1. **Purpose and Scope**
	1. This policy will memorialize the existing practice by the Board of Fire Commissioners to provide funding for a group life insurance policy for eligible members, as defined below.
2. **Policy**
	1. Eligibility and Policy Value:
		1. Firefighters – members who have successfully completed probation and meet the criteria for Active Firefighters\* or have attained Life Member status\*
			1. $10,000 Death Benefit with no age restriction
		2. Lady Members – active members of the organization\*\* who have completed a minimum of one year service, including Life Members\*\*
			1. Members who joined prior to May 1, 2016 - $5,000.00 Death Benefit with no age restriction
			2. Members who join after May 1, 2016 - $5,000.00 Death benefit up to age 69, $2,500.00 Death Benefit for members age 70 and above
	2. Policy Renewal and Eligibility Review
		1. During the annual policy renewal, the list of eligible members will be reviewed and adjusted as necessary.
		2. New members will be added to the policy only during the annual policy renewal period.
		3. Members terminated from the department will become ineligible for Death Benefits on the date of termination.
	3. Policy Cancellation
		1. The Group Life Insurance Policy is offered as a benefit to members of the organization at the sole discretion of the Board of Fire Commissioners, and may be cancelled at any time if so decided by the board.

\*As per the Chews Landing Fire Department By-Laws

\*\*As per the Chews Landing Fire Department Lady Members By-Laws