

7/1/2025

MADISON COUNTY FIRE PROTECTION ASSOCIATION, INC  
PO BOX 608  
CANTON MS 39041



RE: VFIS Accident & Sickness Program Update  
Policy Number: VFP-4625-3269E-09  
Renewal Date: 9/30/2025

Dear Valued Client:

In an effort to keep you fully informed, we are providing advance notice of important news regarding your insurance coverage with VFIS, a division of Glatfelter Insurance Group. VFIS is updating our A&S insurance policies and we are pleased to provide these specialty coverages to your organization.

This change is a positive step for you, and VFIS, a national provider of insurance products and services to emergency service organizations like yours. We will continue to provide you with excellent insurance protection, risk management and fair and prompt claims services you deserve. These changes allow us to continually expand our VFIS A&S program across the country and continue to develop innovative means to properly protect emergency service organizations.

This letter will serve as the Notice of Conditional Renewal with a Notice to Policyholder that provides a summary of the changes to your current accident and sickness insurance policies issued through National Union Fire Insurance Company of Pittsburgh, Pa. **No action is required on your part to transition into our updated program.** Your insurance broker, who has already been informed of this process, can answer any questions or concerns you may have regarding these policy changes.

The entire VFIS staff values your trust and appreciates the opportunity to provide you and your organization with even more specialized insurance coverages and risk management training and services.

Sincerely,

A handwritten signature in blue ink that reads "Troy A. Markel".

Troy A. Markel, CIC, CRM  
Head of Glatfelter Distribution

Encl.

c: Broker(s)

## **Important Notice to Policyholders**

### **VFIS Accident and Sickness Policy**

This notice does not form part of your policy. No coverage is provided by this Notice, nor can it be construed to replace any provision of your policy. You should read your policy and review your Schedule of Coverage for complete information on the coverages you are provided. If there is any conflict between the Policy and this Notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

This notice provides information concerning your renewal policy being issued by us. The following is a summary of changes; it is not a complete representation of all coverages provided.

Premiums may increase as a result of coverage or product changes.

1. The following definitions have been added:
  - a. Cardiovascular Malfunction
  - b. Mandatory Quarantine
2. The following definitions have been changed:
  - a. Average Weekly Wage
  - b. Hospital
  - c. Insured Person
  - d. Total Disability
3. Coverage has been decreased as follows:
  - a. Eligible "Total Disability now requires an inability to pursue "any" occupation rather than an inability to pursue "an" occupation.
  - b. A new provision allowing the recovery of any benefit overpayment has been added.
  - c. A new Skiing Exclusion has been added.
4. Coverage has been increased as follows:
  - a. A covered Illness now includes a period of covered Mandatory Quarantine.
5. Illness Loss of Life Benefit coverage has been extended to more heart-related illnesses and extended the timeframe for death to occur.
6. Full-time eligibility criteria have been made less restrictive.
7. New benefits may have been added, subject to state approval:
  - a. Burial or Cremation Benefit
  - b. Coma Permanent Impairment Benefit
  - c. Emergency Medical Transportation and Family Travel Expense Benefit
  - d. Dependent Care Expense Benefit
  - e. Traumatic Incident Benefit
8. A consolidated policy structure has been adopted – coverage for career members and volunteers is now available within a unified form.