

# ABOUT US

## YOUR TRUSTED LEADER FOR PROVIDING BENEFITS TO EMERGENCY SERVICES PERSONNEL

WITH MORE THAN 90 YEARS OF EXPERIENCE,  
AND OUR RICH HISTORY IN DELIVERING  
FIREFIGHTER INSURANCE BENEFITS,  
PROVIDENT CONTINUES TO BE A PIONEER IN  
DEVELOPING INSURANCE PROGRAMS FOR  
FIREFIGHTERS, EMS PROVIDERS, POLICE  
OFFICERS, ARSON INVESTIGATORS, AND OTHER  
EMERGENCY SERVICES PROVIDERS. WE  
OFFER BENEFITS FOR YOU AND YOUR  
FAMILY WHEN YOU NEED THEM MOST.



FOLLOW US!



800.447.0360



INFO@PROVIDENTINS.COM



PROVIDENTINS.COM



PO BOX 11588  
PITTSBURGH, PA 15238

CA INSURANCE LICENSE #0H85234  
AR INSURANCE LICENSE #100103614



**PROVIDENT®**

**EMERGENCY SERVICES  
BENEFITS & FIREPLUS**





# ESO BENEFITS

# FIREPLUS (P&C) HIGHLIGHTS

## ACCIDENT & HEALTH INSURANCE

- » **Total Disability due to Injury:** Weekly benefit payable up to a **LIFETIME**; no Permanent Physical Impairment rating is required to qualify
- » **Total Disability due to Illness:** Weekly benefit payable up to the **Age of 67 or 5 years, whichever is greater**
- » **Family Expense Benefit:** Reimburses actual expenses of a family member, including lost wages

## 24-HOUR ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

- » Accidental Severe Burn & Disfigurement Benefit
- » **Line-of-Duty Occupational Coverage:** If purchased, pays 100% of the Principal Sum for loss of life; up to a \$50,000 maximum benefit
- » Rehabilitation Benefit
- » **and much more...**

## ADDITIONAL BENEFITS

- » Group Term Life Insurance
- » Critical Illness Insurance
- » First Responder Assistance Program\*

## COMMERCIAL AUTO

Covers Comprehensive & Collision, Medical Payments & Personal Injury Protection, Physical Damage to Member Autos, and more.

## PROPERTY

Covers building, signage, personal property (communication & computer equipment, etc.), outdoor property, provides guaranteed replacement costs, and more.

## GENERAL LIABILITY

Fire Damage Legal Liability, Healthcare Professional Liability, Medical Payments, Contractual Liability, Special Events, and more.



## ADDITIONAL FIREPLUS COVERAGES

- » Excess Liability
- » Portable & Mobile Equipment
- » Public Officials & Management Liability
- » Cyber Liability & Network Risk
- » Crime
- » Inland Marine
- » Boiler & Machinery



## FIREPLUS ACADEMY

- » All FirePlus clients are eligible to participate in the program at **no additional cost**
- » Train Anytime, Anywhere: 24/7 access to **400+ courses** specifically designed for first responders
- » Meet Training Mandates: **Most fire courses are NFPA-based, most EMS courses are CAPCE-accredited**, and they can be used to meet annual training requirements



The A&H, AD&D, and Critical Illness insurance coverage is underwritten by AXIS Insurance Company. \*THE FIRST RESPONDER ASSISTANCE PROGRAM IS NOT INSURANCE AND IS NOT PROVIDED BY AXIS INSURANCE COMPANY. IT IS A SERVICE PROVIDED THROUGH PROVIDENT BY BHS™ IN PARTNERSHIP WITH RESPONDERS 1st CALL™. Group Term Life Insurance is underwritten by New York Life Insurance Company, NY, NY 10010 on policy form GMR-Er-P. FirePlus is underwritten by a financially secure, A.M. Best "A XV" (Excellent) rated carrier. 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. The benefits described above are provided only through a combination of policies. These policies are administered by Provident Agency, Inc. and in California, Provident of Pennsylvania Insurance Agency of Pittsburgh, PA.

**"FOR MYSELF AND MY FAMILY, PROVIDENT WAS THERE FOR US AT ONE OF OUR MOST DIFFICULT TIMES. I HAVE RECOMMENDED PROVIDENT TO EVERYONE I TALK TO. I AM VERY INVOLVED IN THE VOL. FIRE SERVICE AND HAVE EXPRESSED THE SUPPORT WE RECEIVED WAS ABOVE ANYTHING YOU COULD IMAGINE."**

**- ROBERT SCOTT, FIREFIGHTER, DVFA & LADVFA MUTUAL RELIEF ASSOCIATION**