



**International Association of Arson Investigators, Inc.  
2331 Rock Spring Road  
Forest Hill, MD 21050**

**Phone 410-451-3473  
800-468-4224**

	<b>PRINCIPAL SUM</b>
<b>IAAI Active Member Accidental Death Fund</b>	<b>\$10,000</b>

IAAI will pay coverages according to the conditions of this Fund.

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### **DEFINITIONS**

**Accident, Accidental** means a sudden, abrupt, and unexpected event.

**Covered Accident** means an Accident that occurs directly and independently of all other causes while coverage is in effect for an IAAI Active Member resulting in a Covered Accidental Death.

**Covered Loss** means an accidental death covered under the Fund.

**Eligible Class** means any person that is an Active Member of the IAAI at the time of accident.

**IAAI Active Member** means any member with an active or life membership status.

**Immediate Family Member** means a person who is related to the IAAI Active Member in any of the following ways: Spouse, brother-in-law, sister-in-law, daughter-in-law, mother-in-law, father-in-law, parent (includes step-parent), grand-parent (includes step grand-parent), brother or sister (includes stepbrother or stepsister and half-brother or half-sister), or child (includes a child legally adopted or a child placed for adoption but not yet adopted), or stepchild.

**Spouse** means any individual who is recognized as the spouse of the IAAI Active Member under applicable state law. Spouse will also include a domestic partner or civil union partner as determined by any controlling legal authority.

**We, Us or Our** means the International Association of Arson Investigators, Inc. (IAAI).

## **IAAI ACTIVE MEMBER EFFECTIVE AND TERMINATION DATES**

**Fund Effective Date.** This Fund begins at 12:00AM EDT on the date after an IAAI Full Membership is approved and paid.

**Fund Termination Date.** This Fund terminates at 12:00AM EDT on the date 90 Days after the IAAI Active membership expires due to failure to pay his/her annual dues.

### **Exposure and Disappearance**

We will presume the IAAI Active Member has died if, while fund is in effect and after the forced landing, stranding, sinking, or wrecking of a vehicle:

- 1) the Insured Person disappears; and
- 2) the Insured Person's body is not found within 1 year(s) of disappearance; and
- 3) a valid death certificate is issued by a court of competent jurisdiction.

## **LIMITATIONS AND EXCLUSIONS**

### **Economic Sanction**

We will not provide coverage or pay benefits under this Fund to the extent, and only to the extent that We are prohibited from providing coverage or making payment by any type of travel restriction, trade restriction, economic sanction, or embargo imposed by the United States government. If such a restriction is imposed, we will provide written notice to the IAAI Active Member with specific information regarding the prohibited coverage.

## **Exclusions**

Unless otherwise specified in the Fund, the Fund does not cover Death resulting from or for:

- 1) suicide or attempted suicide, whether sane or insane, or intentionally self-inflicted injury;
- 2) war or act of war, whether declared or undeclared;
- 3) injury sustained while on active-duty service in the military, naval or air force of any country or international organization. Upon Our receipt of proof of service, Reserve or National Guard Service is not excluded, unless it extends beyond 31 days;
- 4) injury sustained while on any aircraft except a civil or public aircraft, or military transport aircraft;
- 5) injury sustained while on any aircraft:
  - a) as a pilot, crewmember, or student pilot;
  - b) as a flight instructor or examiner;
  - c) if it is owned, operated, or leased by or on behalf of the IAAI Active Member or any Employer or organization covering any IAAI Active Member under the Fund; or
  - d) being used for tests, experimental purposes, stunt flying, racing or endurance tests;
- 6) stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm;
- 7) sickness, disease, or bacterial or viral infection, or medical or surgical treatment thereof unless and only to the extent covered by Rider, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food;
- 8) Mental and Nervous Disorders
- 9) injury sustained while playing or practicing in:
  - a) all intercollegiate sports;
  - b) any inter-school club sports;
  - c) any intramural sports; or
  - d) any form of tackle football.Any sports activity that is a Covered Activity is not included in this exclusion.

## **FUND PROVISIONS**

### **Notice of Claim**

The person who has the right to claim benefits (the claimant, beneficiary or his or her representative) must give Us written Notice of a Claim within 30 days after a Covered Accident occurs. Failure to furnish notice within the time required neither invalidates nor reduces any claim if it was not reasonably possible to give notice within such time, provided such notice is furnished as soon as reasonably possible. The notice should include the IAAI Active Members name and Membership Number.

### **Claim Forms**

When We receive the notice of claim, we will send forms to the claimant for giving Us Proof of Death. The forms will be sent within 10 days after We receive the notice of claim. If the forms are not received, the claimant will satisfy the Proof of Death requirement if, within the time period allowed for submitting Proof of Death, a written notice of the occurrence, character and extent of the loss is sent to Us.

All claims shall be submitted to the IAAI Executive Director,  
[Anne.Stone@firearson.com](mailto:Anne.Stone@firearson.com)

### **Proof of Death**

All Proof of Death submitted must be satisfactory to Us and must include information which is required by Us to adjudicate the claim. In addition, the claimant must provide Us any Proof of Death documentation specifically required. We may request additional information reasonably related to the claim. A death certificate or equivalent must be submitted with Proof of Death.

### **Payment of Claims**

We will pay any funds due for accidental loss of life:

- 1) according to the written beneficiary designation on file with Us;
- 2) otherwise, if no beneficiary is named or no named beneficiary survives the IAAI Active Member, We will pay to the survivors in equal shares, in the first of the following classes to have a survivor of the IAAI Active Members death:
  - a) Spouse;
  - b) children;
  - c) parents;
  - d) brothers and sisters.

If there is no survivor in these classes or if there are legal impediments to determining who the survivors or beneficiaries are, payment will be made to the IAAI Active Members estate.

### **Workers' Compensation Coverage**

The Fund does not replace Workers' Compensation or affect any requirement for Workers' Compensation coverage.

### **Clerical Error**

Clerical error, whether by the IAAI Active Member or Us, will not void the Fund of any Person if that Fund would otherwise have been in effect nor extend the Fund of any Person if Fund otherwise have ended.

## **Funding**

IAAI Active Member Accidental Death Fund will be provided to all Active Members of the IAAI. Funding will be provided by the IAAI Operations Budget to a limit of \$100,000.00 in the fund. This will be accomplished by the funding of \$20,000.00 per year to a total maximum of \$100,000.00 within the fund. Each year thereafter the fund will be replenished to the \$100,000.00 maximum, if there are distributions paid from the fund. A separate account will be established for the IAAI Active Member Accidental Death Fund.

## **Review**

All submitted Claims will be presented by the Executive Director to the IAAI Executives with presentation to the Board of Directors for final approval.

## **Payment of Claims**

We will pay any claims due immediately after the Proof of Death is reviewed and approved by the Executive Director, IAAI Executives and IAAI Board of Directors.