

# Florida Firefighter Cancer Solution

CHUBB®

Designed for: City of Key West  
1300 White St, Key West, FL 33030

Underwritten by: ACE American Insurance Company  
For: World Risk Management



## Schedule of Benefits

Chubb Accident & Health is pleased to offer a proposal for cancer insurance underwritten by ACE American Insurance Company. This proposal is valid until the earlier of the proposed effective date or 90 days after the date it is issued. If by that date you have not accepted the terms we have offered in this proposal, it will no longer be valid. If you accept the terms of this proposal, coverage is subject to Chubb's determination that trade or economic sanctions or regulations do not prohibit us from binding coverage.

The U.S. Foreign Account Tax Compliance Act, commonly known as "FATCA", became the law in the U.S. in March of 2010 and becomes effective July 1, 2014. Pursuant to FATCA, brokers, producers, agents and/or clients may need to obtain withholding certificates from insurance companies. For information on how to obtain the applicable withholding certificate from Chubb U.S. insurance companies, please go to <https://www2.chubb.com/us-en/u-s-foreign-account-tax-compliance-act-fatca.aspx>.

**Date Issued** August 1, 2022

**Proposed Effective Date** October 1, 2022 to October 1, 2023

### Eligibility

- Class 1: All Full-time Firefighters or Fire Investigators of the Policyholder who have been employed by the Policyholder for at least 5 continuous years.
- Class 2: All Full-time Firefighters or Fire Investigators of the Policyholder who have been employed by the Policyholder for less than 5 continuous years.
- Class 3: All Full-time Firefighters or Fire Investigators of the Policyholder who were employed by the Policyholder for at least 5 continuous years, have terminated employment with the Policyholder after the Policy Effective Date and have continued coverage in his or her employer-sponsored health plan or group health insurance trust fund.

### Premiums/Exposure

- Class 1: \$17,272 for 68 eligible Firefighters or Fire Investigators  
Class 2: \$1,344 for 21 eligible Firefighters or Fire Investigators  
Class 3: \$0 for 0 eligible Firefighters or Fire Investigators

**Total Annual Premium** \$18,616

**Rate Guarantee** 1 year

### IMPORTANT NOTICE

The form and rate filing supporting this offering is pending approval with the Florida Office of Insurance Regulation. We may not issue this form until we receive that approval. However, in no event will the premiums presented be more than those expressed in this Proposal.

## Plan Benefits & Covered Activities

Class 1:	First Diagnosis Cancer Benefit	
	Lump Sum Benefit:	\$25,000
	Cancer Death Benefit	
	Principal Sum:	\$75,000
Class 2:	Cancer Death Benefit	
	Principal Sum:	\$75,000
Class 3:	First Diagnosis Benefit Continuation	
	Lump Sum Benefit:	\$25,000

This information is a brief description of the important features of the proposed insurance plan underwritten by ACE American Insurance Company. It is not a contract of insurance. Coverage may not be available in all states or certain terms may be different if required by state law. Chubb NA is the U.S.-based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE:CB) Insurance products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself.

### IMPORTANT NOTICE

**THIS PROPOSAL HELPS SATISFY THE LUMP SUM BENEFIT REQUIREMENTS OF FLORIDA LAW SECTION 112.1816 ONLY, AND ONLY IF AN INSURED IS FIRST DIAGNOSED WITH A COVERED CANCER WHILE COVERED UNDER THIS POLICY. IT DOES NOT PROVIDE ALL THE RIGHTS AND BENEFITS AS PRESCRIBED IN 112.1816.**

## Terms & Conditions

### Who Is Eligible For Insurance?

An individual in one of the eligible classes shown in the *Schedule of Benefits* is eligible for coverage.

### When Does Coverage Go Into Effect?

Insurance for an eligible individual is effective on the latest of the policy effective date or the date he or she becomes eligible.

Coverage for an eligible individual who is not in active service on the date insurance would otherwise be effective will not go into effect until he or she returns to active service.

### When Does Coverage Terminate?

An insured individual's coverage will end on the earliest of the date the policy terminates; the period ends for which premium is paid; or the date he or she is no longer eligible.

## Benefits & Features

### First Diagnosis Cancer Benefit

We will pay the benefit shown in the Schedule of Benefits if an Insured is First Diagnosed with Covered Cancer while covered under this Policy and has been employed by the Policyholder for at least 5 continuous years.

We will pay the First Diagnosis Cancer Benefit only once regardless of whether the Insured is Diagnosed with more than one of the Covered Cancers. Any Insured who has had a Diagnosis of a Covered Cancer prior to the Policy Effective Date or the Effective Date of the Insured's coverage will not be eligible for the First Diagnosis Cancer Benefit under this Policy for a Recurrence of that same Covered Cancer during the Policy Term.

### First Diagnosis Benefit Continuation

If an Insured terminates employment with the Policyholder and elects to continue coverage in his or her employer-sponsored health plan or group health insurance trust fund, we will continue the First Diagnosis of Cancer Benefit for 10 years from the date of termination.

### Cancer Death Benefit

If an Insured dies as the direct result of a Covered Cancer or treatment of a Covered Cancer while covered under this Policy, We will pay the Principal Sum shown in the *Schedule of Benefits*.

## **Exclusions**

We will only pay benefits for a Covered Cancer or resulting from the treatment of a Covered Cancer. We will not pay benefits for:

- any illness or disease except for a Covered Cancer First Diagnosed while coverage under this Policy is in force;
- any other disease or incapacity that has been caused, complicated, worsened or affected by, or as a result of, Covered Cancer.
- a Covered Cancer that is Diagnosed or medically treated prior to the Effective Date of an Insured's coverage, including any Recurrence, of such Covered Cancer that is Diagnosed or medically treated either prior to or after the Effective Date of an Insured's coverage.
- any Covered Cancer that is Diagnosed prior to the effective date of Florida law, section 112.1816.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims.

## About Chubb

In January 2016, ACE Limited acquired The Chubb Corporation and adopted the renowned Chubb name globally. Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients.

Chubb N.A. Accident & Health, a U.S.-based marketing division of the Chubb Group of Companies, is headquartered in Philadelphia, Pennsylvania. We are committed to a market-driven philosophy—responding to the special needs of our customers with insurance solutions that provide stability in an ever-changing market. Our superior underwriting expertise and solid financial strength provide the competitive advantage we need to distinguish ourselves in that marketplace. We offer innovative solutions by partnering with other Chubb businesses and teaming with specialty producers to provide a full range of global products and services.

We recognize that serious injuries can have a devastating impact on individuals and the families that survive them. That is why Chubb Accident & Health's corporate accident and sickness portfolio includes a breadth of products flexible enough to meet the needs of small, mid-size, and large Fortune 1000 companies with multinational employee populations around the world. These programs are available on an occupational, non-occupational, or 24-hour basis and may be packaged and administered as a single program. They can help to provide the critical financial security and resources necessary to deal with catastrophic loss.

For more information about our products and services, please visit [www.chubb.com/accident](http://www.chubb.com/accident)

## The Advantages of Doing Business with Chubb

### Innovation

Our entrepreneurial business philosophy and expert industry knowledge allow us to remain flexible in finding the *right* solution.

### Superior Solutions

We are dedicated, solutions-oriented professionals able to provide quick responses and expert handling of customer needs.

### Global Protection

The Chubb global network can satisfy the insurance needs of companies operating worldwide.

### Financial Strength

Consistently high ratings that reflect our financial strength and our ability to meet our obligations to our customers.

A.M. Best	A++
Standard & Poor's	AA
Moody	Aa3
Fitch	AA

## Glossary of Terms

Please note, certain words used in this document have specific meanings.

**“Covered Cancer”** means the Diagnosis by a Doctor of any of the following types of cancer. A Doctor who is board-certified in the medical specialty appropriate for the type of cancer involved must confirm the Diagnosis in writing.

1. Bladder cancer
2. Brain cancer
3. Breast cancer
4. Cervical cancer
5. Colon cancer
6. Esophageal cancer
7. Invasive Skin Cancer
8. Kidney cancer
9. Large intestinal cancer
10. Lung cancer
11. Invasive Malignant Melanoma
12. Mesothelioma
13. Multiple myeloma
14. Non-Hodgkin's lymphoma
15. Oral cavity and pharynx cancer
16. Ovarian cancer
17. Prostate cancer
18. Rectal cancer
19. Stomach cancer
20. Testicular cancer
21. Thyroid cancer

Covered Cancer does not include Non-Invasive Skin Cancer, Non-Invasive Malignant Melanoma or any other cancer not specifically listed.

**“Covered Loss” or “Covered Losses”** means a condition covered under the Policy.

**“Diagnosed, Diagnosis”** means the definitive establishment of a Covered Cancer through the use of clinical or laboratory findings. The Diagnosis must be made by a Doctor who is a board-certified specialist where required in the Policy.

**“Doctor”** means a licensed health care provider acting within the scope of his or her license and rendering care or treatment to an Insured that is appropriate for the conditions and locality. It will not include an Insured's or a member of the Insured's Immediate Family or household.

**“Employer”** means a state board, commission, department, division, bureau or agency, or a county, municipality, or other political subdivision of the state.

**“Firefighter”** means an individual employed as a full-time firefighter within the fire department or public safety department of an Employer whose primary responsibilities are the prevention and extinguishing of fires; the protection of life and property; and the enforcement of municipal, county and state fire prevention codes and laws pertaining to the prevention and control of fires.

**“Fire Investigator”** means an individual employed as a full-time, Florida-certified fire investigator within the fire department or public safety department of the Policyholder whose primary responsibilities are the investigation of fires and explosives, the protection of life and property; and the

enforcement of municipal, county and state fire prevention codes and laws pertaining to the prevention and control of fires.

**“First Diagnosed; First Diagnosis”** means a Covered Cancer is initially Diagnosed during the Policy Term and while an Insured’s coverage under this Policy is in force. First Diagnosed or First Diagnosis does not include a previous Diagnosis of a Covered Cancer that occurred prior to the Policy Effective Date or an Insured’s effective date of coverage, for which there is a Recurrence of that same Covered Cancer during the Policy Term.

**“Immediate Family”** means an Insured’s parent, grandparent, spouse, partner to a Civil Union, Domestic Partner, child, brother, sister or in-laws.

**“Insured”** means a person in a Class of Eligible Persons for whom the required premium is paid making insurance in effect for that person.

**“Invasive Malignant Melanoma”** means a Diagnosis of malignant melanoma that is histologically classified as AJCC Stage I or greater.

**“Invasive Skin Cancer”** means a Diagnosis other than malignant melanoma that is histologically classified as AJCC Stage II or greater.

**“Non-Invasive Malignant Melanoma”** means a Diagnosis of malignant melanoma that is histologically classified as AJCC Stage 0 or in situ.”

**“Non-Invasive Skin Cancer”** means a Diagnosis of skin cancer other than malignant melanoma that has not invaded the reticular (lower) dermis and that is histologically classified as:

1. Clark’s Level I or II;
2. Breslow Thickness of less than .75mm; or
3. In situ, AJCC Stage 0 or I.

**“Recurrence”** means a Covered Cancer that was Diagnosed prior to the Policy Effective Date that has recurred (come back) after a period of time during which the Covered Cancer was medically determined by a board-certified specialist to have been successfully treated or in remission. Recurrence includes Covered Cancer that comes back to the same place as the original (primary) cancer Diagnosis.

**“We,” “Our,” “Us”** means the insurance company underwriting this insurance or its authorized agent.



# CHUBB

## Letter of Intent

It is our intention to accept the proposal of the Cancer Insurance Policy offered by ACE American Insurance Company, a member insurer of the Chubb Group of Insurance Companies.

Signature: \_\_\_\_\_

Title: \_\_\_\_\_

Company: \_\_\_\_\_

Date: \_\_\_\_\_

Effective Date of Coverage: \_\_\_\_\_

### Full-time Firefighters:

Number of Eligible Full-time Firefighters or Fire Investigators who have been employed by the Policyholder for at least 5 continuous years  
(First Diagnosis Cancer Lump Sum and Cancer Death Benefit): \_\_\_\_\_

Number of Eligible Full-time Firefighters or Fire Investigators who have been employed by the Policyholder for less than 5 continuous years  
(Cancer Death Benefit): \_\_\_\_\_

Number of Eligible Full-time Firefighters or Fire Investigators who were employed by the Policyholder for at least 5 continuous years, have terminated employment with the Policyholder after the Policy Effective Date and have continued coverage in his or her employer-sponsored health plan or group health insurance trust fund  
(First Diagnosis Benefit Continuation Lump Sum): \_\_\_\_\_