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NY State Takes Away Firefighter Benefits

Time for 1st Responders to Act!

In October 2017, the New York State Department of Finance notified all Insurance Carriers who write Accident and Health policies for Emergency Service Departments and Fire Districts, that “illness” had to be removed from the policies altogether and that these policies would need to be rewritten. Due to this change, as of May 2018, the supplemental insurance known as “Accident and Health” or “Accident and Sickness” will no longer cover the emergency services of volunteers who contract an illness or have a heart attack in the line of duty.

This coverage supplements the VFBL and adds additional income and benefits that a volunteer would receive if they sustained an injury or illness in the line of duty. The new policy still covers volunteers if they are injured, however, if the volunteer suffers a heart attack in the line of duty, there is no supplemental coverage. The death benefit would also be removed for heart attack.

Another situation that would be affected by the change is if a vol-

unteer were to be exposed to an illness like hepatitis or HIV. The NYS Department of Finance made this benefit “impermissible” because they claim that it, “plays on people’s fears of contracting particular diseases.” The VFBL would be the only source for income and benefits. The Accident and Health policy would no longer provide supplemental coverage.

We have received an overwhelming response from our clients that would like to see the “illness” portion added back to the Accident and Health policies. We are currently coordinating with our state representatives to garner support for this matter. If the change will affect you and your family, please contact your District, Department, or Corps and make your voice heard. Together, we can work to regain this crucial benefit.

Diane Setter

Hometown Insurance Agency of Long Island, Inc.



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Firefighter Services



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