



Get the right coverage for your group.

Visit grouprotector.com to learn more
or call **1-844-203-2691** (8 - 5 PM ET, M-F).



Nationwide[®]
is on your side



EMERGENCY VOLUNTEER GROUPS

Feel protected
while protecting others.

GrouProtector™ helps you plan for the unexpected.



GROUPROTECTOR™ GROUP ACCIDENT MEDICAL INSURANCE

When you're out there helping others, sometimes accidents happen. That's why we offer GrouProtector group accident medical insurance to give you peace of mind and help you keep the focus on the job at hand.

The benefits of having GrouProtector.

Our policy provides medical expense benefits as well as death and specific loss benefits to all volunteer emergency group members. This means if the insured has medical expenses due to an accident, we will pay all covered expenses (less the deductible).

Providing options to build the best policy for your group.

Our online portal at grouprotector.com makes it easy to compare plans, get a quote, or sign your group up for coverage. Two types of plans help you choose the best coverage for your group.

Primary (first-to-pay) medical plan.

- Ideal for groups with participants generally not covered by other insurance
- Typically the first plan to pay claims after a covered event
- Pays covered expenses regardless of other insurance coverage
- Payments from other insurance coverage may be reduced as needed

Excess (next-to-pay) medical plan.

- Ideal for groups with participants generally covered by other insurance
- Typically the last plan to pay claims after a covered event
- Will not pay covered expenses to the extent paid by other insurance coverage
- Essentially pays for other plans' deductibles and coinsurance
- Also pays remaining expenses after benefits exhausted from other plans

Depending on coverage levels, availability of primary and excess plan can vary. Deductibles for excess coverage must be paid out-of-pocket and cannot be paid for by other insurance plans.

EMERGENCY VOLUNTEER GROUPS

Covered members

100% of all the following group members are insured:

- Members (volunteer or paid) of an insured volunteer group including individuals specifically requested to assist in an emergency situation by a group official
- Members of an insured auxiliary group
- Members of an insured youth group

Covered activities

- Emergency runs
- Drills, tests of trials of equipment
- Participation in parades
- Any group-scheduled, approved and supervised activity of the group or to an association of volunteer groups to which they belong
- Direct travel to and/or from these activities

Coverage excludes participation (including practice and play) of league sports.

Benefit amounts

Medical expense benefits are flexible with choice of deductible and benefit maximums.

- No deductible
- \$25,000 to \$50,000 medical expense maximum
- \$5,000 to \$25,000 accidental death and specific loss benefits

Benefit limits may vary.

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GrouProtector Group Accident Medical Insurance from Nationwide®

The information provided in this brochure is only a brief description of the plan benefits. It is not intended to constitute a policy or certificate. Limitations and exclusions apply.