SCHEDULE OF COVERAGES

VFIS TRUST Policyholder: Policy Number:

Participating Organization:

Policy Expiration Date:

Augusta County Firemen's Association Inc

PO Box 590 4801 Lee Hwy

Verona, VA 24482-0590

3 Year Policy Effective Date: Term: Premium: \$ 115,569

This summary of coverage provides only those following benefits that have a specified amount entered opposite the name of the benefit. Benefits that are followed by entry of the word "none" are not provided.

PAR	T COVERAGE	_	UNT OF
I.	Loss of Life Benefits		JIGHIOL
	A. Accidental Death Benefits		
	A. Accidental Death Benefits (i) Accidental Death Indemnity Benefit	\$	50,000
	(ii) Seat Belt Benefit Amount	\$	5,000
	B. Illness Loss of Life Benefit		50,000
	C. Dependent Benefit Amount (Per Dependent Child)	\$	10,000
	D. Spousal Support Benefit Amount		5,000
	E. Memorial Benefit Amount	\$	2,000
II.	Lump Sum Living Benefits		50.000
	A. Accidental Dismemberment Principal Sum		50,000
	B. Vision Impairment Benefit		50,000
	C. Optional Permanent Physical Impairment Principal Sum - Injury Only		50,000
	D. Cosmetic Disfigurement Resulting From Burns Principal Sum		50,000
	E. HIV Positive Benefit	\$	50,000
111.	Weekly Income Benefits		
	A. Total Disability Benefit		500
	(1) Total Disability Weekly Income Benefit (first 28 days)	\$	900
	(2) Total Disability Maximum Weekly Amount (after 28 days)		125
	(3) Total Disability Minimum Weekly Amount	⊅	123
	B. Partial Disability Benefit (1) Partial Disability Weekly Income Benefit (first 28 days)	c	250
	(1) Partial Disability Weekly Income Benefit (first 26 days)		450
	(3) Partial Disability Minimum Weekly Amount		63
IV.	Occupational Retraining Benefit Maximum Amount		20,000
V.	Weekly Permanent Physical Impairment Benefit	Ψ	20,000
VI.	Optional Weekly Permanent Physical Impairment COLA Benefit	IXI Y	es No
VII.	Medical Expense Benefits	•••	🗀
	A. Medical Expense Maximum Amount	. \$	50,000
	Medical Expense Benefit Options	+	
	Excess of Workers' Compensation or No-Fault Auto Insurance Benefits	П	
	2. Excess of Workers' Compensation, No-Fault Auto Insurance and Other Group Insurance		
	Primary Medical Expense Benefit		40.000
	B. Cosmetic/Plastic Surgery Maximum Amount	\$	10,000
	C. Post Traumatic Stress Disorder Maximum Amount		10,000
	D. Critical Incident Stress Management Maximum Amount (Per Covered Activity)	\$	2,500
	E. Family Expense Benefit	\$	100
VIII.	Optional Benefits		
	A. Weekly Hospital Indemnity Benefit	\$	none
	B. Additional Disability Weekly Benefit		none
	C. 24 Hour Accidental Death and Dismemberment Benefit		none
	D. Non-Covered Activity Accidental Death and Dismemberment Benefit	\$	none

Additional Participating Organizations/Policyholders:

Co # 2 Deerfield - Rescue # 2 Deerfield

Co # 3 Middlebrook

Co # 4 Churchville - Rescue #4 Churchville

Co # 5 Weyers Cove

Co#6 Verona

Co # 7 Stuarts Draft

Co # 8 Craigsville

Co#9 Dooms

Co #10 Augusta County

Co #11 Preston L Yancey

Co #14 Swope

Co #18 New Hope

Co #19 Wilson

Co #21 Mt Solon

Rescue # 6 Stuarts Draft

Rescue #16 Craigsville-Augusta Springs

Waynesboro First Aid Crew

V30028 Page 2 of 3 VFIS (Rev 01/05)

ACCIDENT/SICKNESS CLAIM REPORT

Please Complete and Mail To:



Augusta County Fire-Rescue Attn: Minday Craun P.O. Box 590 Verona, VA 24482

PLEASE COMPLETE THIS FORM IN FULL FOR PROMPT SERVICE.

NOTE: IMPORTANT STATE INFORMATION ON REVERSE SIDE

TO BE COMPLETED BY INJURED PERSON	•	DATE OF THIS REPORT	<u> </u>
TO DE COME LETTE ET MICOTED E ENCOT	Hor	ne Telephone No. (AC)
Nam.	Wo	me Telephone No. (AC ork Telephone No. (AC)
Name		_ Soc. Sec. No	
Home Address		State	am
Date of Accident or Organization's Activity Date of Birth Full-Time/Regular Occupation Sex Weight		_ Year: Occurred_	pm
Date of BirthSexWeight	Height	Marital Status	·———
Name and address of full-time employer	Income: vveekiy	reany_	
			
Employer Telephone No.:		ployment in this work:	
Please completely answer the next three questions. 1. What activity were you involved in when injured			, , , , , , , , , , , , , , , , , , ,
2. How did accident or sickness occur?		· · · · · · · · · · · · · · · · · · ·	<u></u>
			· · · · · · · · · · · · · · · · · · ·
3. What is your injury or sickness?	•	. '	•
Give date you were able to return to work	e Number		ates Hospitalized
		From	Year
		То	
			Year
AUTHORIZATION TO DOCTOR, HOSPITAL, CLINIC, OF	R WORKERS' COMPENSATION CAR	RIER TO RELEASE MEDICA	L INFORMATION
Please furnish VFIS, Inc. with information they may photostatic copy of this authorization shall be considered.	request regarding details of my pas dered as valid as the original. Your	st medical history and phys help is greatly appreciated	sical condition. A d.
Signature of Injured Member or Next of Kin	Relationship	D	ate
TO BE COMPLETED BY OFFICIAL OF NAMPERSON)	MED INSURED ORGANIZATI	ON (must be other th	an Injured
 Was the injured person a member of your organiza If claimant is a member of organization, please circ 	cle type of member: junior	adult auxiliary	
 Was the injured person engaged in an authorized ac Name and Address of Insured Organization 	ctivity of your organization at the time	 or injury or commencement Policy Number 	nt of sickness? Yes No
- Name and Address of insured Organization	■ Organiz	ation Telephone Number_	
	Home Telephone Number		
	·		
I certify that the above is true.			
Signed	● Title	• Date	

VFIS[®]

Beneficiary Designation for Accident & Sickness Policy

Name of C	•	e this block each time this form is us		Ctata	
				State	
		Data Manula an Isia an			
wembers	Date of Birth	Date Member Joined	Organization		
	Complete, sign and	I date this block if you wish to name	or change your beneficiary.		
Accident & amounts pa	Sickness Policy and hereby revoke yable under said policy to my bene	(ies) with respect to amounts payable e any designation of beneficiary then eficiary(ies) named below be paid to neficiary, in proportion to the percent	eunder heretofore made by those of Primary Beneficial	me. I direct that ar	
	ase refer to back of form for example	es) Relationship	Date of Birth	Share	%
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Contingent		·			
Beneficiary:		Relationship			
		Relationship			
	the above-named beneficiaries are policy. I reserve the right to revol	e living at the time of my death, I dire ke or change this designation.	ect that payment be made in	accordance with the	16
Signature_			Date		
	•	VFIS [®] signation for Accider e this block each time this form is us		olicy	
Name of C		e this block each time this form is as		State	
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	Date of Disth	Date Member Joined			
	Complete, sign and	d date this block if you wish to name	or change your beneficiary.		
Accident & amounts pa	Sickness Policy and hereby revoke yable under said policy to my bene	(ies) with respect to amounts payable any designation of beneficiary thereficiary(ies) named below be paid to neficiary, in proportion to the percent	eunder heretofore made by those of Primary Beneficial	me. I direct that ar	
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Beneficiary:		Relationship			
		Relationship			
terms of the	policy. I reserve the right to revol	e living at the time of my death, I dire ke or change this designation.			
Signature_		<u> </u>	Date		

This form should be retained in the files of your department or organization and reviewed and updated on a regular basis.



American Alternative Insurance Corporation

Statutory Home Office: 1013 Centre Road • Wilmington, DE 19805
Administration Office: 555 College Road East • Princeton, NJ 08543-5241 • (800) 305-4954

Administered by: VFIS • 183 Leader Heights Road • York, PA 17402 • (800) 233-1957 • www.vfis.com



COMMON POLICY DECLARATIONS

Named Insured and Mailing Address:

AUGUSTA COUNTY

P O BOX 590

VERONA VA 24482

Policy Number: VFIS-TR-2053019-01/000

Renewal of: VFIS-TR-2053019-00

Policy Period: From 04

To

at 12:01 AM Standard Time at your mailing address

shown above

Type of Entity: EMERGENCY SERVICE ORGANIZATION

Business Description: EMERGENCY SERVICE ORGANIZATION

This policy consists of the following coverage parts:	-	<u>Premium</u>
Property	\$	27,136.00
Crime	\$	1,630.00
Portable Equipment	\$	8,644.00
Auto	\$	81,355.00
General Liability	\$	18,669.00
Management Liability	\$	12,692.00
Taxes / Fees / Surcharges:	\$	
Estimated Total Premium:	\$	150,126.00

The policy premium is payable on the dates and in the amounts shown below: 04/15/2008 \$150, 126.00

04-25-2008



Policy Number VFIS-TR-2053019-01/000

SCHEDULE OF NAMED INSURED(S)

Named Insured

AUGUSTA COUNTY

Effective Date:

04-15-08

12:01 A.M., Standard Time

Agency Name

VFIS

DEERFIELD VALLEY RESCUE

WEYERS CAVE VOLUNTEER FIRE COMPANY

CHURCHVILLE VOLUNTEER FIRE DEPARTMENT

MT SOLON VOLUNTEER FIRE COMPANY AND RESCUE

MIDDLEBROOK VOLUNTEER FIRE DEPARTMENT

STUARTS DRAFT VOLUNTEER FIRE COMPANY

CRAIGSVILLE VOLUNTEER FIRE DEPARTMENT

DOOMS VOLUNTEER FIRE DEPARTMENT

PRESTON L YANCEY VOLUNTEER FIRE COMPANY

SWOOPE VOLUNTEER FIRE COMPANY

NEW HOPE VOLUNTEER FIRE DEPARTMENT

STAUNTON-AUGUSTA FIRST AID AND RESCUE

DEERFIELD VALLEY VOLUNTEER FIRE DEPARTMENT

VERONA VOLUNTEER FIRE DEPARTMENT

WILSON VOLUNTEER FIRE COMPANY

STUARTS DRAFT RESCUE SQUAD

CRAIGSVILLE-AUGUSTA SPRINGS FIRST AID

WAYNESBORO FIRST AID CREW

CHURCHVILLE RESCUE

AUGUSTA COUNTY FIRE DEPARTMENT

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Vehicle Accident/Loss Investigation Report

(This is not a claim form)

Fire Department			Date
			Unit Number
Type of Vehicle			
Date Driver Last Cert	ified On Above Vehicle	e	
Date of Accident	Т	CimeD	ate Reported
Location of Accident	····		
Roadway		Accident Occurred:	Type of Loss
Straight Curve On Grade Level Hillcrest Dry Wet Muddy Snowy Oily Description Of Accid	2-lane 3-lane 4-lane Divided Rural Other Lanes marked Lanes unmarked No road detects Holes, ruts, etc. Loose material Other	At station Responding to emergency At emergency scene Returning from emergency Training Convention or parade Other Sleet	Personal injury Property damage Vehicle damage Weather Clear Rain Snow Fog Other
		Motor Vehicle Diagram	
Complete the following di	agram showing direction and	d positions of automobiles involved, desig	nating clearly point of contact.
		Give Street Names and Directi	Indicate North

-over-

Safety Analysis

What acts, failures to act and/or conditions contributed n	nost directly to this accident? (Immediate Cause)
	
What are the basic or fundamental reasons for the existe	ence of these acts and/or conditions? (Fundamental Cause)
What action has or will be taken to prevent recurrence?	Place "X" by items completed.
Safety Supervisors Comments	·
Safety Supervisor's Comments	*
	
	•
Driver's Signature	Dete
Driver's Signature Supervisor's Signature	
Supervisor's Signature	
Safety Supervisor's Signature	Date

Safety Analysis

hat acts, failures to act and/or conditions cont	ntributed most directly to this accident? (Immediate Cause)
	
hat are the basic or fundamental reasons for	the existence of these acts and/or conditions? (Fundamental Cause)
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upervisor's Signature	
afety Supervisor's Signature	Date

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Vehicle Accident/Loss Investigation Report

Fire Department			Date	
Address				
Name of Driver		Vehicle ID/	Unit Number	
Type of Vehicle				
Date Driver Last Cert	ified On Above Vehicle	·		
Date of Accident	T	imeD	ate Reported	
Location of Accident				
Roadway		Accident Occurred:	Type of Loss	
Straight Curve On Grade Hillcrest Hillcrest Dry Snowy Icy Oily Description Of Accide	2-lane 3-lane 4-lane Divided Rural Douber Lanes marked Lanes unmarked No road detects Holes, ruts, etc. Loose material Other	At station Responding to emergency At emergency scene Returning from emergency Training Convention or parade Other Sleet	Personal injury Property damage Vehicle damage Weather Clear Rain Snow Fog Other	
Complete the following d	agram showing direction an	Motor Vehicle Diagram d positions of automobiles involved, desig	mating clearly point of contact.	Indicate North

-over-

C10:004 Rev. 7/02