

Please read important changes by VFIS to Police Reserve Program.

VFIS will no longer will be imposing the \$500 minimum annual premium for our Accident & Sickness policies. This change applies to all A&S policies, however will predominantly affect the police reserve program. **This change is effective immediately for New Business submissions.** Regarding in force policies, any that are impacted by the change will be adjusted at renewal, beginning with September renewals. So we will be rating consistently only the per person charge, i.e., the policy premium will be \$260 for 2 officers.