# IOWA NARCOTIC OFFICERS ASSN

## ACCIDENTAL DEATH BENEFITS

#### All Members in Good Standing are Insured

- **\$10,000** Accidental Death benefit is 24 hour coverage business or pleasure. This benefit pays when a member dies from a covered accidental bodily injury that is independent of all other causes.
- **\$10,000** Line of Duty benefit is defined as a "covered activity" and will pay in *addition* to the Accidental Death benefit when a member is killed while performing law enforcement duties.
- **\$10,000** Felonious Assault benefit is paid in *addition* to the Accidental Death and Line of Duty Benefits when a member's loss of life results from use of force equivalent to a felony under the jurisdiction in which the line of duty accident occurred.
  - Additional Benefits are paid when a member is involved in an accident that directly results in one of the following losses:
    - Loss of Speech
      Loss of Hearing (both ears)
      Reattachment of Hand or Foot
      Loss of hands or feet
      Loss of hand or foot
      Loss of hand or foot
      S,000
      Paraplegia
      Hemiplegia
      Loss Thumb and Index Finger
      2,500
      Uniplegia
      - ▲ Loss of sight, both eyes
         \$10,000
         ♦ Loss of sight, one eye
         ♦ Quadriplegia
         \$10,000
         ♦ Paraplegia
         \$7,500
         ♦ Hemiplegia
         \$5,000
         ♦ Uniplegia
         \$2,500
    - Seat Belt benefit pays in *addition* to other applicable benefits if a member is killed as a result \$10,000 of an automobile accident while properly utilizing a seat belt, as evidenced by a police report.
    - Occupant Protection Device benefit pays in *addition* to other applicable benefits if a member is killed as a result of an automobile accident while protected by a properly deployed air bag. This benefit is only paid if the Seat Belt benefit is payable.
    - Common Carrier benefit is paid in *addition* to the Accidental Death Benefit if a member \$10,000 is killed while riding on a qualifying land, air, or water transportation.

Benefits are paid in the following manner: benefit is paid to the spouse, if living. If not, equally to living children; if none, equally to living parents; if none, equally to living brothers and sisters; if none, to the estate.

Contact Doug Hurley if you have a special beneficiary request



### Iowa NOA Current Benefits

## Duty Related Benefit Examples:

• Accidental/ Line of Duty Death:	\$10,000 Accidental Death \$10,000 Line of Duty
	\$20,000 Total Benefit
• Line of Duty/	
Felonious Assault:	\$10,000 Accidental Death
	\$10,000 Line of Duty
	\$10,000 Felonious Assault
	\$30,000 Total Benefit
•Line of Duty/ Vehicular Death:	\$10,000 Accidental Death
veniculai Deatii.	
	\$10,000 Line of Duty
	\$10,000 Seat Belt
	\$10,000 Occupant Protection
	\$40,000 Total Benefit

# Non-Duty Related Benefit Examples:

• Accidental Death: \$10,000 Accidental Death

•Vehicular Accident : \$10,000 Accidental Death \$10,000 Seat Belt \$10,000 Occupant Protection

#### \$30,000 Total Benefit

Examples illustrate a covered loss as defined in the master contract.

