

# 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	\$ 5,000	◆ Loss of sight, both eyes	\$10,000
◆ Loss of Hearing ( <i>both ears</i> )	\$ 5,000	◆ Loss of sight, one eye	\$ 5,000
◆ Reattachment of Hand or Foot	\$ 5,000	◆ Quadriplegia	\$10,000
◆ Loss of hands or feet	\$10,000	◆ Paraplegia	\$ 7,500
◆ Loss of hand or foot	\$ 5,000	◆ Hemiplegia	\$ 5,000
◆ Loss Thumb and Index Finger of Same Hand	\$ 2,500	◆ Uniplegia	\$ 2,500

◆ **Seat Belt** benefit pays in *addition* to other applicable benefits if a member is killed as a result of an automobile accident while properly utilizing a seat belt, as evidenced by a police report. \$10,000

◆ **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. \$10,000

◆ **Common Carrier** benefit is paid in *addition* to the Accidental Death Benefit if a member is killed while riding on a qualifying land, air, or water transportation. \$10,000

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

