



# KEENAN & ASSOCIATES, INC.

ADMINISTRATORS for the FRATERNAL ORDER OF POLICE-LEGAL PLAN, INC.

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April 4, 2006

RE: Plan Coverage

Dear Attorney:

As you realize, there have been many discussions about on-duty coverage versus off-duty coverage with regard to whether an act that occurred on duty is covered depending on its relationship to the course and scope of an officer's employment. This gray line has been drawn a little more clear. ***Effective April 1, 2006, any claims for allegations that stem from an incident while an officer is clearly on duty is available for coverage.*** The incident itself that the disciplinary action stems from must have occurred between effective coverage dates as well.

I want to remind you that it is the attorney and the officers' responsibility to provide this office with all the facts to make a correct initial determination. If, for any reason, new facts come to light, which would alter the initial coverage decision, that the FOP Legal Plan reserves its right to supplement or alter the coverage.

The Plan's success depends on a combined effort of this office and the attorneys being used to represent the officers and assist them in whatever way possible. This can only be successfully accomplished if the proper guidelines and procedures are followed. Procedures such as pre-approval for all travel and the receipt of all necessary documents to make a coverage determination to include, but is not limited to, the notice of investigation, complaint (if applicable), and an incident report. In lieu of this documentation, an officer statement detailing the allegations and/or incident is needed. This information should be submitted with the properly executed claim form.

Thank you for your cooperation in assisting the Fraternal Order of Police and its members.

If you have any questions, please feel free to contact me at (505) 291-4981.

Sincerely,  
KEENAN & ASSOCIATES, INC.

Cara Webb  
Benefit Administrator  
Fraternal Order of Police Legal Plan, Inc.