

For less than 25 cents a day, what do I get?



by Chuck Adams, CRPOA CFO

Frequently I receive questions from members and potential members regarding the investment of \$81 they are making in the California Reserve Peace Officers Association (CRPOA). Not a bad question in today's economic world where \$81 will hardly fill your car's gas tank for a weeks commute to work and grocery shopping!



CRPOA membership is open to anyone who is involved in or supportive of law enforcement. Our membership is made up of Reserve Peace Officers, Full-Time Peace Officers, Law Enforcement Administrators, Volunteers in Law Enforcement, Search and Rescue members and citizens who feel it is important to support their volunteers. We welcome members from anywhere and have categories of membership for both active and retired individuals.

The California Reserve Peace Officers Association was founded in 1974 for the purpose of raising the professional, educational and appointment standards of Reserve Peace Officers. In the years that followed, CRPOA expanded its membership to include the many volunteer groups that provide specialized services to their community. CRPOA now serves the entire law enforcement community through organizational networking, education, legal services and disability benefits. We actively participate in

POST (California's Commission on Peace Officers Standards and Training) committees and discussions regarding Reserve Officer activities. We work closely with the California State Legislature on bills where law enforcement volunteers are involved.

As individuals we work hard for our money. We have been encouraged to save and spend wisely since the day we first received an allowance from our parents. If we believe something is "too expensive", chances are that we have already come to the conclusion there is some "value". If this is not the case, the answer is easy. Don't spend your hard-earned money in the first place! So, for the purpose of this article, lets assume that we have concluded there is "value" in protecting our investment as a volunteer in our community. We can now turn our attention to what you receive for your annual investment of \$81.00.

✓ *Benefits*

Accident Insurance

I suggest that you determine what coverage your agency provides you and under what conditions. Does the coverage apply when you serve as a volunteer, or only when your agency has a "callout" for your services? If you have a full-time occupation in addition to your volunteer position, you should also determine what benefits you may have from your full-time employer while you are volunteering. If you have other Accident Insurance policies, be sure to discuss with your Insurance Agent whether coverage applies when you are serving as a public service volunteer. While I hope that you will never have the need for Accident Insurance we are ready to assist all Reserve Peace Officers, Volunteers in Law Enforcement and Search and Rescue members.

In-hospital Benefit

In the event your accident requires an in-hospital stay, you will receive \$100 per day, following a 2-day waiting period, for a maximum of 14 days.

Rehabilitation/Retraining

In the event your accident results in your not being able to carry on your gainful employment, you are eligible to receive a Rehabilitation/Retraining benefit in the amount of 10 percent of the loss benefit to a maximum of \$10,000.

Psychological Therapy

In the event your accident results in the need for psychological therapy, you are eligible to receive psychological therapy benefit in the amount of 10 percent of the loss benefit to a maximum of \$10,000.

Disability Insurance

What happens to you when you are unable to perform your regular employment because you were injured while performing your volunteer duties? Will your agency help buy food for your table or assist with your mortgage or rent payment? I urge you to check with your agency before support becomes a necessity. To supplement any coverage you may currently have, CRPOA offers one of the best disability programs available to Reserve Peace Officers, Volunteers in Law Enforcement and Search and Rescue members in California.

As a general member of CRPOA, if within 30 days from the date of the accident, accidental bodily injury causes you to be continuously and totally disabled and prevents you from performing the duties of your gainful occupation, you will receive a maximum of \$400 per week for 26 weeks following a 5-day waiting period.

Legal Services

Reserve Peace Officers, Volunteers in Law Enforcement, and Search and Rescue members are usually not paid or paid only modest wages yet have exposure for the same job risks that face regular, full-time officers. You can be accused of and threatened civilly for a civil rights violation. You can be investigated criminally for misdemeanor or felony use of excessive force. You may be subject to administrative actions for any transgression from improper paperwork to violating civil rights under color of authority. You may be subject to administrative actions resulting in penalties up to and including dismissal for allegedly taking enforcement action while off duty. You can even be denied a "liberty interest" hearing where the facts otherwise legally compel such a hearing. If any of these things should happen to you, CRPOA's Legal Services Plan will afford CRPOA General Members limited coverage in the area of Administrative Matters, Appeals to the Superior Court, Criminal Matters and Civil Actions

Legislative Activity

Do you have any idea what goes on in Sacramento on a regular basis that may affect your ability to serve as a Reserve Peace Officer, Volunteer in Law Enforcement or Search and Rescue member? Is your department taking an active role to make sure your rights to serve are protected? While your agency appreciates your service, they seldom have the time to be proactive with legislators on issues

that directly affect you. Keeping a watchful eye on legislation is a time consuming activity that CRPOA performs on your behalf. We actively participate in POST (Peace Officers Standards and Training) committees and other discussions regarding reserve activities. We work closely with California State legislators.

Training and Recognition

Each year in August, CRPOA sponsors the Annual Reserve Peace Officers Training Conference (ARPOC). ARPOC is composed of professionally taught training classes for Reserve Peace Officers, Search and Rescue and Volunteers in Law Enforcement personnel. The classes provide POST certified training that fulfills the required biannual 24 hours of advanced officer training for Reserve Officers in the State of California.

ARPOC also provides the opportunity for recognition of Reserves, Unit Coordinators, Search and Rescue and Volunteers in Law Enforcement.



Reserve Peace Officers

Search & Rescue



Civilian Volunteers



CRPOA offer its members a yearly Legal Service program for less than you would pay for one hour of an attorney's time! It is designed for Reserves, Search and Rescue and Civilian Volunteers and has a positive track record since its implementation. The Benefits, Legal Services, Legislative Activity and Training and Recognition package is the best package in the US today! That's what you get for less than 25 cents a day! Visit us today on the internet at CRPOA.ORG and become a member.