



LINE OF DUTY CANCER INITIAL DIAGNOSIS BENEFIT RIDER FOR EMERGENCY SERVICE ORGANIZATIONS

Those who put their lives on the line for their families, friends, and neighbors deserve protection of their own. The Accident & Health insurance coverage available to you through Provident is designed specifically to meet the unique needs of firefighters, EMTs, and emergency service organizations personnel.

Cancer is the second leading cause of death in the United States.¹ According to a study conducted by the National Institute for Occupational Safety and Health, in comparison to the general U.S. population, firefighters are 9 percent more likely to receive a cancer diagnoses and 14 percent more likely to die from the disease.² In order to more effectively respond to this upward trend of cancer diagnoses in emergency responders, **we will be excluding cancer from the Accident & Health policy so that we can offer you our new Line of Duty Cancer Initial Diagnosis Benefit Rider.** This benefit has no age limit. The list of cancers covered, shown below, are extensive and cover many of the cancers typically diagnosed in firefighters. **You now have the opportunity to purchase this new Line of Duty Cancer Initial Diagnosis Benefit Rider.**

Line of Duty Cancer means malignant neoplasms/melanoma of the following body areas and organ systems:

- Central and Peripheral Nervous System
- Oropharyngeal
- Respiratory Tract
- Gastrointestinal Tract
- Hepatobiliary
- Solid Organ and Endocrine
- Genitourinary and Male Reproductive
- GYN
- Skin, Soft Tissue, and Breast
- Bone and Blood

This benefit is available in the following states: Alaska, Arkansas, Illinois, Indiana, Kansas, Kentucky, Michigan, Montana, North Carolina, Oregon, Pennsylvania, South Dakota, and Wisconsin

Please note with this new offering, effective for all renewal policies beginning January 1, 2025, cancer will be excluded from the Accident & Health policy. Cancer will be excluded from all new business proposals quoted on or after May 1, 2024.

THIS IS A BLANKET ACCIDENT ONLY POLICY. The Accident & Health insurance coverage is underwritten by AXIS Insurance Company under policy form series number VFBACC-001-0513. Coverage is subject to exclusions and limitations and may not be available in all US states and jurisdictions. Product availability and plan design features, including eligibility requirements, descriptions of benefits, exclusions or limitations may vary depending on local country or US state laws. The amount of benefits provided depends upon the plan selected and the premium will vary with the amount of the benefits selected.

¹ CDC. An Update on Cancer Deaths in the United States. Atlanta, GA: Division of Cancer Prevention and Control; 2021.

² "Firefighters and Cancer." NFPA, www.nfpa.org/News-and-Research/Resources/Emergency-Responders/Health-and-Wellness/Firefighters-and-cancer; 2023.

Provident:
**Your Trusted Leader For
Providing Customized Insurance
Solutions For Emergency
Service Organizations**

With more than 95 years' experience providing bespoke coverages for firefighters and emergency responders, Provident continues to be a pioneer in developing insurance programs for ESOs, FDs, firefighters, EMS providers, police officers, arson investigators, and other emergency service providers.

Available Benefit Options

- Lump Sum Benefit Amounts of \$2,500 - \$100,000



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WEBSITE!**

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