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138249

POLICY STATEMENT

DEATH OR INCAPACITATION OF ACTIVE DUTY MEMBER

It is the policy of the Toledo Police Division to provide liaison assistance to the immediate family of any Division member who dies. Assistance to the family will be provided regardless of whether the death is caused by a felonious act, is due to accidental circumstances, or is the result of serious illness, on-duty or off.

Consistent with this policy, liaison assistance includes a clear, concise and comprehensive guide to survivor benefits, aid to the family in making funeral arrangements, as well as, providing intangible emotional support during the traumatic period.

The Toledo Police Division recognizes that the wishes of the immediate family of the deceased officer are of the utmost importance and offers this assistance to protect those wishes. One of the primary responsibilities of the Family Liaison Officer is to insure that the final determination of any funeral proceedings are to be made by the family of the deceased officer.

Similar liaison assistance is available to members of the Division who suffer a severe or debilitating injury in the line of duty. This assistance is also available regardless of whether the injury was as a result of a felonious act or accidental. Liaison assistance for these types of incidents will be tailored to meet the specific need of the family.

NCJRS

AUG 31 1992

ACQUISITION

PROCEDURAL GUIDELINES

I. NOTIFICATIONS

In the event of an officer being killed or severely injured, it shall be the responsibility of the deceased/injured officer's Section Commander to insure the proper notification of the next of kin. In the event that the officer's Section Commander is off-duty, the Field Operations Section Commander shall be responsible for the notifications. The Section Commander may delegate the actual notification to an officer(s) who is acquainted with the family, but in any instance, the following guidelines apply:

- A. The name of the officer **shall not** be released to the news media until after notification of family members is made. Family members include wife and children, the parents, siblings and/or if the officer is not married, any significant others. Notification of the officer's parents may require an additional team of officers if they live in the immediate area.
- B. If immediate survivors live out of town, a request for personal death notification from the local law enforcement agency should be made immediately. An effort should be made to arrange a simultaneous telephone contact with a member of our Division. It is important that someone is available to answer questions about the death and to set up liaison for making future arrangements.
- C. Notification shall **ALWAYS** be made in person and always by two officers, or if possible, with the police chaplain, stress officer, or member of the Officer Support Team. Notifications should never be made alone.

If there is knowledge of a medical problem with an immediate survivor, medical personnel should be available during the notification. (Caution! medical personnel should not arrive prior to notification.)

- D. **Under no circumstances** should notification be delayed. If there is any possibility of getting the family to the hospital prior to the demise of the officer then proceed immediately with the notification. Don't wait for the proper delegation to assemble.

In the event that a member of an officer's immediate family contacts a member of the Division in regard to a police incident where they heard, via the media, that a police officer has been killed or wounded, and they are calling to find out if it is their loved one, it is important not to lie or give false information to that person. The phone call should be relayed to an appropriate command officer, e.g. the Desk Lieutenant. That command officer may inform the calling party that there has been an incident however, the details are not known at the moment and that notifications are being made. That command officer shall then try to contact the two notifying officers that he has received a phone call from the family and relay any important information.

Likewise, if that command officer knows for certain that the officer in question is not the officer involved, he should assure the concerned family member that their loved one is not the one involved.

- E. **NEVER** make a death notification by telephone or on the doorstep! Gather everyone in the household and ask them to sit down. Inform them slowly and clearly with all of the information that you know about the incident. Make sure that you use the officer's name during the notification and relay as much information as you can.

If the officer has already been pronounced dead, then make certain that you relay that information. Do Not give false hope. Use words like "died" and "dead" not phrases such as "passed away" or "gone away".

If the officer or officers who make the death notification are themselves seriously affected by the death, he should understand that showing emotions is perfectly acceptable.

Note: Reactions of the family may include hysteria, anger, fainting, physical violence, shock, etc.

- F. If the family wants to go to the hospital, they should be transported via police car. It is highly recommended that the family not drive themselves to the hospital. Should there be serious resistance with the family insisting on driving, if at all possible, have an officer accompany them in their vehicle or suggest that he drive their vehicle.

If young children are at home, the notifying officer should be prepared to handle immediate baby-sitting needs.

Once the family is en route to the hospital, the officers shall notify the Communications Section that the family is on the way and estimate the time of their arrival.

Note: The notification section of this policy does not affect existing Division orders concerning notifications to the Chief, Internal Affairs, concerned command officers or the Shooting Support Team.

II. ASSISTING THE FAMILY AT THE HOSPITAL

- A. The FOB Section Commander, or his designee (**Hospital Liaison Officer**), will respond to the hospital and meet with the appropriate hospital personnel to arrange suitable waiting facilities for the family. A separate waiting facility, if available, may be designated for fellow police officers and city officials who respond to the hospital.
- B. The Hospital Liaison Officer shall meet and immediately escort the family to the waiting area. He shall then update them on the officer's condition and answer questions until the attending doctor is available.
- C. The Hospital Liaison Officer shall also insure that the hospital's medical personnel are aware of the importance of relaying pertinent information about the officer's condition to the family. These same medical personnel should explain the hospital's policy on visitation and/or viewing the officer after his demise, as well as, explain the need for an autopsy.

If it is possible for the family to visit the officer prior to death, they should be afforded that opportunity. DO NOT BE OVERLY PROTECTIVE OF THE FAMILY.

- D. The Hospital Liaison Officer shall remain with the family the entire time that they are at the hospital and is responsible for providing for their needs during that time.
- E. The two persons who made the initial notification should also be present with the family at the hospital. Unless a request for other officers has been made, the family should remain separated from others who may gather at the hospital.
- F. Idle promises should never be made. (e.g. "We'll retire his badge.")
- G. Arrangements should be made for transporting the family back to their residence.

III. SUPPORT FOR THE FAMILY DURING THE WAKE & FUNERAL.

A. Section Commander's Responsibilities:

The deceased officer's Section Commander shall make a recommendation to the Chief of Police for a nominee to be appointed as a **FAMILY LIAISON OFFICER** to assist the family during the wake and funeral. The Section Commander shall seek the approval of the immediate family prior to making his recommendation(s).

The appointment of the Family Liaison Officer is a critical assignment, with the Chief of Police making the final determination. The Family Liaison Officer should be an officer who is acquainted with the deceased officer and who is aware of family relationships, and selected with the approval of the family. He must not be so emotionally affected by the loss that he becomes ineffective in his liaison role. The Family Liaison Officer must know that this is NOT a decision making position. This is a role of "**FACILITATOR**" between the Division and the family. An additional Liaison Officer may be needed for the parents of the deceased officer.

B. Family Liaison Officer's Responsibilities:

- * Insure that the needs of the family come before the wishes of the Division, or other persons and organizations who seek to advance their own agenda.
- * Meet with the family and discuss what he (the Family Liaison Officer), can and can not do.
- * Discuss the funeral arrangement with the family. Most police officers have not pre-arranged their wishes for handling their own funeral. It will be up to the family, for the most part, to make all the decisions in this regard. At this time, the Liaison Officer should make the family aware of what the Division can offer in the way of funeral assistance if the family decides to have a "Law Enforcement Funeral."
- * Be aware of all information available concerning the death and the continuing investigation to answer family questions.

- * Provide as much assistance as possible; oversee arrangements for travel and lodging of out-of-town family members; screen news media phone calls; arrange for outside security to keep unwanted parties away from the family; arranging baby-sitting; insuring security of the home while members are attending visitation and the funeral; etc.
- * Introduce the Employee Assistance Program Officer to the family.
- * Be constantly available to the family during this time. (The Family Liaison Officer will not be assigned to normal duties during this period, but shall report to the Chief's Office.)
- * Make contact with the Division's Liaison Officer concerning the police fraternal and labor organizations involvement and what possible financial or support assistance that they may be willing to provide, e.g. volunteers, aid for out-of-town travelers, feeding the funeral attendees, meeting areas, etc.
- * Insure that the surviving parents are afforded recognition and have proper placement arranged for them at the funeral home and procession.
- * See that the family is briefed on the funeral procedure; (i.e., the 21 gun salute, presenting of the flag, playing of taps, etc.) See section VIII, Funeral Procedures.
- * Accommodate all possible family requests for assistance by communicating those desires to the Office of the Chief of Police. Remember - the Family Liaison Officer may NOT authorize any expenditure without the express approval of the Chief of Police, or his designee.
- * Remain in constant contact with the appointed Division Liaison Officer. The Division Liaison Officer will normally be a member of the Chief's Staff and will act as facilitator on the Division's behalf.
- * Request such items as needed, e.g. a telephone pager, charger, telephone answering machine to screen calls, a portable radio, spare battery, Division vehicle, etc.
- * Perform liaison function between the funeral director and the family, be present during any meetings and relay that information to the Chief's Office.
- * Assist the Division's Liaison Officer in preparing a complete funeral itinerary and press release.

- * Determine the location of all of the deceased officer's personal property, being particularly attentive to wedding rings and religious medals, and arrange for their return to the family. Arrange to open the officers' locker with the Commander of the Property Management Section.
- * If the family desires the officer to be buried in uniform, then make the necessary arrangements to have a uniform delivered to the funeral home.
- * Introduce a representative from the Concerns Of Police Survivors (COPS) to the family.
- * Make arrangements for the return of Division owned property.

IV. DIVISION LIAISON OFFICERS' RESPONSIBILITIES

The Division Liaison Officer will be assigned by the Chief of Police to represent the Division and provide a single point of contact during the period immediately following the death of an officer.

The Division Liaison Officer will work closely with the Family Liaison Officer to ensure that the wishes of the family are met. The Division Liaison Officer shall:

- * Coordinate planning with the Honor Guard, the Funeral Director and Public Information Officer. Assist the PIO with the preparation of news releases about the funeral.
- * Contact the Labor and Fraternal Associations to determine what types of assistance with the funeral and service arrangements are available from them. This may include financial aid in the form of food for out-of-town guests, providing meeting areas, and garnering volunteer help for various needs.
- * Prepare the funeral itinerary and guide for the funeral. The number of copies will be determined per incident.
- * Coordinate parking and procession plans with the Deputy Chief of Field Operations.
- * Brief the Chief and Command Staff on all funeral arrangements.
- * Compile information concerning the funeral arrangements and other information needed to complete a telex notification to other agencies as follows:
 - Name of Deceased
 - Date and Time of death
 - How killed - Felonious or Accidental
 - Funeral Service Arrangements. This includes info on whether the funeral is private, or formal; name of funeral home, date and time of services, etc.
 - Expressions of Sympathy, i.e. donations to:
 - Uniform to be worn by attendees: Long Sleeves & Ties, etc.
 - Directions to staging area or site of services.
 - R.S.V.P.
- * Insure that the Commander of the Honorary Pallbearers is versed on his role and responsibilities.

- * Insure a supply of 3" black arm bands are available.
- * Maintain a roster of attending Departments and provide liaison with them.
- * Assist the family later with thanking attending Departments.
- * Arrange for a police vehicle to be cleaned and have the light bar draped, and the front doors banded with black cloth to lead the funeral procession on "The Final Tour of Duty". (A marked unit with lights on would proceed the procession but only for the purpose of handling traffic.)
- * Determine from the Family Liaison Officer who the family has selected as Active Pallbearers and arrange for their release from duty, if necessary.
- * Insure that the flags are set up at the funeral home for the Honor Guard and that they are returned.
- * Arrange for any assistance that may be needed from another jurisdiction for the funeral procession.
- * Provide for follow-up to the family after the funeral at least until the benefits are secure.

Note: Considerations for assisting with the funeral arrangements should include:

An adequate staging area, preferably a school or Mall parking lot, and near the expressway system;

Having adequate restroom facilities available or portable toilets;

Outside speakers for the services;

An accurate map noting all of the locations involved, and a guide of the funeral services.

V. PUBLIC INFORMATION OFFICER

The Public Information Officer (PIO) shall be responsible for handling all exchanges between the media and the Division throughout the entire ordeal. The PIO shall coordinate the release of information through the ISB Commander for all information concerning the criminal investigation.

VI. FIELD OPERATIONS BUREAU COMMANDER

Field Operations shall coordinate the funeral arrangements through the Division's Liaison Officer and shall be responsible for:

- * All patrol car escorts, including providing an officer to drive the vehicle of the "Final Tour of Duty".
- * Funeral procession route traffic posts.
- * Parking Coordinator at the various sites.
- * Usher duty at the Church and grave site.
- * Obtaining traffic cones or barricades to help with parking.
- * Coordinate the use of a special talk group (radio channel) for the funeral activities with the Communications Section.
- * Maintain the emergency notification file at the Shift Section level.

VII. PERSONNEL/FISCAL AFFAIRS RESPONSIBILITIES

The Personnel/Fiscal Affairs Section shall be responsible for assisting the family of officers, who are injured or killed, with all of the financial aspects of the incident. The Section shall provide assistance such as: preparing insurance claims; filing the pension application, and obtaining termination/severance pay.

VIII. GENERAL FUNERAL PROCEDURES

The following pages of general procedures have been prepared as a guideline for the family and Division members who will be involved in the preparation of funeral services for a deceased member of the Toledo Police Division. Adaptations to this guide are encouraged as elements of this guide may or may not apply. For example: services may be held at grave side only, only at the chapel, or out-of-town. Others may not desire the twenty-one gun salute, Mounted Patrol or Honor Guard, or Final Tour of Duty, etc.

On the day of the funeral, all police members attending the funeral services shall report at the pre-designated location for briefing and inspection. A short guide will be prepared and handed out that will include the applicable procedures of this section, along with a map and general information for out-of-town members.

As used in this section, uniformed members are considered "Honorary Pallbearers"; Persons in plainclothes are identified only as "guests"; and Active Pallbearers are the six or eight designated people, **selected by the family**, who participate in carrying the casket.

Formations for Services:

After the family and friends are assembled in the chapel - From the assembly point, the designated 'Officer In Charge' of the Honorary Pallbearers, (uniformed members) shall assemble them in formation of twos and march them into the place of service, while timing their arrival to permit immediate entry. Guests should generally precede the Honorary Pallbearers.

Upon entering the building, members of the Honorary Pallbearers Detail shall remove their covers and hold them under their **left arm**. Members shall move in an orderly manner to the area reserved for them. Members shall watch for signals from the ushers who will assist with seating and if necessary, shall direct members in filling in the aisle ways.

Members shall remain standing until all members have filed into their places. When the command '**Be Seated!**' is given, officers shall sit in unison. Members shall sit with their hats in their lap, with the badge facing forward, maintaining a military bearing throughout the services.

Upon the end of the services, members, upon the command '**Detail Rise**', shall rise in unison and place their hats under their left arm and prepare to pass (the casket) in review. The ushers shall designate the order and direction of review, clearing the aisle ways prior to the pews. Once outside, members shall cover and position themselves in two ranks, along the route that the casket will pass while being carried to the hearse. If space permits, members shall be dressed either to the right or left. While waiting in this formation, members shall be at parade rest.

When the casket comes into view, the command '**Detail, Attention**' shall be given. The next command shall be '**Present Arms**'. All members shall salute and hold the salute until

the casket is placed into the hearse. As a general rule, the salute will be rendered at all times that the casket is being carried. Plainclothes guests shall, upon the order to present arms, remove any cover and place their right hand over their left breast. (Women do not remove any cover.) Once the casket is placed in the hearse, the command '**Order Arms**' will be given and members shall return their arms to their sides, remaining at attention. As the doors to the hearse are closed, the command '**Detail, Ready Face**' is given, at which point everyone turns to face the hearse.

As the procession is being prepared to depart, the command '**Detail, Attention**' and then '**Detail, Dismissed**' will be given. Members shall then break ranks and proceed to their vehicles. It is at this time that the family members are escorted to their vehicles and the procession begins on the route to the cemetery. Drivers of all vehicles shall follow the directions of the funeral attendants and take their place in the procession. Marked vehicles will turn on their headlights and overhead lights. **No sirens shall be sounded.**

Note: (If the cemetery is located in close proximity to the church, the family may elect to march to the grave site. Special instructions for this procedure will be included in the funeral itinerary.)

Upon arrival at the grave site, honorary pallbearers will assemble in two ranks, dressed right, from the hearse to the grave, leaving a wide enough area for the casket and pallbearers to pass. Additional Honorary Pallbearers shall assemble in a dressed formation as directed by the 'Officer in Charge'. The Honor Guard, the firing party and the bugler must be positioned so that they are clearly visible to the family at the grave site. All other guests and honorary pallbearers will remain in dress formation behind the family and their party or in column from the hearse to the grave.

As the hearse doors open, the command '**Detail, Attention**' will be given. As the casket is drawn from the hearse, the command, '**Present Arms**' will be given. The salute is then rendered and maintained until the casket is placed over the grave. The commands '**Order Arms,**' will be given followed by '**Parade Rest**'. When the escort has been brought to parade rest, the chaplain conducts the grave side service.

At the conclusion of the services, the command '**Detail, Attention**' and then in unison with the firing party, all honorary and active pallbearers shall come to '**Present Arms,**'. At this time the firing party will fire three volleys. All members of the detail shall remain at the salute until the conclusion of TAPS. The command will then be given to '**Order Arms**'.

The active pallbearers then fold and present the flag to the Chief of Police who then presents it to the family. The final salute is rendered and the active pallbearers march in twos away from the grave. The detail should remain in position until the family begins to move away from the grave. The detail will then be given the command '**Detail, Dismissed**'.

IX. OTHER RESPONSIBILITIES

The Toledo Police Division must strive to be sensitive to the needs of the survivors who are other than the spouse. Adult-aged or younger children, parents, siblings, etc., are all experiencing grief. Grief is a process that everyone handles in their own way. It may be beneficial for all the family members to meet with the Employee Assistance Program (EAP) Officer, or a psychologist together, or with members of the support team. Co-workers, fiancées, or live-in friends may also need this assistance. Remember, there is no time limit on a recovery period. Many police survivors experience a complicated grief process.

When plaques/memorabilia are given to the surviving spouse, make the same available to the surviving parents. Remember that they have lost a child that can never be replaced.

Remember to invite members of the surviving family to police Division activities. Particularly during Police Memorial Services in May. They need that continued contact.

Remember children from a former marriage. Even though they may not have lived with the officer, they are nonetheless still that officer's child. They too need personal memorabilia of their parent.

Close co-workers of the deceased officer may be encouraged to visit the home of the family on a regular basis.

During any trial that concerns the officers death, be it criminal or traffic, it is important to keep the family informed.

A contact officer shall be appointed to assist the family throughout the trial period. It is important that they are notified of all court proceedings and understand them.

Prior to the trial, the Commander of the Investigative Services Bureau shall insure that the family is given a detailed account of the incident that led to the officers' death or debilitating injury. If any of those details can not be released prior to the trial, it should be thoroughly explained to the family. Failure to disclose information may be viewed as an attempt to hide something and could cause serious concerns for the family.

The Chief may assign an officer who is close to the family or reassign the Family Liaison Officer to accompany the family to court, if they are attending. This officer can assist with transportation, as well as, advise the family of those portions of the trial which may be upsetting to them.

Consideration must also be given to those officers who acted as liaison officers for the family and the Division. Allowances for approved Leaves or use of OT should be offered, as well as, the opportunity to discuss their experiences.

APPENDIX I

The following is a summary of death benefits available, as of April 1, 1991, to survivors of Toledo Police Division officers who are killed or die. The Secretary of Police is responsible for assisting the surviving family members with obtaining, preparing and submitting the forms and documents to the appropriate agencies for processing and payment. In addition, the Division will assist in obtaining certified copies of documents such as: the Death Certificate, Autopsy Report, Marriage Certificate, and the Birth Certificates of any surviving children, that will be needed to file claims.

The Division has only attempted to provide this Appendix as a guide. Each section needs careful examination to explore the full potential of benefits available.

I. DEATH BENEFIT PAID BY CITY OF TOLEDO

Section 2129.64 of the Agreement Between the City of Toledo and the Toledo Police Patrolman's Association (T.P.P.A.), and Section 2109.60 of the Agreement Between the City of Toledo and the Toledo Police Command Officer's Association (T.P.C.O.A.), both stipulate a \$ 20,000 death benefit for any active member of the Division who dies, whether in the line of duty or while off-duty.

II. TERMINATION/SEVERANCE PAY - PAID BY THE CITY OF TOLEDO

Section 2129.80 of the T.P.P.A. Agreement and Section 2109.77 of the T.P.C.O.A. Agreement, both provide for severance pay of any accumulated hours, vacation pay, overtime pay and holiday pay that has been earned by the deceased officer.

In addition, the survivor of any officer who **dies** is entitled to one-half of the the first 1600 hours, of the deceased officers sick time, and full pay for all sick time in excess of 1600 accumulated sick hours.

These Sections also state that: An officer who **dies as a direct result** of injuries sustained in the course of employment with the City, or who is totally and permanently disabled as a result of injuries received under unusual circumstances which may arise in the performance of his law enforcement duties, shall receive payment for his **full** accumulation of sick pay at the time of his death or retirement.

III. POLICE & FIREMAN'S DISABILITY & PENSION FUND

Under the Ohio Revised Code, Section 742.37, the Police and Fireman's Disability and Pension Fund, PFDPF, the surviving spouse of a police officer who dies prior to reaching his 25th year of service receives \$ 410 per month plus \$ 118 per month for each child. If the member has completed 25 years of service, and is at least 48 years old, his remaining spouse will receive 50% of the members reduced pension.

III. PFDPF continued

In addition to the cash payments, survivor benefits include health care coverage. While this coverage may be changed from time to time, it presently includes the following features:

\$ 100 deductible per person or \$ 200 per family

100% of hospital expenses with no limit on days of confinement (semi-private room) with pre-certification.

365 days of confinement paid in convalescent facility, semi-private room.

100% of intensive care expenses paid.

80% of other medical expenses paid, including doctor fees, office visits, drugs and medicine prescribed by physicians, diagnostic x-rays, artificial eyes and limbs, and detoxification programs.

And other benefits.

Under Section 742.63 of the O.R.C., the surviving spouse of a police officer who is **killed in the line of duty**, or who dies as a result of injuries sustained in the line of duty, shall receive a death benefit each month equal to the full monthly salary received by the deceased member prior to the member's death, minus the amount payable in Section 742.37 (\$ 410 per month), and shall also receive any increases in salary which would have been granted to the deceased. This money is payable until: the deceased member would have been eligible to retire, at which time the spouse will receive one half of the officer's monthly salary, plus any increases, for the remainder of their life, or until remarriage.

If there is no eligible spouse or dependant children, the employee's contributions to the to the PFDPF will be paid to the deceased's estate.

IV. WORKER'S COMPENSATION

Section 4123.50 of the Ohio Revised Code, Benefits in case of death; dependency reads "In case an injury to or an occupational disease contracted by an employee causes his death, benefits shall be in the amount and to the persons following:"

(B) If there are wholly dependent persons at the time of death, the weekly payment shall be sixty-six and two-thirds percent of the average weekly wage, but not to exceed a maximum aggregate amount of the state-wide average weekly wage. This Section also goes on to calculate Consumer Price Index increases and defines wholly and partially dependent persons.

IV. WORKERS' COMPENSATION continued

Section 4123.66 of the O.R.C. Additional compensation provides for 'reasonable funeral expenses' not to exceed \$ 3,200 to be paid from Worker's Compensation.

Note: In both the PFPDF statues and the Worker's Compensation laws, certain surviving parents who qualify are entitled to benefits. Both of these Sections should be read carefully.

V. Section 3333.26, O.R.C., Educational Benefit

This Section provides that: Any resident,... who is the child of a... police officer killed in the line of duty,... who is admitted to a state college or university,... shall not be required to pay any tuition, or any student fee, for up to four academic years of education, which shall be at the undergraduate level.

VI. PUBLIC SAFETY OFFICERS' DEATH BENEFIT

Federal Public Law 98-473, Title II, Chapter VI, Sections 1201, et. seq., provides, subject to certain conditions, for a \$ 114,235 payment to the specified survivors of a Public Safety Officer who has died as the direct and proximate result of a traumatic injury sustained in the line of duty.

Contact: M. Kathleen Greene
Department of Justice
Officer Justice Program
Washington, D.C.
(202) 307-0635

VII. U.S. DEPARTMENT OF LABOR, OFFICE OF WORKERS' COMPENSATION

Some compensation may be available under 5 U.S.C. 8101 as extended by 5 U.S.C. 8191 to the survivors of non-federal law enforcement officers who are killed in the performance of their duties under one of the following conditions:

- A. While engaged in the apprehension or attempted apprehension of any person:
 - 1. Who has committed a crime against the United States, or,
 - 2. Who at the time was sought by law enforcement authority of the U.S. for the commission of a crime against the U.S., or,
 - 3. Who at the time was sought as a material witness in a criminal proceeding instituted by the U.S.

VII. FEDERAL WORKERS COMPENSATION continued

- B. While engaged in protecting or guarding a person held for the commission of a crime against the U.S. , or as a material witness in connection with such crime.
- C. While engaged in the lawful prevention of, or lawful attempt to prevent the commission of a crime against the U.S.

The Office of the Worker's Compensation Commission makes the final determination and the amount of benefit, whether the benefit should be paid and to who it will be made.

VIII. SOCIAL SECURITY ADMINISTRATION

The surviving spouse and minor dependent children of officers who have previously paid into social security before becoming police officers, or who have been paying into social security through part-time employment, are eligible for social security benefits. The amount will be determined by the Social Security Administration.

IX. VETERANS BENEFITS

Any officer who has served in the Armed Forces of the United States is entitled to a grave and grave marker, at no cost to the family, in any state-owned veteran's cemetery.

X. TOLEDO POLICE FEDERAL CREDIT UNION

The Toledo Police Federal Credit Union provides loan protection insurance for each member, up to a maximum of \$ 15,000, for any loans that the deceased may have been the primary borrower for. This money is only payable to the Credit Union for loans made to the member.

In addition, the Credit Union provides the Life Insurance Fund for members who choose this savings plan. The account pays 4% interest on the money on deposit in the fund and matches dollar for dollar up to \$ 5,000 upon the death of the member, under certain limitations. Claims must be filed with the Credit Union.

XI. FRATERNAL ORDER OF POLICE

The Fraternal Order of Police provides a \$ 1,000 life insurance policy for each member of this association.

XII. TOLEDO POLICE INSURANCE FUND

The survivor's of those members who have elected to purchase Life Insurance through the Insurance Fund should contact the fund's administrator.

WP51\GSBENE

The Toledo Police Division
gratefully acknowledges the National
Chapter of the Concerns Of Police
Survivors, COPS, organization for their
contributions to this manual.