

SURVIVOR'S ASSISTANCE HANDBOOK

A procedural guide for filing for benefits in the event of disability or death occurring in the line of duty of a member of the fire service.



FOREWORD

We in the fire service are dedicated to the preservation and protection of the life and property of those we serve and devote considerable time and energy in the pursuit of this noble objective.

From time to time, our members suffer injuries and death performing this duty. All too often, it is at this time that we find that we have expended too little time and too little energy in protecting ourselves and those closest to from the inescapable ravages of such tragedy. Thus, the nobility of our charity towards strangers is clouded by neglect towards our own. To the elimination of this neglect, this presentation is dedicated.

The KSFFA Executive Board:

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Northwest Trustee	Doug Janssen	Russell Fire
Southwest Trustee	Adam Frederking	Hutchinson Fire

We suggest that the following should be notified immediately after the incident:

Kansas State Fire Marshal	(785) 296-3401
	Fax: (785) 296-0151
Kansas State Firefighters Association	(785) 266-7773
Public Safety Officers Benefit Program	(202) 307-0635
	Fax: (202) 514-5956
National Fire Academy	(301) 447-6771
Division of Workers Compensation	(785) 296-3441
Workers Compensation Insurance Carrier	_____
Local Government Agency	_____
Local Law Enforcement Agency	_____

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INTRODUCTION

This is an effort brought about by need. The writer and the KSFFA Executive Board have tried to fill a vacuum and provide the fire departments of this state with a guide which we hope never will be used. Experience has shown that such a guide is needed and this is our first effort. We have tried to make it as accurate as possible; however, we recognize that every circumstance cannot be covered. For unusual occurrences, further aid may be required and we stand ready to help.

I. PREPARATION

A. Special Duty Officers Committee

It is recommended that a Special Duty Officers Committee (or any other designation) be established in each department or company. It should consist of three or so members plus your Department Secretary and your Department Chaplain(s). They must be active, mature and educated to the duties involved. Great care must be exercised in appointing members to this committee to insure that when their time comes to serve, they are ready and capable.

Duties of Special Duty Officers Committee

1. Obtain and maintain a working knowledge of applicable state laws, especially any state law Firefighter benefits and the federal Public Safety Officers Benefit Law (PSOB). This is not a lawyer's level, but rules and regulations level sufficient to properly and punctually apply for benefits under these provisions.
2. Obtain and maintain a working knowledge of the insurance policies held by the company regarding coverage and exclusions; application for benefits; and proper procedures for the designation of beneficiaries and modes of settlement declarations, if they apply.

Coordinate activities with the officers of the Benevolent Association (Firefighters' Relief) and the Company or Department Secretary to insure the proper and punctual processing of changes in the beneficiaries as well as applications for benefits.

3. Devise and promulgate a procedure for Fire Department Services and a Fire Department funeral allowing for religious considerations of the deceased, the survivors, wishes, weather and other factors. Provide guidance to the survivors throughout the service. Coordinate the services with the funeral director to insure the smoothest possible operation. Provide for utilization of Department Chaplains who are uniquely prepared for these duties.
4. Develop and maintain an educational campaign, impressing upon the members their importance of a will, even in the simplest circumstances and the necessity of one when children, divorce, remarriage or other more complicated legal circumstances exist. The campaign should include an annual reminder, preferably by written communication, to keep current the designation of beneficiaries of each insurance policy held for the member.
5. Develop and, when required, implement a procedure for the notification of proper authorities, the news media and the fire service in the event of a death and/or disability in the line of duty.
6. Assist the chief officer in the preparation and promulgation of any and all statements to the news media and the public. Great care must be exercised in the selection of words and a spokesman.
7. Utilizing the Chaplain(s) assist in the location and notification of the next of kin. Immediately place a member at the disposal of the family to serve as a liaison with the department to keep them informed as to the procedures which will follow and to provide whatever assistance they will need. All this must be done while maintaining a respect for the privacy of the survivors.

8. Assist the survivors in the preparation and submission of any and all reports, claims and other forms. If necessary, secure the permission from the survivors for the performance of an autopsy and the release of the report for the purpose of filing when and where required.
9. Obtain and document the sources of all necessary official records and reports needed for filing claims.

B. GENERAL INFORMATION

1. Coverage of Activities in Advance

Many activities are covered by PSOB with the provision that they are "ordered" or "authorized" by the Chief of the department. The absence of such authorization may jeopardize the receipt of benefits usually provided. For example, a member discovers a fire and takes immediate action and is injured. As the member was not yet "summoned", coverage may be in doubt. To correct this, a standing Chief's order to all members of the department, ordering them to take appropriate actions consistent with the exposure to loss until such time as notification is actually accomplished. These orders may extend outside the members, jurisdiction to areas where, by mutual aid procedures, they may conceivably expect to respond. (A statement in Mutual Aid Agreements to the same effect will greatly reduce the possibility of denial of benefits.) Orders should also be issued directing members to attend meetings and participate in the activities of the associations to which they belong. (Travel to and from such meetings should begin and end at the members, firehouse to provide coverage for such travel.)

2. Records and Reports

Evaluate the existing reporting procedures and the attention to details required as even a brush fire, rescue call or false alarm might be the basis of a claim for death and/or disability benefits. Provide for a roster to be used at the scene of a major operation and periodically check it to prevent the loss of a member.

II. DEATH AND/OR SERIOUS INJURY

In spite of the severe emotional upset inevitably accompanying this event, a member of the Special Duty officers Committee must take immediate steps to collect facts, insure the preservation of necessary records, notify the family and appropriate authorities and to, in general, protect the interests of the member and the member's survivors.

A. PROCEDURES AT TIME OF INCIDENT

The incident may take one of the following forms:

1. Death at scene.
2. Dead on arrival at hospital.
3. Alive on arrival, but later expires.
4. Injuries or distress not detected at scene and member dies later, possibly at home or fire station.

5. Member sustains permanent debilitating injuries that do not permit his return to work.

In all cases, steps must be taken to insure that the cause of death and/or injury is accurately reported. An autopsy should be requested where the cause of death is not clearly a traumatic injury. **In all cases, a toxicological examination with a test for specific levels of Carbon Monoxide (CO) in the blood expressed in an exact percent should always be requested.** The toxicology test is crucial in the event of a collapse of a member at or following an incident without a physical injury present. (This test may not be performed if the member has been hospitalized for more than a few days under heavy sedation, as it will be inconclusive.)

If a member is admitted to the hospital with injuries sustained in the line of duty or following and reasonably connected with such duty, a request should be made upon admission for a blood test with a specific test for Carbon Monoxide expressed in an exact percent level. Emphasize the importance of the percent level as opposed to generalities such as CO present or "trace of CO", etc. This again is crucial if there is any possibility of a coronary involvement, even if it is not obvious at the time of admission. For example, a member is admitted with a broken leg at a fire but subsequently suffers a heart attack which was brought about by low level smoke inhalation which did not produce an obvious symptom at the scene. The broken leg certainly was not the cause of death but if a CO level of 15% or more (10% for non-smokers) is detected on admission, that will be considered as a "physical injury" which resulted in death under the Public Safety Officers Benefit Law.

DO NOT make any statements which would indicate that "stress" "strain" or "exertion" was a contributing factor in the incident as this will surely lead to the denial of benefits.

B. AGENCIES TO NOTIFY

1. Police Department having jurisdiction over serious crimes, immediately.
2. Arson squad, immediately.

Note: If a member is removed from the area of the injury, be sure to indicate the area and secure the scene for police and/or arson investigation.
3. Workers Compensation Board local office by phone. They will take information, assign a case number and advise which forms to file.
4. Public Safety Officers Benefit Program, Washington, D.C. by phone during the business day. Ask for a claims examiner at (202) 307 - 0635. They will take the information, explain the case documentation process, assign a case number and send you the forms to be completed.
5. Kansas State Firefighters' Association by phone. Obtain the number of the President and/or your area Trustee. They will take the information, explain the case documentation process. They will also notify the KSFFA insurance carrier promptly to start processing the claim.

Note: Only those Fire Departments that are members under the Kansas Firefighter's Relief Act are eligible for benefits administered by the Kansas State Firefighters' Association.

6. Kansas Insurance Department by phone during business hours. They will obtain information, verify membership in FRA and can be helpful in notifying KSFFA officers.
7. Kansas State Fire Marshal Office by phone during business hours, they will obtain information and offer assistance in contacting KSFFA officers or provide any additional information you may require.
8. If you have any supplementary insurance, notify these companies.
9. Other agencies that may be beneficial to contact are:

Social Security
 Veterans' Administration
 Masonic Lodge/Shriners
 Elks Lodge
 Eagles Lodge
 Moose Lodge
 Veterans of Foreign Wars
 Knights of Columbus
 Lions, Club
 Kiwanis
 Sertoma
 Rotary Club
 Optimists Club
 Other church or religious organizations
 Fraternities/Sororities
 Charitable organizations

10. Personal accounts:

Deeds to home(s)
 Investments
 Bank accounts
 Safe deposit box
 Credit card
 Credit Union

C. STATEMENTS

Restraint is the key word. This is not intended to suppress information, because rumors spawn at an extraordinary rate in the vacuum created by a policy of no information. It is intended to suppress incorrect and unnecessary opinions. Facts, as they are known, should be given to persons and/or agencies as needed to perform their functions. Opinions and speculation based on indirect evidence should be identified as such rather than stated as facts. If facts are not known, this should be clearly stated. If circumstantial evidence is present, give the circumstantial evidence, not your conclusion as to what the circumstantial evidence means.

III. FILING FOR DEATH BENEFIT: FEDERAL

Federal Public Safety Officers Death Benefit.

After the PSOB has been contacted initially (see "Agencies to Notify") they will send forms and very complete instructions for completing them. The instructions are simple and direct, but they must be followed or the benefit may be delayed. Notes follow each page of the form to assist in completing them. Please read all instructions and notes, in particular, the following instructions on the submission of supportive documents.

- A. Official documents submitted in support of the Claim for Death Benefits and/or the Report of Public Safety Officers, Death must be certified by the document's official custodian. This means that the official custodian must affirm that the document in question is a true and exact copy of the original official record. Additionally, if the certifying official's signature is not accompanied by the raised seal of the agency, a notary public's seal and signature are also required as witness to the certifying official's signature. A notary public signature and seal, alone, are not sufficient to certify a document.
- B. Statements by individuals submitted in support of a claim must be in the form of an affidavit which is signed by the person making the statement and witnessed by a notary public.
- C. Xerox copies of documents or affidavits are acceptable providing they contain an original seal and signature of both the certifying official and notary public. Xerox copies of a certified document (e.g., seals and signature are copied) are not acceptable.
- D. The department should assist the family in the preparation of its claim to ensure that all materials are included and properly certified. We suggest that both the family's and the department's claim materials be submitted as one package to the following address:

Public Safety Officer's Benefits Program
Bureau of Justice Assistance
810 7th Street N.W.
Washington, D.C. 20531

It needs to be emphasized that every document required must be provided to support a claim and that each of these documents must be an original or certified copy (e.g., raised seal and certifying officer's original signature). If a required document is not certified the officer's benefits will be significantly delayed. Instructions are attached which explain how documents are to be certified.

- 1. Form 3650-5 -- "Claim for Death Benefit"

This is completed on behalf of the spouse and/or children, or dependent parents to establish qualification to receive benefits.

- 2. Form 3650-6 -- "Report of Public Safety Officers Death"

This form reports the death and must be accompanied by statements and documents which tie together in such a way as to lead to the logical conclusion that the decedent was, in fact, a firefighter in a formerly organized fire department; that the firefighter was, in fact, involved in an activity "obligated as authorized by law, rule, regulation or condition of employment," and that while so engaged, an incident occurred which resulted in injuries to the decedent; and that, in fact, the death as a result of those injuries; and that certain persons must be considered as possible claimants for the death benefit.

The form is to be rated and signed and must be accompanied by the following documents:

- a. A brief statement by the Chief of the department giving essential data and attaching a copy of the alarm report of similar document which establishes an official activity. The statement should be signed by the Chief and his signature notarized. A statement certifying the accompanying report should also be signed by the custodian of such report (department secretary, etc.) and the signature notarized.
- b. A copy of the complete autopsy report, signed by the pathologist who performed the autopsy or the record custodian in the medical examiner's office. It must either bear the medical examiner's raised seal or be notarized. If an autopsy was not performed, submit a statement to that effect, signed by the medical examiner or the head of the decedent's employing agency. It should also be notarized.
- c. A copy of the toxicology report (blood/urine analysis), signed by the toxicologist or custodian of records in the medical examiner's office. It must either bear the medical examiner's raised seal or be notarized. If a toxicology analysis was not performed, submit a statement to that effect, signed by the medical examiner or the head of the decedent's employing agency. It must also be notarized.
- d. A copy of the death certificate, bearing the raised seal of the medical examiner or the Department of Health.
- e. If the decedent received medical treatment beyond first aid prior to death, provide a copy of the hospital records or the attending physician's report. These documents must bear the original signature of the hospitals records custodian or the attending physician. They must also be notarized.
- f. A copy of the police investigation report, if one was conducted, signed by the investigating officer and notarized.
- g. A statement signed by the head of the local government and notarized indicating the Fire Department is "legally organized and is authorized by that local government to act on its behalf by providing Fire Services, as its primary function, to the community of _____". In addition to this affidavit a Volunteer Fire Department must also provide a certified copy of its charter or minutes of the local governments meeting establishing the Fire Department as that government agency's Fire Department.

IV. FILING FOR DEATH BENEFIT: STATE

Kansas Firefighters Relief Act Benefit

After the KSFFA has been contacted initially (see "Agencies to Notify") they will be in contact to offer further instruction on the procedures to follow. After sufficient amount of time to obtain all the necessary documents, a meeting will take place between representatives of the KSFFA and the decedents survivors. It is to be noted that all the documents recruited for the PSOB program must also be provided to the KSFFA in order to properly file a claim on the survivor's behalf.

V. FILING FOR DISABILITY BENEFITS: FEDERAL

The Public Safety Officers' Benefits Program (PSOB) will examine and validate the following prerequisites disability certifications prior to review of a claim for determination of benefits eligibility under the statute, regulations and policies of the PSOB disability program. PSOB's validation of the following disability certifications, therefore, is prerequisite to initiation of eligibility determination procedures and award or denial of the prescribed PSOB disability benefit:

The employing agency's official, certified* awarded to claimant public safety officer of its maximum disability funding and compensation, including the officer's permanent and complete separation from the employing public safety agency.

If the employing agency does not itself make such disability awards, then an official, certified* award to the claimant public safety officer by the cognizant judicial, political or administrative agency or body of its maximum disability finding and compensation, including the officer's permanent and complete separation from the employing public safety agency.

*CERTIFICATION: The above-described maximum disability award(s) must be certified by the document's official custodian. The official custodian must affirm that the document in question is true and exact copy of the original, official record. Additionally, if the certifying official's signature is not accompanied by the agency's raised seal, a notary public's seal and signature are also required as witness to the certifying official's signature.

VI. CHECK LIST FOR FILING FOR BENEFITS UNDER THE PUBLIC SAFETY OFFICERS DEATH BENEFIT LAW AND THE KANSAS FIREFIGHTERS' RELIEF ACT.

Report of Public Safety Officers Death

- File even if no claimants for benefit are apparent one or more may appear later.
- OJP 3650-6 "Report of Public Safety Officers Death".
- Fire Department Statement.
- Autopsy Report - or, if none was performed, statement to that effect.
- Toxicology Report - or, if none was performed, statement to that effect.
- Death certificate.
- Medical and/or Hospital Report.
- Not hospitalized
- No care by physician
- Police Investigation Report.
- Volunteer Fire Department Charter.

[] Public Official's Statement.

VII. SOURCE OF DOCUMENTS

Necessary documents may be obtained by writing to the issuing body of your town, city or county on department letterhead. Emphasize the necessity for the "raised seal" or the statement of custody and a signature of the custodian, notarized. Secure new forms in all cases - do not use original issues which family may have, as none will be returned.

VIII. SAMPLE STATEMENTS

Sample of Statement of Chief

(Department Letterhead)

To Whom It May Concern

Firefighter _____ Badge _____
assigned to _____ (Company name) _____ of
the _____ Fire Department died at _____
(time) _____ on _____ (date) _____ as result of
injuries sustained _____ in line of duty at
_____ (time) _____ on (date) at _____
(location) _____ Firefighters _____ was
operating at (or responding to; or returning from; or attending; etc.) _____
(nature of incident or event and location) _____ as required by the orders of
this department.

Chief of Department

(This document must be signed and the signature notarized or signed and a raised seal applied.)

Sample of Certification of Fire Department Report

(Department of Letterhead)

(date)

To Whom It May Concern:

This is to certify that the attached document is a true and exact copy of the original official
_____ (title of document) _____ of this fire department, which is in my custody.

Department Secretary

(This document must be signed and the signature notarized or signed and a raised seal applied.)

Sample of Statement by Local Governing Official

(Jurisdictional Letterhead)

(date)

To Whom It May Concern:

Please be advised that the _____ (department or company name) is a legally organized Volunteer Fire Department and is authorized by the _____ (government agency) to act on its behalf by providing Fire Services as its primary function, to the community of _____ (name of district village, city, etc.) _____ County of, State of _____ .

(Signed Government Executive)

(This document must be signed by an elected official of the governing body and a raised seal impressed upon the document. In the absence of a raised seal the signature on the document must be notarized.)

Sample of Beneficiary Form

Beneficiary Designation

I, _____ (name) _____ , as a member of the _____ (name of fire department or company or FRA) _____, do hereby name as beneficiary and designate that the benefits due on my policy(ies) carried by the _____ (FRA) _____ - shall be payable as follows:

	<u>Name(s)</u>	<u>Relationship</u>	<u>Share</u>
Primary Beneficiary			
Secondary Beneficiary			

Date at _____ (location and time) _____ I this _____ (date)

date of ____ (month) _____ 19 _____ .

Witness _____
Witness _____

Signed _____
(Members signature)

IX. PUBLIC SAFETY OFFICERS' BENEFITS ACT

Benefits

The PSOB Act provides a \$100,000* benefit to the eligible survivors of a public safety officer whose death is the direct and proximate result of a traumatic injury sustained in the line of duty. The Act also provides the same benefit to a public safety officer who has been permanently and totally disabled as the direct result of a catastrophic personal injury sustained in the line of duty. The injury must permanently prevent the officer from performing any gainful work.

Effective Dates

Death Benefits:

State and local law enforcement officers and fire fighters are covered for injuries sustained on or after September 29, 1976.

Federal law enforcement officers and fire fighters are covered for injuries sustained on or after October 12, 1984.

Members of public federal, state and local rescue squads and ambulance crews are covered for injuries sustained on or after October 15, 1986.

Disability Benefits:

Federal, state and local law enforcement officers, fire fighters and members of public rescue squads and ambulance crews are covered for injuries sustained on or after November 29, 1990.

Eligible Public Safety Officers

A public safety officer is a person serving a public agency in an official capacity, with or without compensation, as a law enforcement officer, fire fighter or member of a public rescue squad or ambulance crew. Law enforcement officers include but are not limited to police, corrections, probation, parole and judicial officers. Volunteer Fire fighters and members of volunteer rescue squads and ambulance crews are covered if they are officially recognized or designated members of legally organized volunteer fire, rescue or ambulance departments.

A public safety officer's death or total and permanent disability must result from injuries sustained in the line of duty. "Line of duty" means any action that the public safety officer is authorized or obligated to perform by law, rule, regulation or condition of employment or service. If law enforcement, fire suppression, rescue or ambulance service is not a person's primary function, then, to be covered by the Act, that person must be engaged in his or her authorized law enforcement, fire suppression, rescue or ambulance duties when the fatal or disabling injury is sustained.

Public Agency

"Public agency" means the United States, any state of the United States, the District of Columbia, the Commonwealth of Puerto Rico, and any territory or possession of the United States, or any unit of local government, combination of such states or units, or any department, agency, or instrumentality of any of the foregoing.

Eligible Survivors

Once the U.S. Department of Justice approves a claim for death benefits, the benefit will be paid in a lump sum as follows:

1. If there is no surviving child of the deceased officer, to the surviving spouse;
2. If there is a surviving child or children and a surviving spouse, one-half to the child or children in equal shares and one-half to the surviving spouse;
3. If there is no surviving spouse, to the child or children of the officer in equal shares;
4. If none of the above, to the parent or parents of the officer in equal shares.

A public safety officer must be survived by an eligible survivor for a benefit to be paid.

Public safety officers cannot name their own beneficiaries under the Act.

Under the Act, "child" means any natural, illegitimate, adopted, or posthumous child or stepchild of a deceased public safety officer who, at the time of the public safety officer's death is

18 years of age or younger.

19 through 22 years of age, who has not completed four years of education beyond high school, and who is pursuing a full time course of study or training.

19 years of age or over and incapable of self support because of a physical or mental disability.

Limitations and Exclusions

No benefit can be paid -

1. If the death or permanent and total disability was caused by the intentional misconduct of the public safety officer or by such officer's intention to bring about his or her own death or permanent and total disability.
2. If the public safety officer was voluntarily intoxicated at the time of death or permanent and total disability.
3. If the public safety officer was performing his or her duties in a grossly negligent manner at the time of death or permanent and total disability.
4. To a claimant whose actions were a substantial contributing factor to the death of the public safety officer.
5. To military law enforcement officers, fire fighters, rescue squads, ambulance crews, or to any of their survivors.

Deaths or permanent and total disabilities resulting from stress and strain, occupational illness, or chronic, progressive or congenital disease such as heart or pulmonary disease, are not covered by the Act, unless there is a traumatic injury which is substantial factor in the death or permanent and total disability. Medical proof of the traumatic injury, such as a blood test for carbon monoxide, may be essential for coverage in such cases.

Reduction of Benefits

State and local benefits should not be reduced by benefits received under PSOB statute. The PSOB benefit is not reduced by any benefit that may be received at the state or local level. The benefit is reduced by certain payments made under the District of Columbia Code and may reduce benefits under Section 8191 of the Federal Employees' Compensation Act.

Interim Payment

When the U.S. Department of Justice determines upon a showing of need and prior to taking final action that a death benefit will probably be paid, an interim benefit payment not exceeding \$3,000 may be made to the eligible survivor(s).

Attachment: Tax Exemption

The act ensures that the benefit will not be subject to execution or attachment by creditors. The Internal Revenue Service has ruled that the benefit is not subject to federal income tax (Revenue Ruling No. 77-235, IRB 1977-28) or to federal estate tax (Revenue Ruling No. 79-397).

Attorney Fees

The Public Safety Officers' Benefits Act of 1976, Public Law 94-430 (PSOB), authorizes the Department of Justice (DOJ) to prescribe the maximum fee that a representative may charge a claimant for services rendered in connection with any claim before the Bureau. Contracts for a stipulated fee and contingent fee arrangements are especially prohibited by the PSOB regulations, 28 C.F.R. 32.22(b). DOJ assumes no responsibility for payment.

Filing A Claim

Eligible survivors or disability claimants may file claims directly with the U.S. Department of Justice, or may instead file through the public safety agency, organization, or unit in which the public safety officer served. Normally, the public safety agency provides the information that enables the U.S. Department of Justice to determine whether the circumstances of the death or permanent and total disability entitle a claimant to a benefit payment. The public safety agency prepares a Report of Public Safety Officer's Death or Permanent and Total Disability to accompany the survivors, or disabled public safety officer's claims.

The U.S. Department of Justice will make the final determination on whether and to whom a benefit should be paid. To expedite initiation and payment of a claim, telephone the PSOB staff on

(202) 307-0635

Or write to:

Public Safety Officers' Benefits Program

Bureau of Justice Assistance
633 Indiana Avenue, N.W.
Washington, D.C. 20531

FAX # (202) 514-5956

(Information obtained from brochure published by the U.S. Department of Justice, office of Justice Programs, Bureau of Justice Assistance)

X. A DEATH IN THE FAMILY: WHAT SHOULD I DO?

When a loved one dies we are often too shocked or grieved to think clearly at the moment. The lawyers of Kansas offer this information to help you be better prepared for that event.

How do I make burial arrangements?

If the deceased has not instructed you concerning his or her wishes, you should consider the alternatives for final disposition of the body. These are earth interment, cremation, entombment, or donation of the body to a medical school or other recipient specified by Kansas law. Visit a funeral director and ask about the cost of the services, which generally consist of the professional services of the funeral director and staff, grave, grave marker, opening and closing of grave site, and miscellaneous expenses.

How do I get certified copies of the deceased's death certificate, and how many will I need?

You or the funeral home you select may request certified copies from the Vital Statistics Division of the Kansas Department of Health and Environment. The funeral home may include the fee (\$10.00, plus \$5.00 for additional copies as of March 1996) with the funeral bill. It is a good idea to have two or three copies of the death certificate, plus an additional one for each corporation in which the deceased owned stock, bonds, or other equities. Additional copies should be made for each life insurance company which had issued a life insurance policy on the deceased which was in force at the time of death.

Should an autopsy be performed?

An autopsy will be performed if ordered by the county coroner after being informed that death may have occurred in a suspicious or unusual manner, or when the determination of the cause of death is in the public interest. The coroner is paid by the board of county commissioners of the county in which the death occurred. In cases where no coroner's autopsy has been performed, another physician may perform an autopsy when authorized to do so by the deceased prior to death, or, in certain cases, when authorized by a member of the deceased's family. In that event, the person who authorizes the autopsy is usually responsible for its cost.

What should I do with the deceased's will?

Generally, you should present the will to an attorney, who will determine whether a probate will be required and will explain what procedures will be involved. Kansas law provides that any person who has possession of the will of a person whose death occurs while legally a resident of Kansas,

and knowingly withholds it from the district court, shall be liable for lawyer fees, costs and damages to beneficiaries that are named in the will.

How do I clear title to real estate held in joint tenancy with the decedent?

Your accountant or lawyer should file a Kansas inheritance tax return and pay any taxes due. Upon receiving and approving the return, the Kansas Department of Revenue will file the appropriate documentation with the Register of Deeds office in the county where the real estate is located, releasing the lien for state death taxes. Secondly an original death certificate should be filed, with the legal description of the real estate listed on it (usually in the margin), in the Register of Deeds office in the county in which the real estate is located. Finally consult your lawyer to see whether a federal estate tax return filing is required. As of Jan. 1, 1987, no estate of less than \$600,000 in gross value need file a federal return.

If I am jointly named with the deceased on a bank account, what do I need to do to obtain access to the funds?

If the signature card for the account lists you as a surviving joint tenant on that account, you need only request the bank to release the funds to you, or you may continue or begin to sign checks on the account and ask that the deceased's name be removed from the account. This applies to any type of joint checking, savings, C.D., money market, etc., bank account.

What if the bank account is held solely in the deceased's name?

If you are not the surviving spouse of the deceased, you will need to contact a lawyer. The bank will not release these funds except to a court appointed administrator or executor of the decedent's estate, or pursuant to and as directed by a court order. If you are the surviving spouse, and you are the sole heir of the estate, and the deceased's estate is less than \$10,000 in value, you may immediately receive and close out any bank account containing \$1,000 or less upon submitting an affidavit which the bank should provide to you. To obtain access to any funds in excess of \$1,000 in any single bank account, a court approval will be required and you should consult your lawyer.

Can I obtain access to the deceased's safety deposit box?

If you are a joint tenant on the signature card to the safety deposit box, you have complete right to access and entry to the box at your request, without any intervention by the court. If the box is held in the decedent's name only, upon showing the bank proof of death of the deceased, any person with a legal interest in the deceased's estate may, in the presence of an officer and another employee of the bank, open the box and remove any instrument of a testamentary nature (e.g. a will). Any insurance policies with named beneficiaries may also be removed and delivered to the beneficiaries thereof. Any and all other contents must remain in the box and can only be removed upon order of the court or by the executor or administrator of the estate. In that event, you should contact a lawyer.

What should I do with the deceased's life insurance policies?

Your insurance agent and/or life insurance company should be promptly notified. Generally, the original of the policy and a death certificate will be required. If there are named beneficiaries on the policy, those persons may receive the insurance proceeds without any intervention from the court. If the deceased's estate or trust is named as a beneficiary, court intervention will be necessary

and you should contact your lawyer. If the original of the policy cannot be located, generally the insurance company will have affidavits which can be signed to the effect, and once submitted, the insurance company should pay on the policy.

Are life insurance benefits taxable?

The death benefit is generally not subject to income taxation to the beneficiary. Any interest paid on the claim is taxable, however. Unless the beneficiary of the life insurance policy is the estate or the personal representative, the insurance benefits are not subject to Kansas Inheritance Tax. The value of the life insurance policy benefits is generally included in determining whether any federal estate tax is payable.

Do income tax returns need to be filed after someone dies?

If the deceased was required to file returns and pay taxes for the year of death, one must be filed and taxes paid for that year by the normal due date (April 15). If the death occurred before a return was filed and taxes paid for the previous year, and a return was required, a return must be filed and taxes paid on or before the date it is due. These returns may be signed by the deceased's personal representative.

If I am a surviving spouse, may I file a joint return for the year of death?

Yes, if you were otherwise entitled to file a joint return for the year, and have not remarried as of December 31st of that year. The tax return may be signed by you as the surviving spouse, or it may be signed by both the personal representative and the surviving spouse.

Are there benefits available after a parent or spouse dies?

Benefits are often available for surviving family members. The most common are Social Security survivor's benefits. The availability of Social Security survivor's benefits depends on whether the deceased parent or spouse worked long enough to be covered by Social Security. There are two kinds of benefits. First is the lump sum death benefit. This death benefit is available to the surviving spouse or to a surviving child under the age of 18. It is currently a one-time payment of \$255 (1989). The second benefit is the monthly survivor benefit. These monthly benefits are payable to (1) surviving children under 18 and older children who are disabled, or to (2) surviving widows. Benefits vary from case to case depending upon the work record of the deceased, the age of children and the age of the surviving spouse. There is a family maximum of about 150% of the deceased's Social Security entitlement. To claim benefits, call your local Social Security office. Be prompt, there is a lag between the application and the start of benefits.

Benefits may also be available to family survivors under the Railroad Retirement or Veterans programs, as well as through the deceased's employer.

(Information obtained from pamphlet published by the Kansas Bar Association and is based on Kansas law and was published to provide general public information, not specific legal advice; the facts involved in a specific case determine the application of the law. If you have a legal problem or concern but do not have a lawyer, call the Kansas Bar Association Lawyer Referral Service toll-free from anywhere in the state. You will be referred to a local lawyer and the initial 30 minute consultation fee will be only \$15. Call toll-free 1-800-432-3593).

XI. Fire Department Funerals

Who Is Usually Honored with a Fire Department Funeral

There are six types of circumstances that generally entitle a fire department member or an individual affiliated with a department to receive a fire service funeral. The circumstances categories are used by the department to decide whom it wishes to honor with a department funeral and the type of funeral appropriate. The six categories are as follows:

Type 1 - Line-of-Duty Death

Any on-duty fire personnel who suffers a trauma or series of events that causes rapid deterioration from a healthy state to death.

Type 2 - Line-of-Duty Death

Any on-duty fire personnel who suffers a series of events that causes a gradual deterioration from a healthy state to death.

Type 3 - Off-Duty Incident Death

Any off-duty incident involving a trauma or a series of events to fire personnel that causes a rapid or gradual deterioration from a healthy state to death.

The following categories are optional and should be decided by department policy.

Type 4 - Current or Past Member's Death

A member or honorary member of the department or Volunteer Association who is currently active or who has retired in good standing and suffers an event or series of events that results in his or her death.

Type 5 - Affiliate of the Department

An individual who has served in some capacity with the department, such as a Commissioner, Chief, Dispatcher, or other job function and does not meet any of the above criteria, but suffers an event or series of events that results in his or her death.

Type 6 - Non-Fire Fighting Individual Honored by the Department

A non-fire fighting individual who through employment, Volunteer Association, professional or emotional tie suffers an event or series of events that results in his or her death. This may be applied to an individual the department or Volunteer Association wishes to pay a special tribute to for their contribution to the department and/or fire service. This may also be used when an immediate relative of a department member dies.

Type of Funeral Services

Generally, there are four types of funeral services, as described below. These descriptions should serve as general guidelines only and may be changed according to individual situations. It is most important to follow the family's wishes and give full respect to their expressed concerns.

Formal Funeral Service

This type of service includes the use of apparatus, pallbearers, a color guard (optional), a funeral detail composed of fire personnel in *Class A* uniforms. This type of honor is usually reserved for a line-of-duty death. (Circumstances Types 1 and 2)

Semi-Formal Service

This type of service includes the use of pallbearers, color guard (optional), and a funeral detail composed of fire personnel in *Class A* uniforms. This type of honor is usually reserved for an off-duty death of a current member of an affiliate. (Circumstances Types 3, 4 and 5)

Non-Formal Service

This type of service includes the use of a funeral detail of fire personnel in *Class A* uniforms. This type of honor is usually reserved for any non-fire fighting personnel, a retired member or affiliate of the department or Volunteer Association or an immediate relative of a department member. Also included in this category would be an individual the department or Volunteer Association wishes to recognize for their contributions. (Circumstances Type G)

Private Service

This is a service closed to any outside participation with the exception of the immediate family. Usually this type of service is at the request of the family.

Inventory of Necessary Equipment for Funeral

The following is a list of supplies that may be needed during a funeral service and/or mourning period. These may be kept on hand in the fire department stockroom:

Color guard standards

Flag for casket. (Some states have passed a Firefighters, Memorial Flag Act to honor firefighters who have died in the line-of-duty and have issued a directive prescribing standards and requirements for the use, display, distribution, and return of the Firefighters, Memorial Flag. Consult your state firefighter's association or local officials to see if this applies in your jurisdiction.)

Black 3/4" plastic tape or elastic bands; and round-tipped scissors

Black bunting

White gloves

Signs that read "Fire Department Courtesy Car" (approximately 6 should be inventoried)

Black ascots (local option)

Black berets (local option)

The above supplies may be obtained from the following sources: Flags: City Hall, or identify closest supplier

Color Guards: American Legion or VFW

Additional white gloves: Army and Navy Store or identify closest supplier

Additional vehicles: City, borough, township, police department, car dealers, members of the department

Signs: Identify a local sign painter who would be available on short notice

Black bunting: Identify a local supplier

If a band is desired, it may be obtain from a school or other local group.

Funeral Directors

Local Funeral Directors play a major role in the funeral-planning process. They should be made aware of the existence of any established departmental funeral policies or traditional guidelines.

Florists

Florists should be informed of special arrangements they may be called upon to develop for a firefighter funeral. Some suggestions are:

Maltese cross

Member department's logo/patch

Broken rung ladder

Cross pike pole and axe

Helmet

Description of Funeral Options

The family of the deceased or the deceased's own personal information sheet should help to make the decision about how simple or elaborate the funeral will be. The department may offer certain options for the family to consider, but ultimately, it is the family who makes the final decisions. Among the options to consider are the following: (The full responsibility of the individuals and groups listed are described in more detail in the following Chapter, Job Responsibilities).

Honor Guards

If an honor guard is requested by the family, it becomes the responsibility of the funeral director and the department to assure that the request is honored. Ideally, a list of honor guards or members comprising an honor guard will be available. Typically, the honor guards are to report in their dress uniforms and outfitted in white gloves. If two honor guards are used (a fire department and military honor guards), they are to be placed at the head and foot of the casket.

Pallbearers

If the family chooses to use fire department personnel as pallbearers, it must be determined which firefighters the family would like to have in the service; usually six to eight are needed. They wear dress uniforms and white gloves; berets are optional.

The pallbearers are exempt from following the majority of orders given to the remainder of the formation because of the specific responsibility they are assigned. The instructions of the pallbearers on the removal, handling and transporting of the casket should be given by the Funeral Director.

Sometimes, at the discretion of the member's fire department, a piece of the fire apparatus is used as a caisson to carry the casket. In this case, the pallbearers would be assigned to drive and ride on the apparatus from the beginning to the end of the funeral procession.

Traditionally, the casket is draped with an American flag for veterans and all unformed personnel, but this is only an option. If this is done, three of the pallbearers need to remove, fold, and present the flag(s) to the widow and mother (if present) at the cemetery. Two pallbearers are assigned to fold the flag by military standards and present it to the third pallbearer who, in turn, presents it to the next of kin. At the time of the funeral, it must be determined who will accept the expense of the flag, the department or family.

Transportation

A department vehicle and driver may be offered to the immediate next of kin during the viewing and funeral period. This is entirely at the discretion of the department.

Meals

With the amount of arrangements that have to be dealt with and the emotional distress that accompanies a death, meals are often a matter of aggravation for the deceased's family. Traditionally, family and friends provide food, or unions or associations may be able to provide for these needs, including preparation, delivery and financial support. Should these arrangements be needed, the Chief should appoint someone to coordinate these efforts.

Child Care

If childcare presents a problem for the family during the viewing and funeral period, this need should be identified and assistance provided.

Survivor Action Officer

This is the person, often the Chief, who assigns and oversees all activities necessary to assist the next of kin and family, manages the fire department's involvement in the funeral, and takes care of administrative matters relating to the firefighter's death.

Family Liaison Officer

A Family Liaison Officer should be identified to act as a link between the family and the department. This person, who should be on-call 24 hours, provides assistance to the family during the funeral process and determines how much involvement the department will have, again, according to the family's wishes.

Funeral Officer

The Funeral Officer is responsible for implementing the wishes of the family as expressed through the Family Liaison officer in regard to the fire department's involvement in the funeral itself. This position is assigned by the Survivor Action Officer at the beginning of the funeral planning process.

Procession Officer

The Procession Officer coordinates the transportation arrangements and funeral procession from the funeral home to the church and to the cemetery.

Chaplain

The amount of involvement the Chaplain has will depend upon the family's wishes and/or religion. One option that can be proposed is a shared responsibility between the clergy of the family's choice and the department Chaplain. Here again, the family's wishes prevail.

Areas handled by the Chaplain will be:

Initial notification of next of kin, with the Chief of his designee

Comfort and counseling of surviving family members

Prayer service in the home

Church services

Cemetery interment

Follow-up counseling for the surviving family members.

Procession

The family may indicate the desire for a procession from the funeral home and/or church to the cemetery. The procession starts with the staging of vehicles at the funeral home prior to the funeral beginning and ends upon arrival at the cemetery. Specifics usually are under the direction of the Funeral Director with the cooperation of the Procession Officer, the Church Officer, and the Cemetery Officer. Among the options to consider.

Use of department vehicle(s) as caisson, flower car, and/or miscellaneous transportation.

Procession route, which may include a drive or walk by the deceased's fire station or home, or other special considerations.

Is a static display of apparatus requested or appropriate on the procession route?

Are crossed ladders or aerial equipment requested or appropriate at the cemetery entrance?

Caisson

A pumper may be appropriate as a caisson to carry the casket. Should this option be exercised, the apparatus will have to be taken out of service for a period of time, cleaned, draped in bunting, and retrofitted or adopted to easily accept the casket.

Flower Apparatus

A piece of fire apparatus can serve as a flower vehicle in the procession. It will have to be taken out of service, cleaned, draped in bunting, and retrofitted to carry flowers.

Last Alarm Service

A traditional bell ringing ceremony at the end of the church service may be exercised, signifying the firefighter's last alarm. A short reading accompanies the ringing of the bell.

Musical Arrangements

Here again, the family selects the musical arrangements for the service and cemetery, to include choirs,

bands, bagpipes, singers, organ arrangements, etc. These are coordinated through the Family Liaison officer.

Reading

The family should decide the appropriate Scripture reading or verses and who will read them. Arrangements are made with the family church and clergy involved for both the church and cemetery services.

Eulogy

Typically, the family decides what, when, and where the eulogy will be presented. This may be appropriate at any one of the steps in the entire ceremony, at the funeral home, the church, or the cemetery. A clergy member, family member, or friend from the department may perform this task. The Family Liaison Officer makes the appropriate contacts with the Church and Cemetery officers, along with the Funeral Director.

Crossed Aerial Ladders

Should the family wish to have crossed aerial ladders at the cemetery entrance, the Family Liaison officer should forward this request to the Survivor Action Officer for coordination and approval. The implementation of this request is handled by the Procession Officer.

Static Equipment Display of Outside Equipment

The family may choose to exercise a static display of department apparatus with fire personnel at attention and saluting the passing casket, during the procession. This final tribute may be set up anywhere; however, it is usually at the church, fire station on the procession route, or the cemetery entrance. The Procession Officer is responsible for handling the placement of all vehicles during the procession.

Burial in Uniform

The department usually provides the uniform should the family wish to bury the deceased this way. The Family Liaison Officer will deliver the clothing to the Funeral Director upon request.

Closed Casket

If the family wishes a closed casket, a picture of the deceased in uniform and the deceased's clean helmet may be placed on top of the casket or displayed on a small table near the casket during the viewing. These can later be presented to the family.

Walk Through

A scheduled walk through paying tribute to the deceased may be exercised either at the church or the funeral home as a form of paying tribute from fellow firefighters. This should be coordinated with the Funeral Director and Funeral officer. If this is done, the fire personnel line up single file by rank and agency. The formation then files through single file past the casket, stopping briefly to pay respects. The contingent then exits the chapel.

Refreshments for Post Services Reception

Should the family approve, an after-services reception may be held at a church hall, school cafeteria, or fire station. The Survivor Action Officer should coordinate the event, calling upon affiliated agencies to assist in donating food for the service.

Bunting

Station and apparatus bunting should be available for a department to use with short notice. It may be appropriate to purchase it on a regional basis. The front of the station will be draped with black bunting until seven days after the funeral. Should fire trucks be used for caissons or flower carts, they too should be bunted.

Half Staff Flags

American flags can be brought to half mast from the time of notification that a department member has passed away until 1700 hours the day of the funeral and interment. When a flag is at half mast, no other flags should be flown on the same halyard.

Badge Shrouding

Shrouding of a badge is accomplished by placing a 1/2" to 3/4" piece of black material horizontally at the badge's midpoint entirely around the badge. The shroud should be placed on badges at the time of notification of the death and may remain on the badge for a 30-day mourning period.

Job Responsibilities

The following describes the roles of the various job assignments involved in carrying out the funeral procedures: the Survivor Action Officer, the Family Liaison Officer, the Funeral Officer, the Funeral Detail, the Procession Officer, the Church Officer, the Cemetery Officer, and the Transportation Officer. If the Department is small or is playing a lesser role in the family's funeral plans, one department member may take the responsibilities of more than one of these positions.

Survivor Action Officer

It is recommended that the Chief assume or delegate the position of the Survivor Action Officer to oversee liaison to the next of kin and all funeral-related activities. Typically, the Survivor Action Officer is a special staff assignment. As a direct representative of the Fire Chief, the Survivor Action officer should receive the full cooperation of the entire department.

The Survivor Action office coordinates the activities of a number of personnel assigned to handle specific aspects of the funeral arrangements and to assist the surviving family. His/her principal concern is the ongoing welfare of the next of kin. It is his/her responsibility to ensure whatever assistance is necessary to assist the family through the crisis, conduct the funeral, and settle the affairs of the deceased member.

Additional duties of the Survivor Action Officer are as follows:

Confirm that the next of kin has been notified.

Notify all department personnel of the death.

Confirm the notification of all outside agencies and vacationing personnel.

Arrange to have flags lowered to half mast and bunting placed on station(s) as appropriate.

Assure that the Emergency Command Center has been notified.

Follow up contacts when funeral arrangements have been determined.

Personally collect all of the deceased's personal items from the station and forward in person to the Family Liaison officer.

Conduct a coordination meeting with the "task force" of officers as soon as possible (Family Liaison and Funeral officer) so that all key individuals will be instructed to make the appropriate contacts and when the next meeting will be scheduled.

Be a key contact person for outside agencies, news media and other departments in relation to the death and subsequent ceremony. (The PIO might play this role instead of or in addition to the Survivor Action Officer.)

Make appropriate arrangements for a post funeral meal and facility to handle a large group of people with the family's approval through the Liaison Officer.

Call a final meeting of the "task force" to establish the department's participation in the funeral services based upon the family's wishes.

Establish a timetable or schedule of events.

Identify times and places for group gatherings in accordance with ceremonies.

Recontact all appropriate people and agencies with the schedule, meeting places, and any special instructions.

Contact support agencies as appropriate to arrange their assistance through the appropriate key person for bands, honor guards, firing squads, bugler.

Contact appropriate department personnel to arrange for finalization of required paperwork, forms, etc.

Obtain six copies of the death certificate and distribute to the personnel department.

Contact outside agencies for support during the funeral.

Maintain key coordination and contact position for the remainder of events.

Establish milestones for future family follow up by the Family Liaison officer.

Assure that all department functions return to normal.

A flow chart would be helpful in identifying roles and job responsibilities. The chart on the following pages (Exhibits A - D) is the chart that the Southern Manatee Fire and Rescue District of Oneco, Florida uses. You may want to edit this one or use it as a guide to develop your own chart.

Family Liaison Officer

The Family Liaison Officer reports directly to the Survivor Action Office and is responsible for maintaining a communication link between the family and the department. The Family Liaison officer provides the logistical support to the family throughout the funeral process and should have a department vehicle assigned to him for the entire time. The duties are as follows:

Along with the Chaplain, provide reassurance and support to the family after the official notification of the next of kin.

Discuss all aspects of the funeral process and its ceremonies with the funeral director. The Family Liaison Officer must be able to relay information to the department as to what level of involvement the department will have in the funeral process in accordance with the family's wishes.

Inform the family as to the various traditional fire service funeral options that can be included in a service. This is accomplished with the cooperation of the Funeral Director. These might include reading, music, honor guards and military formations. All of the requests made by the surviving family must be relayed to the Survivor Action Officer for delegation to the "task force" of officers.

Some of the areas that Family Liaison Officer will assist the family in determining will be:

Type of interment

Which funeral home will be used?

Which church/large assembly area will be used?

Which clergy will be used, including the department chaplain?

Which cemetery will be used?

If the deceased will be buried in uniform

Number of primary pallbearers and whether honorary pallbearers will be used.

The length of church service, as well as:

Reader of the Scripture

What Scripture will be read?

Music at the church

Who will deliver the sermon, eulogy, etc?

Ending last alarm bell service.

The length of the wake (if any) and a tentative schedule

The ceremonies that will take place at the cemetery:

Band

Firing squad

Readings and who will perform them

Eulogy and who will deliver it

Taps

Procession Items:

Will a pumper be used as a caisson or will a conventional hearse be used instead? (In some departments the engine from the deceased member's most recent duty station is taken out of service and used as the hearse, with minor modifications made to accommodate the casket.)

Will pumper a ladder truck be used as a flower car?

Will personnel walk alongside the caisson or drive in the procession?

The Family Liaison officer also should:

Obtain all articles of clothing that the deceased will wear (except shoes) and deliver them to the Funeral Director/officer.

Identify and determine any other special considerations on behalf of the family and the special requests per the individual's personal information sheet.

Maintain 24 hour contact with the family for their assistance and the same contact with the Survivor Action Officer.

Obtain a recent photograph of the deceased for the Funeral Director

The Family Liaison officer may be asked to address the following items by the family and the Survivor Action Officer:

Autopsy reports, birth certificates, marriage certificates, death certificates (Worker's Compensation) VA or military records.

Check the individuals retirement plan -- survivor benefits.

VA widow and children benefits and burial benefits.

Social Security -- survivor benefits.

Insurance policies

Continue medical plan for the family

Life Insurance

Optional Insurance

Widows and Orphans Funds

W-2 form

Final paycheck, including sick leave and vacation time

Income tax report

Outstanding loans

Transfer of ownership of property and vehicles to survivors

Review all outstanding bills. Include the last medical and funeral expenses. Determine what is covered by insurance.

Advise survivors not to loan money

Investigate possibility of college scholarships for dependents

Mortgage Insurance

Worker's Compensation

Funeral Officer

The Funeral officer's duties include the primary responsibility of insuring that the wishes of the family and the special requests of the individual are coordinated with the Funeral Director and Chaplains. He provides coordination and interaction with the Funeral Director and the church and the cemetery, and arranges and directs the funeral procession. The Funeral Officer reports directly to the Survivor Action officer and keeps him well informed during the planning process.

Duties include the following:

Establish a tentative schedule of events that the length of time the mourning and burial will involve.

Determine what fire department vehicles will be used as caissons or flower vehicles.

Make arrangements for the surviving family to get from the funeral home to the cemetery.

Established an honor guard schedule to stand guard during the viewing at the funeral home.

Arrange for honorary pallbearers (family, company officer, retirees).

Arrange for active pallbearers.

Secure the bugler, color guard(s), band, and firing squad.

Obtain the American flag. (The Funeral Director secures a flag for veterans only.)

Coordinate any formal walk through of uniformed personnel during the period of viewing with the agencies and Funeral Director. This includes seating arrangements.

Coordinate any prayer services to be conducted at the funeral home.

Develop a schedule and a brief set of instructions for uniformed personnel the day of the funeral. Be sure to coordinate with the funeral home. This includes:

Arrival time of uniformed personnel with specific instructions as to whether to gather.

Briefing and development of formations that will be used when the casket is removed.

Briefing of proper protocols for entering and leaving the funeral home.

Arrange with the department's photographer to record the entire funeral.

Arrange with the PIO to establish guidelines for TV and press:

At the church inside and/or outside.

Funeral home inside and/or outside.

Cemetery - general photo coverage and/or coverage of the immediate grave.

Coordinate the vehicle staging with the Procession Officer and include the vehicle assignments for the department.

Obtain white gloves for the pallbearers and black bunting for the station(s) and apparatus.

Honor Guard

At least four honor guards are required.

One member of the honor guard shall be designated as the Officer of the Guard. He or she shall be responsible for obtaining the necessary equipment and scheduling of the honor guard members.

Two honor guards, one for the head and one for the foot of the casket, shall be scheduled for 10 minute shifts.

Honor guard uniforms shall be dress uniform or dark suits, white gloves and black 3/4" tape on official badges.

Honor guards shall stand at attention at their assigned positions for the duration of the ten minute tour of duty.

Honor guards may be used during viewing and prior to the service as custom dictates.

Honorary Pallbearers

Personnel designated as honorary pallbearers, usually retirees of members of the deceased's company, shall at all times move ahead of the casket as it is moved.

The honorary pallbearers shall sit together in a designated area in the church during the service.

Dress for honorary pallbearers:

- a. Retirees will normally wear civilian clothes.
- b. Active members shall be in dress uniform.

Active Pallbearers.

The Active Pallbearer Detail shall consist of six pallbearers plus an officer.

The officer of detail shall contact the Funeral Officer for details.

The pallbearers will remain covered at all times while acting in the capacity and will wear white gloves.

The pallbearers will not salute while acting in this capacity.

The flag shall be placed over the casket with the blue field at the head over the deceased left shoulder.

If the casket arrives at the church from the funeral home, then the Active Pallbearer Detail shall position themselves to receive the casket in front of the church.

During the service the pallbearers will sit together in designated area in the church with the funeral detail.

At the cemetery, after placing the casket over the gravesite and upon the officer's command, the detail shall raise the flag to waist high over the casket and hold it there during the committal service. After the committal service is read, taps may be sounded. The flag is then folded upon the officer's command in the prescribed military manner and present to the widow (and mother) by the officer of the detail.

The detail, on orders of the officer, shall take a place with the funeral detail.

During the graveside service, where the flag is not draped over the casket, the pallbearers, after placing the casket over the gravesite, on orders of the officer shall step back with the funeral detail and follow the procedures for the funeral detail.

Funeral Detail

All members of the department not otherwise detailed will act as the Funeral Detail, in dress uniform, no gloves required.

The Funeral Detail will arrive as a group from the staging area prior to the arrival of the funeral coach at the church and take a position in front of the church on the right hand side as indicated in the diagrams in Exhibits G - P, Funeral Formations.

For formal and semi-formal funerals and Funeral Details will take a position in front of the church in two facing ranks with senior officers closest to the church.

As the active pallbearers move the casket from the coach the Funeral Detail will be called to attention by the Officer-In-Charge (OIC). If the casket is draped with the flag the OIC will order a hand salute as the casket passes. The command shall be "Present Arms!" The command to end the salute shall be "Order Arms!"

After the casket passes the OIC will order "at ease" and the Funeral Detail will file into the church according to rank and sit in a designated area of the church. Head covering is removed upon entering the church.

After the service the Funeral Detail, on order of the OIC will file out of the church and in the case of a formal funeral take a position on the right of the entry as indicated in the diagram.

If the services are semi-formal, the Funeral Detail will form facing ranks on both sides of the entry with senior officers closest to the hearse.

As the flag-draped casket is brought out of the church, the detail is brought to attention and a hand salute is executed on order of the OIC.

The Funeral Detail rides as a group in designated cars to the cemetery and also between the funeral home and the church.

The Funeral Detail at the cemetery again forms two ranks according to rank from the location of the hearse to the grave site, with officers closest to the grave.

As the flag-draped casket is removed from the hearse by the active pallbearers, the Funeral Detail executes a hand salute on order of the OIC, "Present Arms." If the casket is not covered by the flag they stand at attention.

After the casket is placed over the grave the Funeral Details forms rank in front of the grave, highest rank on the right.

If taps are sounded, uniformed members should execute hand salute on order of the OIC.

During religious graveside services all personnel will bow their heads at the words, "Let Us Pray."

All personnel except the active pallbearers while holding the flag will follow the example of the officiating clergy. If he uncovers they will uncover. If he remains covered, they will remain covered.

In addition to the Funeral Office, the flow charge on the following two pages (Exhibits E - F) shows the sequence of events and the roles of the Procession Office, Church officer, and Cemetery Office. These are described in detail below.

Procession officer

The Procession Officer has the primary responsibility of coordinating the transportation arrangements and funeral processions from the funeral home to the church and then finally to the cemetery. The following duties fall within his/her responsibility:

Attend the coordination meeting and determine the following:

Names of the funeral home, church, and cemetery

Will a pumper or other fire department vehicle be used as caisson or will conventional methods be used?

Tentative time schedules.

Will the procession involve walking personnel?

- a. Honor guards
- b. Band
- c. Pallbearers

Establish a simple systematic scheme for staging the coordinating vehicles at each location. The scheme should include areas large enough to accommodate large numbers of emergency vehicles. The staging areas should be within a block of two of the funeral home or church.

Obtain sufficient rolls of black plastic tape along with small round-tipped scissors that can be carried in a pocket and made available in the assembly areas for all uniform personnel to place a horizontal black band over their badges.

Determine any special considerations the procession may need to consider by contacting the Family Liaison Office. These include:

Will the procession drive past the deceased's home, fire station, or other locations?

Will a special line-up of equipment be needed at any point in the procession for purposes of showing respect?

Will crossed aerial equipment be used over the cemetery entrance so the procession will drive under it? If so, the request for the equipment should be forwarded to the Survivor Action office. The actual coordination of the aerials belongs to the Procession officer.

Coordinate the vehicle staging at the church and cemetery with the "task force."

Upon completion of the above tasks, make contact with the appropriate agency (Sheriff's office, police department, etc.) to determine a route and appropriate traffic control.

Create maps that indicate the route and any other specific instructions to be distributed at the funeral service. These maps and instructions should be handled out at a briefing prior to the beginning of the funeral service. The maps should include locations of: the fire department(s); the funeral home; the church; the Chief Officer and dignitary assembly area; firefighter's assembly area; auxiliary parking areas; motels for out-of-town guests (including phone numbers); vehicles for the funeral procession; the cemetery and grave; and food service areas. It should also map out the route of the funeral procession. On this map or on a separate sheet include a copy of a diagram showing the proper arrangement and movement of personnel to the various sites. Sufficient quantities of the map should be reproduced for anticipated guests.

The protocol for aligning the proper sequence of vehicles in procession is basically as follows from first to last:

Lead car (Sheriff's patrol car, police department car, etc.)

Flower caisson or car

Hearse or pumper

Immediate family limousines or cars
Pallbearers and honor guard in cars

Fire Chief's car

Other department vehicles

Sheriff's office, police department (or other appropriate agency) detail

Local government officials in cars

Neighboring and visiting apparatus

Other Municipal vehicles

Friends of the family private vehicles

Rear car (Sheriff's patrol car, police department car, etc.)

With extremely large funerals line up the vehicles two across.

If appropriate, contact the Survivor Action office to determine which apparatus will be used as a caisson and/or flower vehicle(s). Once this has been determined the Procession officer must assure the following items are taken care of:

Apparatus are thoroughly cleaned and hose beds stripped

Bunting placed on the appropriate apparatus

The hose bed adapted to allow for the placement and removal of the casket.

Church Officer

The Church officer has the primary responsibility of coordinating all of the activities and ceremonies at the church. Additional duties include:

Attending the coordinating meeting and determining the following from the Survivor Action office and Family Liaison Officer:

Tentative scheduling

Location of the church

Clergy to be used, including the Chaplain(s)

Scripture to be read and readers

Type and length of the service

What ceremonial items are being requested by the family (e.g., last alarm bell service)

Musical arrangements to be used (such as the Battle Hymn of the Republic, Bagpipes, or Amazing Grace)

Special musical arrangements

Who will deliver the eulogy?

Contacting the Procession officer and coordinating the vehicle staging of the procession.

Making seating arrangements for those attending the church service. Dedicated seating should be provided for the following:

Pallbearers

Honor guard

Uniformed personnel

Considering formations and coordinating the same during the arrival and removal of the casket from the church.

Reviewing military commands for the formations and issuing them where appropriate (See Exhibits G - P for Funeral Formations.)

Assuring that specifically assigned medical personnel be provided at the cemetery for the family should they require immediate medical assistance.

Upon dismissal of the formation, giving instructions as to the location of the post-funeral meal (determined by the Survivor Action Office and Family Liaison Officer).

Cemetery Officer

The Cemetery Officer is primarily responsible for the coordination and preparation of the events from the time the procession vehicles are stopped at the cemetery and the people exit their vehicles. He or she is also responsible for being the liaison with the cemetery staff. Additional duties include the following:

Attending the coordination meetings and determining from the Survivor Action Officer and Family Liaison Office the following information:

What Type of interment will be used?

- a. Burial
- b. Crypt
- c. Cremation

Does the family wish to have any the following?

- a. Taps played
- b. Firing squad
- c. What Scripture will be read and who will read it

d. A band

Upon receipt of this information, the Cemetery Officer should be responsible for the following:

Scheduling and coordinating the sequence of events for the family. This includes coordinating the requests for special items as mentioned with the Survivor Action Officer.

Ensuring that the pallbearers are familiar with and understand the process of folding and presenting the flag(s) to the widow (and mother if present).

Managing the formation of personnel (see Exhibits G - P) and issuing of orders as appropriate and consistent with the Military Standards.

Assuring that the cemetery takes care of all the necessary items such as:

Overhead protection for the immediate family at the burial site

A public address system if one is to be provided

Transportation Officer

The Transportation officer will be responsible for arranging for the transportation of all visiting out-of-town guests to and from the airports and funeral service.

This includes but is not limited to the following:

Airports

Hotel, motels

Funeral services

Cemetery

Food service areas

Note: Where there are insufficient fire department cars, consider the use of other municipal cars, surplus sheriff patrol cars and private vehicles. Provide signs for these vehicles approximately 18 inches long by 6 inches high to read "Fire Department Courtesy Car."

Also included in the Transportation officer's duties is arranging for housing as necessary for any overnight guests. This will include arrangements for transportation to the food service areas for visiting chief officers, dignitaries, and firefighters.

(Information obtained from a brochure published by the National Volunteer Fire Council which is sponsored by the United States Fire Administration and the Federal Emergency Management Agency)