

ACCIDENT & SICKNESS CLAIMS

NON-FATAL CLAIMS (All non-fatal claims should be reported directly to your agent's office as soon as possible.)

To process these claims, please provide the following information:

1. Completed Accident Report (These forms are provided with the policy or can be located at VFIS.com under the Claims Service tab.)
 - a. The top section must be completed and signed by the injured person, giving a clear description of the activity and circumstances surrounding the injury.
 - b. The bottom section must be completed by a fire company official (other than the injured person), certifying the information on the report is true.
2. Confirmation of disability by the attending physician. The Attending Physician Statement should be used for this purpose (this form can be found at VFIS.com under the Claims Service Tab). Disability benefits are payable every two weeks when disability is confirmed. Wage verification will be required if disability continues longer than 28 days.

FATAL CLAIMS (All fatal claims should be reported directly to your agent's office as soon as possible.)

To process these claims, please provide the following information:

1. Completed Accident Report (These forms are provided with the policy or can be located at VFIS.com under the Claims Service tab)
 - a. The top section must be completed and signed by the next of kin, giving a clear description of the activity and circumstances surrounding the injury.
 - b. The bottom section must be completed by a fire company official (other than the next of kin) to include the questions and signature, certifying the information on the report is true.
2. Statement from officer in charge
3. Copy of Run Logs or Run Reports
4. Beneficiary card or letter from Secretary of the insured organization stating that there is no beneficiary card
5. Death Certificate (certified copy)
6. Autopsy report and/or hospital records (if available, if not your claim representative will provide a medical authorization to be completed by the spouse or executor to obtain these.)
7. Police report and newspaper articles (if available)
8. Copy of the Fire Company Roster if claim is reported under the optional Off-Duty Accident Benefit or 24-hour Accident Benefit.

