



## Nova Scotia Firefighters Benevolent Fund

### Disbursement Policy.

#### Purpose of policy.

The purpose of this policy is to provide a framework for the disbursement of the Nova Scotia Firefighters Benevolent Fund funds in an effective and equitable manner.

#### Disbursement Categories.

Subject to meeting the eligibility criteria below, the fund supports the following three categories to disburse its funds.

- 1) Immediate need
- 2) Ongoing need
- 3) Extraordinary need

##### 1. Immediate Need

This is for the immediate use of the firefighter in the aftermath of an event such as sudden illness, bereavement or personal disaster.

funds will normally be disbursed in the form of Gift Cards or in exceptional circumstances a payment could be made directly to a vendor in the case of hotel accommodation. The applicant should express a preference as to the need and amount upon application. No direct cash payments can be made to the applicant

The maximum disbursement for this category is \$250.

Disbursement committee approval would not be required.

Completion of a request form signed by the relevant department Chief or Deputy Chief is required.

## 2. Ongoing Need.

Used for ongoing needs such as medical care and expenses.

Recommendation would be required from the disbursement committee and approval of the board before payment can be made.

Completion of a request form signed by the department Chief or Deputy Chief, disbursement committee recommendation & board approval required.

Funds will be disbursed upon receipt of a completed claim form with supporting documentation e.g. receipts / Invoice.

## 3. Extraordinary Need

A one time payment for a specific need, for example special wheelchair or modification to property to allow home living.

Completion of a request form signed by the department Chief or Deputy Chief, disbursement committee recommendation & board approval required.

Funds will be disbursed upon receipt of a completed claim form with supporting documentation e.g. receipts / invoice.

## Eligibility Criteria.

In order to ensure that all applicants are bona fide members of the firefighter community, the following criteria will be applicable for all classes of applications.

- The recipient must be an active member of a fire department in Nova Scotia in good standing meeting the criteria for the Federal tax credit for the previous three consecutive years.
- For all categories, approval of the department Chief is required. Or in their absence the Deputy Chief.
- No funds will be disbursed for memorials or fire department equipment.
- Requests will only be accepted for Active firefighters and their immediate family (e.g. Spouse or children. Parents and other family members are not eligible)
- At this time, funeral expenses are not eligible.

The Applicant must also demonstrate a financial need for any funds disbursed by explaining how the crisis has/will affect them financially. For example:

- A reduction in household income (With financial amounts)
- An increase in expenditure (to cover anticipated out of pocket costs, with financial amounts)

## Disbursement amounts.

In order to maintain the financial viability of the fund, the following criteria are to be used when calculating disbursement amounts:

- 1) Immediate need: A maximum of \$250 per calendar year will be disbursed as either prepaid gift cards or where appropriate, These funds will be disbursed directly to a vendor. The lifetime total for this scheme is \$500
- 2) Ongoing need: a maximum of 10% of fund total subject to a lifetime maximum of \$20,000 will be disbursed to any one individual. Funds will be disbursed to the individual upon completion of claim form with supporting documentation.
- 3) Special need: a maximum of 10% of fund total subject to a lifetime total of \$10,000

## Disbursement Priority.

The following priority will be used when calculation disbursement amounts and priorities.

- 1) Active Firefighters meeting eligibility criteria
- 2) Family members meeting eligibility criteria.

### Document Change log

Version	Date	Change
1.0	January 2020	Initial Version
1.1	December 2020	Clarification of disbursement amounts and format update.