

ON DUTY Claim

The first incident I will share was a tragic "On Duty" incident in which a member sustained a serious back/neck injury when hit by a falling tree while fighting a bush fire. I contacted VFIS to inquire as to what coverage our member had and what was required by us to start a claim. Within a few short days of submitting the initial paperwork the first cheque arrived for the injured member's family to help with immediate needs. VFIS continued to provide timely follow ups and was always available to speak either directly with myself or the injured firefighter and his family. Unfortunately; the injured firefighter was not able to return to active duties with the fire department or his regular employment, however with VFIS assistance he and his family have not suffered financial hardship and he has continued on with his life.

Thank You, **Stephen Hernen** Fire Chief *Lake of Bays*

OFF DUTY Claim

The second major incident in which we worked closely with VFIS which a member of our department was injured by a falling tree at his place of full-time employment and therefore it was an "Off Duty" claim. The fact that it was an Off Duty claim made no difference in the professional manner in which this firefighter's claim was handled. Lots of two-way communication was provided and VFIS was always available to explain the process to the firefighter's family. Unfortunately; the firefighter's injuries resulted in him becoming a quadriplegic. Once the final diagnosis was made; VFIS waived the mandatory waiting period as laid out in the policy and provided a full payout of the claim which has allowed the firefighter the opportunity to construct a new house to accommodate his needs including provide necessary funds to modify his vehicle.

In closing I will simply state that VFIS and their staff have been extremely helpful to work with and have fully paid the two claims without hesitation, I would recommend them to all fire services as they truly have the membership's best interest at heart.

Warmest regards
Stephen Hernen
Fire Chief
Huntsville



Protecting Canada's Heroes since 1991.

Contact VFIS of Canada to learn more about the insurance services we offer.

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