

SOUTHERN STONE COUNTY FIRE PROTECION DISRICT

TITLE: Workers' Compensation Insurance

REVISED: 06/19/2008

POLICY: # 1700.9

APPLIES TO: All Personnel

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Southern Stone County Fire Protection District provides a comprehensive workers' compensation insurance program at no cost to employees. This program covers any injury or illness sustained in the course of employment that requires medical, surgical, or hospital treatment. Subject to applicable legal requirements, workers' compensation insurance provides benefits after a short waiting period, or, if the employee is hospitalized, immediately.

Employees who sustain work-related injuries or illnesses will inform their supervisor immediately. No matter how minor an on-the-job injury may appear, it is important that it be reported immediately. This will enable the employee to qualify for coverage as quickly as possible.

Neither Southern Stone County Fire Protection District nor the insurance carrier will be liable for the payment of workers' compensation benefits for injuries that occur during an employee's voluntary participation in any off-duty recreational, social, or athletic activity sponsored by Southern Stone County Fire Protection District.

Supplemental Accidental Disability Policy

In addition to the comprehensive workers' compensation insurance program, Southern Stone County Fire Protection District also provides a supplemental accidental disability policy to all emergency responders. This policy provides income replacement and many other benefits that pay independently of one another to ensure the financial security of the emergency responder and his or her family in the event of an injury or illness.