

# Accident & Health (A&H) Emergency Services Accident Insurance



Emergency responders put themselves at risk every day. Allied World's Emergency Services Accident Insurance is designed to help fire departments, EMS agencies, law enforcement organizations and rescue squads respond confidently when injuries occur in the line of duty. With an "A+ (Superior)" rating from AM Best and deep Accident & Health underwriting expertise, we deliver reliable protection, flexible plan design, and long-term partnership to the organizations that protect our communities.

## Key Reasons Organizations Implement Emergency Services Accident Insurance:

- Fills Coverage Gaps - Supplements workers' compensation, municipal benefits, or general liability programs where benefits may be limited or unavailable
- Pays Regardless of Fault – Provides accident coverage without requiring proof of negligence
- Protects Volunteers and Members – Extends meaningful benefits to volunteer responders who may not qualify for traditional workers' compensation
- Preserves Liability Programs - Keeps accident-related medical claims separate from the organization's general liability experience
- Demonstrates Commitment - Reinforces leadership's dedication to the health and welfare of its members

## Target Groups:

- Volunteer Fire Departments
- Combination and Career Fire Departments
- Emergency Medical Services (EMS) Agencies
- Rescue Squads and Search & Recovery Teams
- Law Enforcement Agencies (Municipal, County, Campus)
- Fire Police and Auxiliary Units
- Special Operations and Hazardous Materials Teams

## Covered Events and Activities:

### Line of Duty Coverage

Provides benefits for injury resulting from:

- A covered accident occurring while the insured person is in the Line of Duty (on or off premises)
- Responding to an emergency in the Line of Duty while off duty, if authorized

### Law Enforcement and Fire or Rescue Duty Coverage

Benefits are payable if an insured person suffers a covered loss while performing official law enforcement, fire, rescue, or public safety duties under direction or supervision of the policyholder.

Covered duties may include:

- Emergency response activities
- Parades and official public events
- Equipment testing or apparatus trials
- Fundraising activities conducted on behalf of the policyholder
- Classroom or operational training
- Administrative or maintenance duties
- Official conventions, meetings, conferences or training
- Public safety education events
- Official functions furthering the organization's business

Coverage may be extended to include athletic activities.

### Travel Coverage

Travel to and from covered duties is included.

### Fresh Pursuit Coverage (Law Enforcement)

Provides benefits for accidental death resulting from injury sustained while:

- Engaging in urgent pursuit of a suspect
- Responding to a reasonably believed emergency
- Responding to the scene of a traffic accident
- Enforcing traffic laws or ordinances
- Firefighters responding to a reasonably believed emergency involving protection of life or property

### Unlawful and Intentional Death or Dismemberment Coverage

Provides benefits if an insured person is unlawfully and intentionally killed or dismembered by another person while engaged in the Line of Duty.

# Accident & Health (A&H): Emergency Services Accident Insurance

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## Core Benefits:

### Loss of Life Benefits

Trigger upon accidental or covered death:

- Accidental Death Benefit – up to \$500,000
- Seat Belt Benefit – up to \$50,000
- Air Bag Benefit – up to \$25,000
- Bulletproof Vest Benefit – up to \$100,000
- Military Reserve Force Training Hazard – Included
- Funeral Benefit – up to \$15,000
- Repatriation of Remains - up to \$25,000
- Felonious Assault Benefit – up to \$250,000
- Carjacking Benefit – up to \$250,000
- Contagious & Infectious Disease Benefit – up to \$100,000
- Heart & Circulatory Malfunction Benefit – up to \$250,000

### Living Benefits

Lump sum or scheduled benefits for serious non-fatal injuries:

- Accidental Dismemberment Benefit – up to \$500,000
- Paralysis Benefit – up to \$250,000
- Coma Benefit – 100% of the Principal Sum
- Brain Damage Benefit – up to \$250,000
- Severe Burn Benefit – up to \$100,000
- Fractured Bones Benefit – up to \$10,000
- Prosthesis Benefit – up to \$25,000
- HIV Positive Occupational Exposure Benefit – up to \$50,000
- Accidental Needlestick & Splatter Exposure Benefit - up to \$5,000

### Disability & Income Benefits

Benefits replacing income or addressing inability to work:

- Temporary Total Disability Benefit – up to \$1,000 per week up to 104 weeks
- Permanent Total Disability Benefit – up to \$250,000
- Partial Disability Benefit – up to \$500 per week up to 26 weeks
- Weekly Accident Indemnity Benefit – up to \$1,000 per week
- Total Disability Waiver of Premium Benefit – Included after elimination period
- Contagious & Infectious Disease Benefit - up to \$50,000
- Heart & Circulatory Malfunction Benefit - up to \$50,000

### Medical Benefits

Coverage for treatment, recovery, or medical expenses:

- Accident Medical Expense – up to \$100,000 (catastrophic limits available)
- Hospital Confinement Benefit – up to \$500 per day
- Rehabilitation Benefit – up to \$25,000
- Contagious & Infectious Disease Benefit – up to \$25,000
- Heart & Circulatory Malfunction Benefit – up to \$25,000

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### Family / Dependent Support Benefits

Benefits supporting surviving or affected family members:

- Dependent Child Education Benefit – up to \$5,000 per year
- Spouse Education Benefit – up to \$5,000 per year
- Day Care Benefit – up to \$5,000 per year
- Bereavement & Trauma Counseling Benefit – up to \$10,000

### Mental Health & Emotional Support Benefits

- Psychological Therapy Benefit – up to \$10,000
- Post-Traumatic Stress Disorder (PTSD) Benefit – up to \$10,000

### Financial & Lifestyle Adjustment Benefits

- Financial Advice Benefit with Estate Handler Travel – up to \$10,000
- Home Alteration & Vehicle Modification Benefit – up to \$10,000
- Chauffeur Benefit – up to \$5,000

### Product Features:

- Blanket Group Coverage – No individual applications required
- Custom Plan Design – Flexible limits, deductibles and benefits
- Primary or Excess Options – Coordinate with workers' compensation or municipal benefits
- Annual or Multi-Year Programs

### FLEXIBLE DISTRIBUTION OPTIONS:

- **Retail** – For brokers and agents placing individual department and municipality risks
- **Program Administrator & MGU** – Ideal for managing niche or statutory programs
- **Aggregator or Platform Models** – Supports large-scale distribution of individual risks across geographies

### WHY ALLIED WORLD A&H?

- **A.M. Best "A+ (Superior)" Rated Carrier**
- **Experienced Accident & Health Underwriting Team**
- **Responsive Claims Administration**
- **Strong Capital Backing as a Fairfax Company**
- **Long-Term Partnership Focus**

### FOR MORE INFORMATION, PLEASE CONTACT:

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This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, Ltd, a Fairfax company ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A+" (Superior), a Moody's rating of "A2" (Good) and a Standard & Poor's rating of "AA-" (Very Strong), as applicable. Coverage is offered only through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued. Coverage may not be available in all jurisdictions. Risk management services are provided or arranged through AWAC Services Company, a member company of Allied World. © 2026 Allied World Assurance Company Holdings, Ltd. All rights reserved.