

Line of Duty Benefit



Helping Protect Those Who Protect and Serve

On a daily basis, firefighters and police officers put their lives on the line to keep our homes and communities safe and secure. To help protect them and their families from a financial loss after a covered line of duty accident, Standard Insurance Company (The Standard) offers an optional Line of Duty Benefit to public employer groups with Group Life and AD&D insurance, who cover employees meeting the group policy's definition of a public safety officer.

This optional benefit provides public safety officers an additional \$50,000 or 100 percent of the AD&D insurance benefit, whichever is less, when suffering a loss for which an AD&D insurance benefit is payable and which is the result of a line of duty accident.

Public safety officers include police officers, firefighters, corrections officers, judicial officers and officially recognized or designated volunteer firefighters meeting the definition of a public safety officer.

In the Line of Duty: The Stories Behind the Numbers

Two examples* of how the Line of Duty Benefit can help:

While on duty, a firefighter insured for \$100,000 of Life and AD&D insurance coverage responds to a building fire. A gas leak occurs, causing an explosion that results in the firefighter's death. In this example, the firefighter's beneficiaries may be eligible to receive the following: Life benefit of \$100,000 and AD&D benefit of \$100,000, plus a \$50,000 Line of Duty Benefit for a total payment of \$250,000.

While on duty, a police officer insured for \$100,000 of Life and AD&D insurance coverage is involved in a high-speed chase that ends in a collision, resulting in the loss of sight in one of his eyes. In this example, the police officer may be eligible to receive the following: An AD&D benefit of \$50,000, as the policy pays 50 percent of the AD&D benefit for loss of the sight of one eye, plus a \$50,000 Line of Duty Benefit for a total payment of \$100,000.

With the Line of Duty Benefit from The Standard, public employer groups can help provide financial protection to public safety officers who have dedicated their lives to protect and serve.



For more information about the Line of Duty Benefit and Group Life and AD&D insurance available from The Standard, contact your insurance advisor or the Employee Benefits Sales and Service Office for your area today at 800.633.8575.

* The examples above are hypothetical and are used for illustrative purposes only. This policy has exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or terminated. Please contact The Standard for additional information, including costs and complete details of coverage.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

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