

When Killed in the Line of Duty

Resource Guide for Fallen Tow Operators' Families

The sudden loss of a loved one is a time of great pain, sadness and confusion. While we wish no operator would lose their life in the line of duty, the Towing and Recovery Association of America, Inc.[®] (TRAA) has created this resource guide to assist anyone who finds themselves in this tragic situation. Please know, you are not alone during this difficult time.



Recommended Steps:

1. **Locate a Funeral Home:** Look for a funeral home that offers workers' compensation as a payment option. There are many funeral homes that will work with workers' compensation benefits to get the expenses covered at minimal out-of-pocket expense to you.
2. **Contact Workers' Compensation:** The loved one's employer should have a workers' compensation claim number for the case. You will need to obtain the case number and contact workers' compensation with that number. Workers' Compensation will typically be able to assist you in securing funding towards funeral expenses and financial support for his/her dependent family. Each state has its own laws, requirements and programs for workers' compensation.
 - a. Note, if the deceased loved one was an owner operator, there are some cases where they may have opted-out of carrying workers' compensation coverage for themselves. If that is the case, no expenses will be covered by workers' compensation.
3. **Gather Documents:** There are several pieces of documentation that need to be gathered. Make sure to keep all originals for your records. Make extra copies of all documents and keep them together at all times. You will need these documents throughout the entire process. Note, be sure to supply all documents as requested and send all applications for financial support via certified mail to ensure you have tracking and proof of receipt.
 - *Power of Attorney:* if applicable
 - *Incident/Accident Reports & Police Records:* Typically, available 15 days after the accident. May also be available online.
 - *Death Certificates:* Request a minimum of ten (10) through the funeral home. It usually takes 10-15 days to receive the death certificates after ordered.
 - *Marriage License & Marriage Certificates:* if applicable. Note, common law marriage is recognized in some states.
 - *Birth Certificates:* Copies will be required for the deceased, his/her spouse and children (if applicable)
 - *Social Security Numbers:* for the deceased, his/her spouse and children (if applicable)

- *Driver's License:* Copies for both the deceased and his/her spouse (if applicable)
 - *Proof of Employment:* Request that the deceased's employer provide a written statement outlining his/her employment at the time of death. The statement should include the employer's business name, address, contact number, estimated dates of employment, years of employment and job title. Also, gather the last 30 days of pay stubs for the deceased.
4. **Social Security:** You will need to locate your local Social Security Administration (SSA) Office. This information can be found online (<https://www.ssa.gov/benefits/survivors/>). You will need to notify the SSA of the loved one's death and apply for any eligible Social Security Death or Survivor Benefits. Your family may be eligible for a one-time Death Benefit of \$255 and/or ongoing Survivor Benefits for dependents. Eligibility and amounts vary, contact SSA for your own specifics.
 5. **Apply for the Survivor Fund:** The International Towing and Recovery Hall of Fame and Museum (ITRHFHM) has established a Survivor Fund to provide immediate financial support to families of towing operators who lose their lives in the line of service in our industry. The application can be completed online or you can download the PDF form (<https://internationaltowingmuseum.org/request-for-inclusion-on-the-survivor-fund-application/>). If downloading the form, you will need to return the completed application via email to: internationaltowingmuseum@comcast.net. Be sure to fill out the form completely and attach any required documentation. Once the application is submitted, it typically takes 24-48 hours for funds to be processed, if qualified.
 - a. Note, the current benefit amount is \$7,000 USD, effective May 22, 2019. There is also an additional \$2,500 USD benefit available for requests where at the time of death the deceased was a member, or the deceased's employer was a member at that time, of the International Towing and Recovery Hall of Fame and Museum at any current membership level. Subject to change and exclusions apply, contact the ITRHFHM for specifics.
 6. **AAA Benefits:** If the deceased's employer was a contracted AAA provider, in good standing, you may qualify for AAA insurance benefits. You will have to contact the employer of the deceased in order to get the information for the AAA field representative assigned to the provider's area. The AAA field representative can get the process started to apply for any death benefits. Note, AAA benefits may not be available in all areas.
 7. **State Towing Associations:** Several state towing associations have established funds for the families of operators killed in the line of duty. Note, not all state associations have such funds and the availability and requirements vary. Contact your state towing association for more information.

Founded in 1979, the Towing and Recovery Association of America, Inc.[®] (TRAA) is the umbrella trade group and national voice of the towing and recovery industry, which is estimated to include more than 35,000 towing businesses in the United States. TRAA's membership includes professionals from the United States, Canada, Japan and New Zealand.