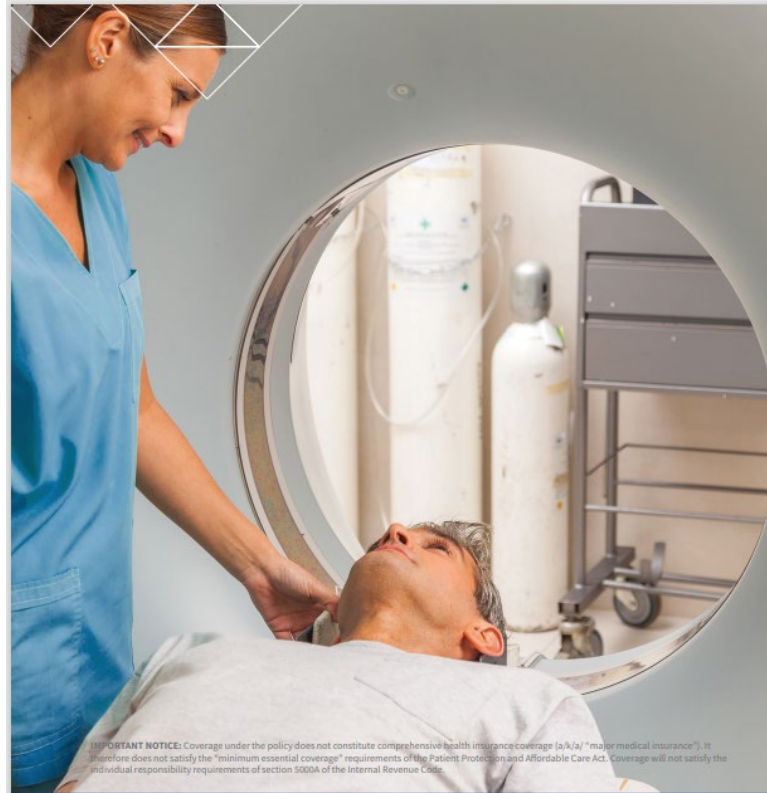
PRODUCER INFORMATION

Name of Producing Agency: _____
Physical Address: _____
Street City County State Zip Code
Name of Producer: _____ Life Licensed? ☐ Yes ☐ No
Phone: _____ Fax: _____ Email: _____

July 2022

Request for Proposal

1



CRITICAL ILLNESS INSURANCE
Coverage Guide | Questionnaire

VFIS
OF TEXAS

Designed especially for Texas emergency
service personnel and their families

IMPORTANT NOTICE: Coverage under the policy does not constitute comprehensive health insurance coverage (a/k/a "major medical insurance"). It therefore does not satisfy the "minimum essential coverage" requirements of the Patient Protection and Affordable Care Act. Coverage will not satisfy the individual responsibility requirements of section 5000A of the Internal Revenue Code.

An Independent Producer and
Regional Director for VFIS



183 Leader Heights Road
P.O. Box 2726
York, PA 17405
(800) 233-1957 or (717) 741-0911
www.GlatfelterSpecialtyBenefits.com
Email address: benefits@vfis.com

SPECIAL RISK REQUEST FOR PROPOSAL

GENERAL INFORMATION

Date of Application: _____ Date Needed by: _____
Is coverage currently in effect? ☐ Yes ☐ No If yes, list the current carrier: _____
Name of Organization: _____
Physical Address: _____
Street City County State Zip Code
Mailing Address: _____
Street City County State Zip Code
Tax ID #: _____ Organization Non-Profit? ☐ Yes ☒ No
Contact Name: _____ Email Address: _____
Nature of Business: _____

DESCRIPTION OF INSURED AND ACTIVITY

Indicate description and number of insured:

Full-time:	_____	Student:	_____
Part-time:	_____	Other:	_____

Board Members: _____
Description of activity: _____

If coverage for business travel is provided, number of employees/volunteers who travel:
_____ More than 50 days per year _____ Between 25 and 49 days _____ Between 10 and 24 days

Glatfelter Specialty Benefits Request for Proposal 07/22

COMPETITION & ADVANTAGES

Competition

- LOSAP
 - Penflex (ESIP)
 - Hometown
 - Firefly
 - Lincoln Financial
 - State Programs
- Group Products
 - Provident
 - VESO
 - The Standard
 - ESIP
 - Aflac
 - The Hartford
 - State Programs

Competitive Advantages



RESOURCE GUIDE

At VFIS, we provide more than just insurance. We offer education and risk management resources to help our Emergency Service Organizations prepare for the unexpected. Serve your responders confidently with coverage from America's leading insurance provider for emergency organizations.

RISK MANAGEMENT

From educational materials and training videos to tips and in-person consultations, we provide:

- 150+ "Manage Your Risk" best practice guidelines available for download
- Thousands of free resources in our **ResponderHelp.com** library, including:
 - Articles
 - Standard Operating Procedures
 - Checklists
 - Technical Bulletins
 - Training Materials
- Training USBs on topics such as disaster planning and safe driving
- Self-evaluation programs to identify areas in need of improvement
- Building replacement cost estimates
- On-site hazard identification, including:
 - Employment Practices Liability assessments
 - Vehicle Operations
 - Fire/EMS Operations
 - General Risks
 - Property Management
- Seminars Webinars & Workshops
 - Emergency Vehicle Driver Training
 - ESO Planning and Strategic Focus Workshop
 - Highway Safety for Emergency Services
 - Leadership
 - Patient Handling
- Discounted background checks offered through Intellipoint
- EPLI Helpline available for general information about a broad range of human resources and employment law subjects

TRAINING + RESOURCES

Find tips and tools designed to help keep your organization safe. Topics include:

- Property Management
- ESO Administration
- Fire/EMS Operations
- Documentation Tools
- General Risks/Information
- Personnel Management
- Vehicle Operations

VFIS UNIVERSITY - VFISu.com

VFIS University offers quality online education and training courses for emergency responders, many of which are recognized as meeting industry continuing education requirements.

- Online courses include:
 - Annual Refresher training
 - Behavioral health - Fire and EMS concerns
 - Vehicle operations
 - Administrative
 - Student level courses
 - And more
- Ability to track staff progress and compliance
- Certificates of completion
- Administrative level reporting

800.233.1957 | vfis.com
183 Leader Heights Road | York, PA 17402

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15/20
08.20

Competitive Advantages

Glatfelter®
CLAIMS MANAGEMENT

AMERICA'S
**BEST INSURANCE
COMPANIES**



MARKETING MATERIALS

Marketing Materials



The Custom Coverage Specialist

[Products](#) | [Request for Proposal](#) 

OUR PRODUCTS



Emergency Service

We offer specialized coverages for emergency service organizations, rescue squads and police auxiliary.

Cancer and Critical Illness



Group Term Life



Length of Service Awards Program (LOSAP)



Marketing Materials



OUR PRODUCTS



Non-Profits and Other Business Groups

We offer specialized coverages for a wide variety of groups – here's just a sample: public entities, water and sewer districts; funeral districts; senior living, hospice and home health programs; schools; and non-profit groups such as day care centers, nursery schools, camps, church groups, head start programs, community service groups, stadiums, festivals and fairs, recreational associations and more.

Accident Coverage



Cancer and Critical Illness



QUESTIONS?

Thank you!

Glatfelter
INSURANCE GROUP®
An **AIG** company