

	VFIS - Current National Union Fire Insurance Company of Pittsburgh, PA.	VFIS - Renewal National Union Fire Insurance Company of Pittsburgh, PA.	TMR & Associates, Inc. Hartford Life AMOUNT OF INSURANCE	Meadbrook Insurance Group Hartford Life AMOUNT OF INSURANCE	Aflac Aflac AMOUNT OF INSURANCE
<b>COVERAGE</b>					
<b>Loss of Life Benefits</b>					
A. Accidental Death Benefits					No Grid Responses
(i) Accidental Death Indemnity Benefit	\$100,000	\$100,000	\$100,000	\$100,000	
(ii) Seat Belt Benefit Amount	\$10,000	\$25,000	\$10,000	\$10,000	
B. Illness Loss of Life Benefit	\$100,000	\$100,000	\$100,000	\$100,000	
C. Dependent Benefit Amount (Per Dependent Child)	\$10,000	\$10,000	\$10,000	\$10,000	
D. Spousal Support Benefit Amount	\$5,000	\$5,000	\$5,000	\$5,000	
E. Memorial Benefit Amount	\$2,000	\$2,000	\$2,000	\$2,000	
<b>Lump Sum Living Benefits</b>					
A. Accidental Dismemberment Principal Sum	\$100,000	\$100,000	\$100,000	\$100,000	
B. Vision Impairment Benefit	\$100,000	\$100,000	\$100,000	\$100,000	
C. Permanent Physical Impairment Principal Sum - Injury Only	\$100,000	\$100,000	\$100,000	\$100,000	
D. Cosmetic Disfigurement Resulting From Burns Principal Sum	\$100,000	\$100,000	\$100,000	\$100,000	
E. HIV Positive Benefit	\$100,000	\$100,000	\$100,000	\$100,000	
F. Heart Permanent Impairment	NA	\$100,000	NA	NA	
G. Illness Permanent Impairment	NA	\$100,000	NA	NA	
<b>Weekly Income Benefits</b>					
A. Total Disability Benefit					
(1) Total Disability Weekly Income Benefit (first 28 days)	\$300	\$300	\$300 <sup>1</sup>	See below	
(2) Total Disability Maximum Weekly Amount (after 28 days)	\$900	\$900	\$900 <sup>1</sup>	See below	
(3) Total Disability Minimum Weekly Amount	\$75	\$75	\$75 <sup>1</sup>	See below	
B. Partial Disability Benefit					
(1) Partial Disability Weekly Income Benefit (first 28 days)	\$150	\$150	\$150 <sup>1</sup>	NA	
(2) Partial Disability Maximum Weekly Amount (after 28 days)	\$450	\$450	\$450 <sup>1</sup>	NA	
(3) Partial Disability Minimum Weekly Amount	\$38	\$38	\$38 <sup>1</sup>	NA	
C. Occupational Retraining Benefit Maximum Amount	\$20,000	\$20,000	\$20,000	\$20,000	
D. Weekly Permanent Physical Impairment Benefit	Included	Included	Included	See below	
E. Optional Weekly Permanent Physical Impairment COLA Benefit	Yes	Yes	Yes <sup>1</sup>	NA	
<b>Medical Expense Benefits</b>					
A. Medical Expense Maximum Amount	\$10,000	\$10,000	\$10,000	\$10,000	
B. Cosmetic/Plastic Surgery Maximum Amount	\$10,000	\$10,000	\$10,000	\$10,000	
C. Post Traumatic Stress Disorder Maximum Amount	\$10,000	\$10,000	\$10,000	\$10,000	
D. Critical Incident Stress Management Maximum Amount (Per Covered	\$2,500	\$2,500	\$2,500	\$2,500	
E. Family Expense Benefit	\$100	\$100	\$100	\$100	
F. Continuation of Health Insurance Premium Maximum Amount	NA	\$12,000	NA	NA	
G. Transition	NA	Included	NA	NA	
H. Felonious Assault	NA	Included	NA	NA	
I. Home Alternation and Vehicle Modification Maximum Amount	NA	\$15,000	NA	NA	
<b>Grand Total Vol. and Career Prem. For 3 Yr Annual Installments</b>	<b>\$26,738</b>	<b>\$22,794</b>	<b>\$21,384</b> Assumed Family Rate 10% flat	<b>\$26,940</b> Assumed Family Rate \$2,500 per year	

Permanent total disability benefit provided under this policy is equal to the death benefit chosen by the employee provided the injury is sustained prior to age 70. This benefit is payable either on:  
a. A lump sum basis or  
b. a weekly pay out of 1/500 of the applicable sum as long as the total disability exists for a maximum of 500 weeks.  
Example total disability benefits of the full 100k would pay \$200 per week for up to 500 weeks

<sup>1</sup>Same Hartford quote from two separate agencies - template completed different