VFIS®
A Division of Glatfelter Insurance Group

"First on the Scene...
Still Responding."®

We are pleased to introduce you to VFIS, the largest provider of insurance, education and consulting services to Emergency Service Organizations.

VFIS is dedicated to serving the unique insurance and safety requirements of fire departments, as well as ambulance and rescue squads, and 911 centers.

What It Offers

VFIS' coverage is among the broadest available and includes:

- Auto (owned, non-owned or commandeered)
- General Liability ($1 mil per Occurrence/up to $10 mil Aggregate)
  - *"Good Samaritan" liability*
  - *Professional health care liability*
- Management Liability (all volunteers & employees)
- Property (Guaranteed Replacement Cost)
- Portable Equipment
- Excess Liability – with underlying continuity

What It Includes

- Real and Personal Property on a total blanket limit
- Defense Expense outside the policy limits
- Replacement Cost for buildings, real property, personal effects and more
- Deductible Waiver for covered losses under multiple VFIS policies
- Separate coverage and limits for General Liability and Management Liability

What It Features

- Underwritten through an A.M. Best "A+" (Superior) rated insurance company
- Nationally filed and available on an Admitted basis
- Highly-experienced Claims Management
- Access to innovative safety educational tools
- Access to training programs and consulting services

Why VFIS

VFIS insures more ESOs in North America than any other provider. They offer pricing stability with over 10,000 ESOs having experienced little to no change in pricing at their renewal for the past 5 years. They have trained over 128,000 emergency service personnel since 2006. And 58% of ESOs rate VFIS a 10 on a scale of 1-10 – with 98% rating VFIS an 8 or higher. That's what makes VFIS *the safe choice* for ESO insurance.

More Info

**You may also visit
www.VFIS.com**

This is only a brief description of the coverage available. The policies contain reductions, limitations, exclusions and terminations provisions. Coverage may not be available in all states.