

**For Immediate Release**  
**Contact: Carolyn Field**

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**CIRMA enhances its Volunteer Firefighter Accident Insurance program**

On July 1, 2007, the Connecticut Interlocal Risk Management Agency (CIRMA) doubled the Living and Death benefit limits and expanded coverage of its Volunteer Accident Insurance program-the program it introduced last year to provide accident insurance coverage at no cost to its workers' compensation member volunteer rescue workers.

CIRMA is the insurance services arm of the Connecticut Conference of Municipalities, the statewide association of towns and cities.

The program's enhancements include increased benefit limits, expanded coverage, and the elimination of the deductible. "Our strong financial position and members equity make it possible for us to enhance this important program," said CIRMA's CEO, Bruce A. Wollschlager. The program is underwritten by The Hartford Life and Accident Company® of Connecticut, an insurer with extensive experience serving Connecticut.

Because the program is provided in conjunction with the CIRMA's Workers' Comp policy at no additional charge, many towns have saved money by eliminating separate AD&D policies for their volunteers. CIRMA developed the program last year in response to its members' need for a single source of insurance for their volunteer fire and EMT personnel. One point of contact lowers town administrative costs, simplifies budgeting, and eases claims filing for the injured firefighter.

"Volunteer firefighters are a critical part of Connecticut's emergency services," said Wollschlager. "Our program gives them the accident benefits that they and their families deserve."

The program's Death and Catastrophic loss benefits are now \$200,000, up from \$100,000. Personnel who are employed a minimum of 25 hours per week-down from 30 hours-are now eligible for disability benefits, allowing more volunteers to qualify. The medical deductible has been eliminated-covered medical costs are now paid from the first dollar of care, up to the limit of \$100,000.

Because firefighter accidents are much more likely to result in a medical or disability claim, rather than a death claim, CIRMA's program is designed to provide injured volunteers generous Medical and Living Benefits. Partial disability benefits last up to 260 weeks-longer than many other policies. A substantial cost-of-living allowance is automatically included. There is a benefit for family expenses for travel related to hospitalization for burn victims. Occupational retraining and home and auto modification benefits are provided as well, subject to approval.

Please Note: All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

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