



PROPERTY & CASUALTY

No one is ready when the unpredictable happens. At VFIS, we provide you with tools, resources and services to help keep you and your crew safe. We offer a broad range of customized insurance options to meet your organization's unique needs while training more emergency service personnel every day.

COVERAGES

Property

- Replacement Cost Coverage
- Commandeered Property of Others
- Full Replacement for Personal Effects
- Member's Real Property Deductible Reimbursement
- Earthquake and Flood (all zones) Coverage
- Deductible Waiver

Portable Equipment

- Guaranteed Replacement Cost Coverage
- Replacement Cost for Members' Personal Effects
- Drone Coverage Replacement Cost
- Watercraft (not to exceed 100 HP)
- Watercraft over 100 HP (optional)
- Trailers Used to Transport Covered PE
- Deductible Waiver

Automobile

- Liability Coverage
 - + Expected or Intended Injury
 - + Owner of Commandeered Auto as an Insured
 - + Fellow Member Liability
 - + Incidental Garage Liability
- Physical Damage Protection — Agreed Value
 - + Customized Vehicle Extension
 - + Garagekeeper
 - + Deductible Waiver

- Excess Coverage for volunteers/employees while acting on your behalf; primary coverage available, in most states, by endorsement

General Liability

- Protects volunteers/employees when acting on your behalf
- Professional Healthcare Liability
- Good Samaritan Acts Coverage
- Fellow Member Liability
- Liquor and Operational Pollution Liability Coverage

Management Liability

- Employment-related Practices Coverage
- Protects volunteers/employees when acting on your behalf
- Coverage for wrongful acts allegations, including limited non-monetary damages
- Excess Outside Directorship Coverage
- Cyber Liability and Privacy Crisis Management Expense Coverage

Excess Liability

- Excess Liability over Automobile Liability, General Liability and Management Liability
- Up to \$10,000,000

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