

Critical Incident Assistance Fund For S.C. Law Enforcement Personnel



The State Legislature of South Carolina has taken a major step forward in assisting public safety personnel who are adversely impacted by their work. Described under 2016 Budget Proviso 62.23, these funds shall be used "to reimburse law enforcement officers who incur mental injury as a result of a critical incident during the scope of employment for actual out-of-pocket expenses not covered through workers compensation claims and/or other insurance and can also be utilized to provide services through the South Carolina Law Enforcement Assistance Program." (SCLEAP)

Examples of On the Job Critical Incidents in Law Enforcement:

- Directly Experiencing Traumatic Event(s).
- Witnessing, in person, the event(s) as it occurred to others.
- Learning that the work-related traumatic event(s) occurred to a close family member or close friend. (violent or accidental)
- Experiencing repeated or extreme exposure to aversive details of the traumatic event(s). (e.g. first responders collecting human remains; police officers repeatedly exposed to details of child abuse.)
- Specific Examples: Line of Duty Death of an Officer, Suicide of an Officer, Multi-Casualty Incident/ Disaster, Significant Event Involving Children, Knowing the Victim of an Event, Serious Line of Duty Injury, Officer Involved Shooting, Excessive Media Interest, Prolonged Incident with Loss (note: this list is illustrative not exhaustive)

MENTAL STRESS MANAGEMENT BENEFIT

If an Insured Person suffers psychiatric or mental stress illness as a direct result of either being actively engaged in a single emergency incident or repeated active engagement in emergency incidents, a Mental Stress Management Benefit, in accordance with Section IV of this Policy, subject to the Maximum Benefit Amount shown on the *Policy Schedule of Benefits* **\$15,000** is available. The Insured Person must be receiving care by a Physician properly licensed to provide such care and the care must be appropriate for the condition causing the psychiatric or mental stress.

CLAIM PROCESS

Once an Insured Person has a standing appointment with a licensed provider please contact Benefits Director Zorrina Harmon via email: zorrina@scfirefighters.org

or via U.S. Mail - PO Box 211725, Columbia SC 29221. For more Information: www.scleap.org

If you have questions or concerns, please call Ms. Harmon at 803-807-1099.

See Interview With Robert Stewart, Former Chief of SLED To Learn More &
See Interview With 4 South Carolina Law Enforcement Officers Regarding This New Benefit

http://scleap.org/videos_benefits.html

Policies are underwritten by AXIS Insurance Company. See the actual policy language or your Provident Agency representative for specific provisions and details of availability. Coverage is subject to exclusions and limitations, and may not be available in all US states and jurisdictions. Product availability and plan design features, including eligibility requirements, descriptions of benefits, exclusions or limitations may vary depending on local country or US state laws. These policies are administered by Provident Agency, Inc. and in California, Provident of Pennsylvania Insurance Agency of Pittsburgh, PA.