Support Services to Surviving Families of Line-of-Duty Death

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This handbook will be valuable to any public safety agency that might experience the line-of-duty death of an officer. It is also invaluable to the agency when dealing with any death of an employee. It provides valuable insight on how to best assist the emotional support needs of a traumatized surviving family.

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Foreword

During this decade, the United States, each year, has lost between one-hundred fifty (150) to one-hundred sixty-five (165) law enforcement officers either accidentally or feloniously in the line of duty and the fire fighting profession loses between one-hundred ten (110) to one-hundred twenty-five (125) officers in the line of duty. While the surviving families of these fallen public safety officers are afforded certain benefits to aid with their financial stabilization, additional considerations are important to the family’s emotional healing. This handbook can assist the public safety agency with promoting that emotional healing.

While it is assumed that public safety agencies pride themselves in “taking care of their own” and respond immediately to assist the fallen public servant’s survivors in any way possible, research conducted with surviving families of public safety officers killed in the line of duty tell a somewhat different story.

A United States Department of Justice, National Institute of Justice “Research In Brief” document, cites that a staggering sixty-seven percent (67%) of law enforcement agencies surveyed lacked formal policies concerning the death of an officer. This same document showed that departments are also lacking guidelines for continued emotional support for the survivors beyond the days of the wake and the funeral.1

Further, according to the research findings, failure to provide continued support for the surviving family gives them the impression that they have been “totally abandoned” by the department. When, in fact, there are two simple reasons for this feeling of abandonment: 1) Fear and confusion on the part of the law enforcement officers themselves as they go through the trauma of losing a co-worker. This fear and confusion can be overcome by preparing to handle line-of-duty death and victimization training; and 2) insensitivity on the part of the administration and officers involved with the incident. Accidental death and/or off-duty deaths are no less heroic a death than felonious, on-duty deaths; and the trauma any type of death inflicts on the family is devastating, regardless of the circumstances.

It was also found that the survivors’ level of distress is affected by the department’s response to the tragedy of line-of-duty death.2 A surviving family never “gets over” the tragedy, they simply continue on with their lives with the tragedy now a part of their personal history. Each and every time the death anniversary occurs the families’ sense of loss surfaces. In instances of felonious death, every re-trial, appeal, or parole forces the family to relive the injustice dealt to the fallen officer and their loved ones.

Concerns of Police Survivors, Inc., was organized in 1984 as a national networking organization to provide peer-support to police survivors and assist law enforcement agencies with developing workable plans for handling survivors during the trauma affiliated with the sudden, often violent, loss of a loved one.

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2Ibid.
in the line of duty. C.O.P.S. has developed specific guidelines that address not only tangible procedural issues but intangibles as well, such as emotional support and counseling.

C.O.P.S. was initially funded by a grant from the National Institute of Justice and now receives its major financial support from another Federal grant through the Office of Justice Programs, Bureau of Justice Assistance, U.S. Department of Justice. Other funding sources include police organizations, private foundations, corporations, and private citizens. This financial support has allowed C.O.P.S. to distribute over 65,000 copies of this handbook to public safety agencies nationwide.

In 1989 the Federal funding afforded C.O.P.S. the opportunity to survey surviving families whose fire service officer was killed in the line of duty in 1986, 1987 or 1988. While the vast majority of those surveyed stated they were either "satisfied or very satisfied" with the fire agency’s and fellow officers’ response, over 30% expressed dissatisfaction with the continued support/contact with the fire agency. And additional issues of continuing benefits (health and pension) surfaced for the survivors of deceased volunteer fire service personnel.3

The document which follows, “Support Services to Surviving Families of Line-of-Duty Death”, is based on the tragedies of the public safety survivors - being the survivors of line-of-duty death. C.O.P.S., with the assistance of several public safety officials who are sensitive to the surviving families’ needs, and affected survivors themselves have formulated the following guidelines so that they can be implemented regardless of the size of the public safety agency. Some larger departments may choose to incorporate the guidelines in general orders addressing line-of-duty death. Small departments may choose to use it as a reference guide for handling survivors.

Suzie Sawyer
Executive Director
Concerns of Police Survivors, Inc.

POLICY STATEMENT

I. POLICY: Concerns of Police Survivors, Inc., believes that it is the responsibility of every emergency response agency to provide liaison assistance to the immediate survivors of any officer who dies in the line of duty, whether feloniously or accidentally, while an active member of the department, to include the clarification and comprehensive study of survivor benefits, and to provide tangible and intangible emotional support during this traumatic period of re-adjustment for the surviving family.

II. PURPOSE: The purpose of this policy is to direct the public safety agency and its personnel to provide proper emotional care for the deceased officer’s family. It should be remembered that the funeral arrangements are to be decided by the FAMILY, with their wishes taking precedence over the agency’s.

III. DEFINITIONS:

Beneficiary: Those designated by the officer as recipients of specific death benefits.

Benefits: Financial payments made to the family to insure financial stability following the loss of a loved one.

Funeral Payments: Financial payments made to surviving families of an officer killed in the line of duty which are specifically earmarked for funeral expenses.

Line-of-Duty Death: Any action, felonious or accidental (automobile accidents, hit by passing vehicle during a traffic stop, training accidents, etc.), which claims the life of a public safety officer who was performing work-related functions either while on or off duty.

Officer: A representative (paid or volunteer) of an emergency response agency (volunteer firefighter, police officer, emergency medical technician, deputy sheriff, salaried firefighters, etc.)

Officer In Charge: The agency representative ordered or assuming responsibility to carrying out a specific task.

Public Safety Personnel: Firefighters, law enforcement officers and emergency medical service personnel whether in a paid or volunteer status.

Survivors: Immediate family members of the deceased officer; spouse, children, parents, siblings, fiancee, and/or significant others.
DEATH NOTIFICATION

"I had just finished grocery shopping when I heard the chilling report of a police shoot-out on the car radio. The reporter was the one who informed me that it was my husband that had been killed. My neighbors found me, crying hysterically, parked in the middle of the road several blocks from home."

-A police widow from Texas

1. The name of the deceased officer MUST NEVER be released by the media before immediate survivors living in the area are notified.

2. If there is knowledge of a medical problem with an immediate survivor, medical personnel should be dispatched to the residence to coincide with the death notification.

3. Notification MUST ALWAYS be made in person and never alone. The public safety chaplain, psychologist, the head of the agency (or his representative), or another public safety survivor could appropriately accompany the informing officer.

“When I got to the hospital, he had already died. He had been at the hospital for two hours. The department waited for the chaplain to arrive before coming to tell me. I could have seen him before he died.”

-A police widow from Pennsylvania

Keep in mind, however, that if the above-suggested persons are not readily accessible, notification should not be held up until these people can gather. If the opportunity to get the family to the hospital prior to the demise of the officer presents itself, DON’T wait for the appropriate delegation to gather.

As soon as most public safety families see you, they will know something is wrong. Ask to be admitted to the house. NEVER make a death notification on the doorstep.

Gather everyone in the home and ask them to sit down. Inform them slowly and clearly of the information you have on the incident. Make sure you use the officer’s name during the notification.

If the officer has already died, relay that information. NEVER give the family a false sense of hope. Use words like ‘died’ and ‘dead’ rather than ‘gone away’ or ‘passed away’.

“We drove for what seemed like hours with the escorting officer saying repeatedly, "He’s going to be all right." When we got to the hospital, I was told he was dead on the scene.”

-An east coast police widow of 1981

If the person responsible for the death notification has been seriously affected by the death, he (she) should understand that showing emotions is perfectly acceptable.

If specifics of the incident are known, the officer should relay as much information as possible to the family.

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

4. If the family wants to go to the hospital, they should be transported via department vehicle. It is highly recommended that the family NOT drive themselves to the hospital.

Should there be serious resistance and the family insists on driving, please have an officer accompany them in the car.

The department should know if there are young children in the home. The survivor may wish to leave the children at home. The department should be prepared to handle
immediate babysitting needs. This is where co-workers’ spouses or a spouse support group can be used.

Because of the nature of possible radio transmissions, the officer making the transport should notify the officer in charge at the hospital that the family is enroute.

Keep in mind that the surviving parents should also be afforded this courtesy of personal notification if they live in the same geographic area.

5. If immediate survivors are from out of town, request personal death notification from the public safety agency in that area. Logistical arrangements should enable simultaneous telephone contact with the fallen officer’s department.

6. It is most reassuring to the family when the Chief or another high-ranking designee responds to the home or hospital. (In some cases, the absence was viewed by both the family and fellow co-workers as not only insensitive but poor leadership as well.)

“I was NEVER officially notified! They kept telling me it was not my husband. The following morning, they finally told my sister that my husband had died.”

-A volunteer firefighter’s widow

ASSISTING THE FAMILY AT THE HOSPITAL

1. The ranking public safety official at the hospital should meet with designated hospital personnel to arrange appropriate waiting facilities for the family that are separate, but not isolated, from co-workers. This official should also insure that medical personnel relay pertinent information to the family of the officer’s condition on a timely basis. These same medical personnel should make the family aware of hospital policy about visitation with the injured officer and/or visitation with the body following the demise, and explain why an autopsy is needed.

*If it is possible for the family to visit their officer prior to the death, they most certainly should be afforded that opportunity: Too often, public safety officials discourage and sometimes bar the family from visiting with the injured/deceased officer. IT IS THE FAMILY’S RIGHT to visit their loved one. Agency officials should ‘prepare’ the family for what they might see in the emergency room and accompany the family into the room for the visit if the family requests it. DO NOT BE OVERLY PROTECTIVE OF THE FAMILY. "There is a definite need to touch and hold the body while there is still life, and being present when death occurs can be comforting to the family." 4

2. The same ranking public safety official or designee will see that the family is updated on the incident as soon as the family arrives at the hospital.

3. A ranking public safety official or designee should be present the entire time the family is at the hospital and should arrange whatever assistance the family may need at that time.

4. The people who made the initial notification should be among those at the hospital.

5. A survivor should not be sedated unless medication is requested by the survivor.

6. Idle promises should not be made to the family at this time. (i.e., "We’ll promote him/her posthumously." "We’ll retire his/her badge.")

7. Arrangements should be made for transportation of the family back to their residence.

8. Arrangements should be made for all medical bills relating to the services rendered to the deceased officer to be sent to the appropriate governmental agency for payment. The family should NOT receive any of these bills at their residence address.

3Lula M. Redmond, MS, Licensed Marriage and Family Therapist, clinical thanatologist, nationally Certified Death Educator, Bereavement Therapist; Executive Director, Founder, Homicide Survivors Group, Inc., of Pinellas County, Clearwater, FL
1. Appointment of a liaison officer is a critical assignment. Although the liaison officer should know the deceased officer and be aware of the family relationships, the officer should not be so emotionally involved with the loss that he/she would become ineffective. The liaison officer must know that THIS IS NOT A DECISION-MAKING POSITION. THIS IS A ROLE OF ‘FACILITATOR’ BETWEEN THE FAMILY AND THE PUBLIC SAFETY AGENCY. The liaison officer will:

- Insure that the NEEDS OF THE FAMILY come before the wishes of the department.
- Meet with the family and tell them what his responsibilities will be during this time.
- Meet with the family regarding funeral arrangements. Since most officers have not prearranged their wishes for the handling of their own funeral, the family will most likely need to decide all aspects of the funeral. The department should only make the family aware of what they can offer in the way of assistance if the family decides to have a ‘line-of-duty funeral’.
- Be issued a pager immediately so there is an immediate line of communication with agency headquarters and the family.
- Know all information concerning the death and the continuing investigation to answer family questions.
- Provide as much assistance as possible, oversee arrangements for travel and lodging for out-of-town family members.
- Be constantly available to the family throughout this traumatic time.
- Ascertain what the public safety fraternal/labor organization involvement will be and what financial assistance they are willing to provide for out-of-town family travel, feeding the funeral attendees following the burial, etc.
- See that the surviving parents are afforded recognition and will have proper placement arranged for them during the funeral and funeral procession.
- See that the family is briefed on the funeral procedure: (i.e., 21-gun salute, presenting of flag, playing of taps, the ladder archway, etc.)

2. A commanding officer/public information officer should be designated to handle the media throughout this traumatic ordeal. In the unlikely event that the family should decide to accept an interview, this officer should attend and ‘screen’ all questions presented to the family so as to not jeopardize upcoming legal proceedings.

3. If there is a ‘family support group’ organized in your department, assign this group the responsibility of seeing that the home is prepared for the influx of visitors and that ample food is available. Babysitting needs for all family members should be met. Have someone screen phone calls. Make sure someone is always at the home.

4. The department can make the family aware of alternate churches with seating capacities large enough to accommodate attendance at the funeral. However, any alternate churches will need to be aware of the fact that the family minister will officiate at the service. REMEMBER: THE DEPARTMENT SHOULD ONLY MAKE THE FAMILY AWARE OF THE ALTERNATIVES. IT’S THE FAMILY’S CHOICE.

5. Departmental vehicle should be made available to the family if they desire transportation to and from the funeral home.

6. The family should have access to other public safety survivors or other support groups (Concerns of Police Survivors, Survivors of Homicide Victims, Compassionate Friends, Parents of Murdered Children, etc.). Members of Concerns of Police Survivors make themselves available to meet with new surviving families. They are the only ones who can
say to the grieving family, “We know what you are feeling,” and truly mean it!

7. Although some emergency response agencies may provide the surviving family access to the staff psychologist immediately following the death of the officer, the psychologist should provide only ‘supportive services’. Survivors have a definite need to talk to someone about the incident over and over again. It has been recommended, however, that in-depth grief therapy not be entered into until 4-6 months following the death. By this time, the family member has reached the ‘disorientation’ phase of the grief process, which is when entering into therapy is recommended. 

8. The department should send routine residence checks by the survivor’s home for 6-8 weeks following the tragedy. We feel this service is necessary since large amounts of money are passing through the residence and the survivors will be spending much time away from the home with legal matters. The department should also check with the survivor to see if any harassing telephone calls are being received.

PROVIDING INFORMATION AND ASSISTANCE ON BENEFITS TO THE SURVIVING FAMILY

“The department told me to hire an attorney to research and file for my benefits and to let them know what I got so they’d know ‘the next time’. The attorney’s fee was $10,000!”

-A Florida widow in 1985

1. A ‘benefits coordinator’ should gather information on ALL benefits/funeral payments available to the family. Insure that this benefits coordinator has the department’s full support to fulfill the responsibility to the survivor to coordinate ALL death benefits/payments; (i.e., insurance policies, outstanding debts, etc.). This officer should be completely responsible for filing appropriate paperwork and following through with the family to insure that these benefits are being received. CAUTION: Private consultants/attorneys are more than willing to work on the benefits. As stated in the quote printed above, the bill for services will follow. We strongly believe this is a responsibility of the agency the fallen officer served.

“How do you tell a young widow that the benefits paperwork had been found on the town clerk’s desk? Nine months after the death NONE of the paperwork had been done!”

-Officer of small Texas police department, 1987

"Be prepared to fight for everything you deserve. And don’t be surprised at comments and actions of others. The local union abandoned me the day after the funeral."

-Firefighter survivor’s statement in 1989 survey

2. The benefits coordinator should visit with the surviving family to discuss the benefits they receive within a few days following the funeral. A prepared printout of the benefits/funeral payments due the family, listing named beneficiaries, contacts at various benefits offices, and when they can expect to receive the benefit should be given to the family (See Appendix. Benefits will differ with each department and each state. However, the Appendix provides a good example to follow. Make clear distinctions between BENEFITS and FUNERAL PAYMENTS.) This same explanation procedure should be repeated within a month following the death since the initial contact is clouded by the

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5 Documented by use of pre- and post-testing on 48 survivors of homicide using the Grief Experience Inventory; Lula M. Redmond, MS, Licensed Marriage and Family Therapist, clinical thanatologist, nationally Certified Death Educator, Bereavement Therapist; Executive Director, Founder, Homicide Survivors Group, Inc., of Pinellas County, Clearwater, FL
emotional numbness of the family during that first benefits meeting. Check once again in about six months to make sure the family is receiving/has received every payment possible.

3. If there are surviving children from a former marriage, the guardian of those children should also receive a printout of what benefits the child(ren) will be receiving.

4. The benefits coordinator should pay special attention to the problems with possible revocation of health benefits to the surviving family. The vast majority of survivors are given a 30 day grace period before being cancelled from the coverage or of being responsible for monthly payments for the coverage.

5. If criminal violations surround the death, the family should be informed of all new developments prior to any press release.

6. If there will not be any court proceedings surrounding the circumstances of the officer's death, at the earliest opportunity, the department should relay all details of the incident to the family.

   “I had to threaten suit against the department before they would sit down and tell me how it all happened. I was able to see, and feel comforted, by the fact there was nothing he could have done to save himself. Through all this, the department had me thinking there was something to hide.”
   -Police widow in Indiana, 1987

7. The chief and other high-ranking officials should be highly visible during these days.

8. The public safety organization (FOP, PBA, IUPA, IAFF, etc.) or community support group (HEROES, Bluecoats, Backstoppers, 100 Clubs) should make their attorney/financial counselor available to the surviving family for whatever legal/financial counseling is necessary; (i.e., establish trust funds., educational funding, etc.) The attorney should not be affiliated with the jurisdictional government and should work as an avid advocate for the family’s interests.

CONTINUED FOLLOW-UP WITH THE FAMILY IS ALSO A DEPARTMENTAL RESPONSIBILITY

The public safety department should be sensitive to the needs of survivors other then the spouse. Adult-aged or younger children, parents, siblings, etc. are all experiencing grief. Realize that grief is a process and that everyone handles grief differently. It might be beneficial to have the psychologist see the entire family for one ‘supportive service’ session shortly after the funeral. Do not set time limitations on when the family should ‘recover’ from the death. The grief process has no timetable and many survivors may experience a complicated grief process; in fact, research conducted by C.O.P.S. has shown that over 59% of surviving spouses develop symptoms of post-traumatic stress reaction to the tragedy. 6

Too often public safety surviving families state they feel totally isolated by the department within a short time following the funeral. Death of the officer does not take away that love for public safety that the entire family feels. Below are listed some ideas to help your survivors continue to feel a part of ‘the family’ for which their officer gave his life.

- When plaques/memorabilia are given to the surviving spouse, consider making the same available to the surviving parents. They have lost a child that can never be

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replaced. Remember to invite the surviving family to agency activities. They need that continued contact.

- Remember those children from a former marriage. Even though they did not live with the officer-parent, they are nonetheless still that officer’s child. They, too, need personal memorabilia of their parent.

- Departments can easily keep in touch with the family through monthly phone calls the first year, dwindling off to quarterly contact. Close co-workers of the deceased officer should also be encouraged to ‘drop’ by the home on a regular basis. But the department should always try to observe the officer’s death date with a short note to the family and/or flowers on the grave. Keep in mind that **ALL** holidays are traumatic events for the family the first year. Show your support during these times, too.

- When co-workers or agency administrators visit the family, don’t be afraid to use the deceased officer’s name or ask, “How are you doing since ____ (name’s) ____ death?” Even though tears may flow from your question, they are not flowing because “you brought back bad memories”. They are tears of appreciation, knowing that you remembered and loved the fallen officer, too.

>> “My dad died when I was 10. I don’t remember much about him. But can you tell me what he was like.....I mean as a cop?”
24-year old daughter of an officer killed in 1974 at 1988 Police Survivors’ Seminar after being introduced to one of her father’s former squad members

- Remembrance books may be presented to the family. (A unique idea of remembrance came from the Aurora, CO, Police Department. Co-workers of the fallen officer worked together to provide a scrapbook. It included anecdotes, pictures, and newspaper articles of incidences the fallen officer had worked on. The scrapbook was given to the children; but officers took time to go page-by-page though the book with the children.) Remember, if survivors of the officer include small children, these children will **NEVER** know their parent’s ‘war stories’ unless co-workers relate the humorous stories to the children.

>> "I'd prefer the guys not promise to take him fishing. Last Saturday he stood by the door all day long. Nobody ever showed up to keep their promise."
-Ohio police widow, 1987

- Never allow department personnel to make idle promises to the surviving family. It hurts children more to be promised a day with co-workers and be stood up rather than never to have been invited at all. “Oh, we’ll have to get together for lunch,” is a void statement to make to the surviving spouse. Set a definite time, place and date - **AND KEEP IT!**

- The department should maintain support as long as the family feels the need for the support. In time, the family will let you know when they are ready to move on with their lives without assistance from the department.

**DEPARTMENTAL SUPPORT FOR THE SURVIVING FAMILY AWAITING TRIAL OF THE SUSPECT IN THE KILLING**

1. The family should **NEVER** hear of court or parole proceedings through the newspaper or television news. We feel strongly that it is the department’s responsibility to keep the family informed of the legal proceedings. Perhaps a contact person from within the department should be assigned to notify the family of upcoming court proceedings.

2. Public safety’s surviving families are no different than any other victim. They **MUST** know how the incident occurred, down to the smallest detail. Many departments keep the family in the dark about the incident stating that it could influence the outcome of
the trial if the family is informed of the investigation. If this is the case, the department should sit down with the family and explain their reasons for not sharing information. At the earliest opportunity following the trial, the investigators should sit down with the family and answer ALL their questions about the ordeal. The facts will be far less shocking than what they have already imagined happened during the incident. Should the department show a reluctance to share information on the incident, the survivors may view it as an attempt to ‘hide something’ from the family. DON’T BE OVERLY PROTECTIVE OF THE SURVIVORS.

3. The department all too often tells the victim assistance specialists, “We take care of our own.” And then the survivors walk into the courtroom totally unaware of their rights as a victim/survivor. Use the victim assistance people - that’s their job. If there is no victim assistance program operating in your jurisdiction, then the department should assume this responsibility.

4. Encourage the family to attend the trial. We have found that the vast majority of survivors attend so they can find out all the details of the incident that have thus far been denied than. Many survivors feel they are the only ones who can represent the deceased officer’s interests. The department should assign a ‘support person’ to accompany the survivors to the trial. If physical material evidence is going to be presented that will be upsetting to the family, this support person can suggest that the family leave the courtroom for that portion of the trial or prepare the family for what they will be seeing.7

5. The department should show support for the fallen officer during court proceedings by having as many co-workers as possible attend. This support should come from all segments of the department; management, the labor organization, co-workers, and even friends from other departments.

**ADDITIONAL ISSUES FOR CONSIDERATION**

1. The need for the emergency response agency to provide psychological assistance/debriefing to agency personnel following the tragic loss of a co-worker cannot be emphasized strongly enough. Although these people are working everyday with the effects of man’s inhumanity to man, the loss of a co-worker is often the most traumatic experience of their tasks as an emergency responder.

2. Develop an in-depth general orders that logistically deals with the department’s handling of an officer’s funeral.

3. Develop a system whereby timely reviews of beneficiary papers are afforded the officer.

4. Preparation of critical incident booklets which will afford each officer the opportunity to gather vitally important information that may be needed in the event of a life-threatening incident.

5. Continued health insurance coverage at group rates, with the employing agency paying the premium, for the surviving family.

6. Continuance of educational benefits for surviving children and spouse even if the family should move from the state where the line-of-duty death occurred. Survivors would understand that they must return to the state where the death occurred to attend a state-owned institution for their tuition-free education.

7. Changing the surviving spouse pension benefits so spouses may remarry and continue to receive the pension benefits.

8. Public safety agencies that use the services of volunteers should insure that these emergency responders are covered by an agency death benefit plan.

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7 Lula M. Redmond, MS, Licensed Marriage and Family Therapist, clinical thanatologist, nationally Certified Death Educator, Bereavement Therapist; Executive Director, Founder, Homicide Survivors Group, Inc., of Pinellas County. Clearwater FL
Summary

The key to properly handling survivors of public safety officers killed in the line of duty (and those dying from natural, non-service related incidents, too) is to ask yourself, “what would my family want done at a time like this?” Simply stated, handle the surviving family of a co-worker as you would want someone to treat your family if the incident had occurred to you.

Public safety survivors not only worry about their readjustment to life after the incident, THEY ARE EXTREMELY CONCERNED FOR THOSE WHO WORKED WITH THE FALLEN OFFICER. Departments MUST provide emotional support and debriefing sessions for the co-workers of fallen officer...from the partner and shift co-workers to the station clerks and the dispatchers! Employees of any emergency response agency that loses an officer in the line of duty are severely affected by the incident. Administrators MUST recognize this fact.

Until everyone sees the need to “prepare” for death, we must prepare ourselves to handle the surviving families as compassionately as possible. We feel our booklet will help public safety agencies do that!

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Mobile, AL, Police Department for sharing their survivors’ benefits booklet.

Sandra Sabino Chinn, who edited the booklet again and again, until she felt it was perfect.
Appendix

Hypothetical situation: Officer James Jones, Mobile Police Department, was struck by a tractor-trailer while issuing a traffic citation on September 2, 1988.

Sample for death benefits booklet for the surviving family provided by the Mobile, AL, Police Department.

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SUMMARY SHEET (listing all benefits and monthly payment amounts)

*This benefit listing was added to the Mobile guidelines. The benefit is made available to surviving family only if certain criteria are meet in the incident which claimed the officer’s life in the commission of a federal crime. See Page 2 of this appendix.

COPS now has a state-by-state compilation of death benefits for the use of survivors and departments. Call the national office to secure a copy for your state benefits.
These are the possible benefits/funeral payments available to the surviving family of Officer James Jones (fictitious name), Mobile Police Department.

I. WORKER’S COMPENSATION

Worker’s Compensation benefits are payable to the beneficiaries of Officer Jones for a period of five hundred (500) weeks following the death of Officer Jones. Mrs. Jean Smith, City of Mobile Employee Benefit Office, is the coordinator/contact person for the Worker’s Compensation filing.  

/contact can be reached at (phone number)

In the case of Officer Jones, the benefits paid through Worker’s Compensation of Alabama are as follows:

A. $1,000.00 Funeral Expense Benefit.
B. $________ per week until minor child/children attain eighteen (18) years of age.
C. $________ per week after minor child/children attain age 18; payment of weekly benefits continue for a period of five-hundred (500) weeks.

In order to file for Worker’s Compensation benefits, the below listed forms/certificates are needed:

A. Marriage License.
B. Certified copy of Death Certificate.
C. Certified copy of minor child/children Birth Certificate.
D. Physician’s Statement.

II. CITY LIFE INSURANCE

Life insurance benefits paid to the beneficiaries in this matter are based on double annual salary figures calculated at double indemnity rate. Again, (contact) is the contact person.

Insurance benefits are as follows:

A. Annual Salary  $__________
B. Double Annual Salary  $__________
C. Double Indemnity  $__________
D. Total City of Mobile Insurance Benefit  $__________

III. POLICE PENSION

Officer Jones was a veteran officer with _______years_______months service to the Mobile Police Department. This length of service entitles the following pension benefit to this widow for the remainder of her lifetime.

Pension standards set forth in:

A. Employee with _______years service and age_______or above entitled to _________% of salary in pension benefits; based on last three (3) years average income.

B. In the event of employee’s death prior to retirement, pension benefits are reduced by 10%.
C. Beneficiary is then entitled to one-half (1/2) of remaining percentage of pension benefit. See listing below.

1. Last three (3) years average income $__________
2. Pension benefit (_______%) $__________
3. Pension benefit reduced by 10% (_____%) $__________
4. _____% pension benefits to beneficiary $__________
5. Bi-weekly pension benefit to beneficiary $__________

IV. SOCIAL SECURITY

Because Officer Jones paid into Social Security for five years prior to joining the police department, the widow and family are eligible for Social Security benefits.

______ (contact) , ______ (phone) , is the contact person for Social Security benefit coordination. Benefits available to the widow and family of Officer Jones are as follows:

A. One-time death benefit: $__________.
B. Minor child benefit payments until age 18: $__________.

Forms needed for filing Social Security survivors’ benefits are:

A. Certified copy of minor child/children Birth Certificate.
B. Notorized copy of Marriage License.
C. All _____(year)_____W-2 earnings forms.
D. Certified copy of Death Certificate.

V. PUBLIC SAFETY OFFICERS’ DEATH BENEFIT

Federal statute provides a one-time $130,416 (plus cost-of-living increase) death benefit to the survivors of a public safety officer who is killed in the line of duty. Forms are completed by the local agency and forwarded to the U.S. Department of Justice for processing and payment. Contact person: Claims Examiner, Public Safety Officer’s Benefit Program, U.S. Department of Justice, 633 Indiana Avenue, N.W., Washington, DC. 20531. Phone: 202-307-0635. If all paperwork submitted to the Department of Justice is in order, payment of this benefit can be expected within 90 days.

(Exclusions to this benefit would come if there was misconduct on the part of the officer, intoxication, performing duty in a grossly negligent manner, or if claimant was a substantial contributing factor to the death of the officer. Military law enforcement officers are excluded from this benefit.)

VI. BENEFITS FOR NON-FEDERAL LAW ENFORCEMENT OFFICERS

U.S. Dept. of Labor, Office of Workers’ Compensation Programs (OWCP)

(Law enforcement agency should check with the Department of Labor to see if death circumstances meet criteria for filing for this benefit. If circumstances do not meet the criteria, leave off benefit information.)
Benefits are provided for any non-federal law enforcement officer who is killed under one of the following conditions:

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

2. 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 a crime.

3. While engaged in the lawful prevention of, or lawful attempt to prevent, the commission of a crime against the U.S.

Questions concerning this benefit should be directed in writing to the Office of Workers’ Compensation Programs. P.O. Box 37117, Washington, D.C. 20013-7117.

VII. ALABAMA STATE BOARD OF ADJUSTMENT

Alabama law provides for a one-time death benefit payment of monies ranging between $1,000 and $20,000 for the survivors of public safety officers killed in the line of duty. Forms must be filed by the local agency and forwarded to the Board of Adjustment. Contact person is (name), Alabama Public Safety Department, in Montgomery, AL. (phone: ). Although the normal benefit for the loss of life to an officer is $20,000, presentation must be made before the Alabama Board of Adjustment prior to actual receipt. Representation is necessary at the time of the hearing held in Montgomery in the House of Representatives Chamber. An attorney is not required at the hearing and in most cases a representative from the filing agency can capably assume the role of representative for the beneficiary.

VIII. ALABAMA PEACE OFFICERS ASSOCIATION

Membership to the Alabama Peace Officers’ Association entitles death benefits to officers’ survivors in the form of a one-time $2,500 death benefit payment plus the return of all contributions during membership. Forms can be obtained from the Alabama Peace Officers’ Association office in Montgomery and should be filed by the local agency.

Officer Jones was not a member of the Alabama Peace Officers’ Association; therefore, his survivors are not entitled to this benefit.

IX. CITY OF MOBILE PAYROLL

The City of Mobile provides payment of the following monies to the
survivors of deceased officers through payroll insurance:
A. All regular salaried earnings up to the time of death.
B. 75% of all accrued sick time.
C. All accrued vacation time up to 480 hours.
D. All compensatory time earned prior to January 1, 1976.
   No payment for compensatory time after January 1, 1976.
These earnings will be issued in a final check to the surviving beneficiaries as soon as processing can be finalized.

X. PERSONAL LIFE INSURANCE BENEFITS
Claims for insurance benefits available through this source are filed by the family with any assistance needed from the department. In the case of Officer Jones, ___________ policies, with ___________ were in effect at the time of his death.

XI. FRATERNAL ORDER OF POLICE
(OR OTHER LABOR/FRATERNAL GROUPS)
The Fraternal Order of Police provides a one-time $ ___________ death benefit to family members of a deceased member officer. Contact person is ___________ , phone ___________.

XII. 100 CLUB OF MOBILE
(HEROES, BLUECOATS, BACKSTOPPERS, ETC.)
The 100 Club is an organization of 100 area businessmen who contribute a one-time $1,000 payment to the surviving family members of law enforcement officers killed in the line of duty. (Members of these organizations usually wish to remain anonymous; therefore, someone in the department should act as a contact person for the family. It is important that the police department encourage payments to be made to both survivors of felonious AND accidental loss.)

XIII. EDUCATIONAL BENEFITS
Under Alabama Law Act 82-277, payment of tuition and textbook costs in a state junior college, technical college or university is made for the dependent children of a law enforcement officer killed in the line of duty. A letter from the agency head, together with a certified copy of the marriage license, death certificate, and birth certificate(s) of child/children should be sent to Tuition Eligibility Board in Montgomery for review.

XIV. VETERANS ADMINISTRATION
Since Officer Jones was a veteran of the United States Army, the widow is entitled to a one-time death benefit of $150 for the opening and closing of the grave, a U.S. flag, and grave marker or $70. Additional benefits may be available if covered under the National Service Insurance.

SUMMARY SHEET: (Include all benefits and dollar amounts of benefits and funeral payments on this sheet.)