PUBLIC SAFETY OFFICERS’ BENEFITS PROGRAM:
When A Firefighter Falls in the Line of Duty, PSOB Rises To Help the Survivors

Featured Speaker
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The Bottom Line

We remember our legislative history: PSOB assists in the recruitment and retention of qualified officers; establishes the value communities place on the contributions of those willing to serve their communities in potentially dangerous circumstances; and offers peace of mind to men and women seeking careers in public safety.

We do everything possible to find a claim eligible according to the PSOB Act and regulations.

We review every claim as quickly and respectfully as possible to provide survivors with an outcome.
The PSOB Act

Authorizes federal benefits for survivors of public safety officers whose deaths were the direct and proximate result of an injury sustained in line of duty.
Who’s Covered

Individuals serving a public agency in an official capacity with or without compensation as a law enforcement officer (corrections, probation, parole, judicial officer); firefighter; public rescue squad/ambulance crew member; disaster relief worker; police or fire chaplain.
Public Agency

The United States, any State of the U.S., the District of Columbia, Commonwealth of Puerto Rico, Virgin Islands of the U.S., Guam, American Samoa, the Trust Territory of the Pacific Islands, the Commonwealth of the Northern Mariana Islands, and any territory or possession of the U.S., or any unit of local government, department, agency, or instrumentality of any of the foregoing...
Firefighter

Firefighter means an individual who—

1. Is trained in—
   
   i. Suppression of fire; or
   
   ii. Hazardous-materials emergency response; and

2. Has the legal authority and responsibility to engage in the suppression of fire, as—

   i. An employee of the public agency he serves, which legally recognizes him to have such (or, at a minimum, does not deny (or has not denied) him to have such); or

   ii. An individual otherwise included within the definition provided in the Act, at 42 U.S.C. 3796b(4).
Injury

...a traumatic physical wound (or physical condition of the body) caused by external force (bullets, explosives, sharp instruments, blunt objects, physical blows); chemicals; electricity; climatic conditions; infectious disease; radiation; virii; or bacteria; but does not include any occupational disease or any condition of the body caused or occasioned by stress or strain.
Line of Duty

An injury is sustained in the line of duty if…sustained in the course of performance of line of duty activity or action; or authorized commuting; or convincing evidence demonstrates that such injury resulted from the injured party’s status as a public safety officer.
Hometown Heroes Act

• December 15, 2003

• Presumption of a personal injury sustained in the line of duty

• Died as a result of a heart attack or stroke

• While engaging; while still on duty; not later than 24 hours after so engaging

• Situation / training involving nonroutine stressful or strenuous physical activity

• Not overcome by competent medical evidence to the contrary

• Nonroutine stressful or strenuous physical activities exclude actions of a clerical, administrative, or nonmanual nature
Death Program Benefits

1976: Benefit set at $50,000

1988: Increases to $100,000

2001: USA Patriot Act increases to $250,000

2012: Current benefit at $323,035.75

*Benefit is based on the officer’s date of death.*
Eligible Beneficiaries

September 11, 2001

Surviving Spouse, No Eligible Children
100% to spouse

Surviving Spouse and Eligible Children
50% to spouse
50% divided equally among children

No Surviving Spouse but Eligible Children
100% divided equally among children

No Surviving Spouse or Eligible Children
Designated beneficiary; life insurance policy on file

No Spouse, Children, Designee, Insurance Beneficiary
50% to each surviving parent
Contact Us
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