

Punishers LEMC 911 Emergency Fund

911 Emergency Fund Policy

1. The purpose of the Punishers 911 Emergency fund is to provide limited financial support to the members of the Punishers LEMC in emergency situations resulting in an unexpected financial hardship, such as loss of primary residence to fire or any natural disaster, an unexpected medical expense which exceed insurance provisions resulting in economic hardship, serious illness and/or injury. The Punishers LEMC 911 Emergency Fund is maintained through the support of our members and other donations.

Eligibility

1. Any fully patched member or prospect of the Punishers LEMC, who have enrolled in the fund for the current calendar year. The 911 Fund board will annually determine the participation amount. Every member of the participating chapters (entire chapter must participate) must pay into the fund once a year. Any newly added chapter members during the year will require additional funds. Newly formed chapters during the current year will not be eligible until the following year. Funds will be collected from January 1st to March 1st of said year, for the upcoming new year. Membership will be verified by the 911 board chair or his designee.

Guidelines

1. To be eligible to receive assistance through the Punishers LEMC 911 Emergency fund, there must be a one-time unavoidable event such as:
 - a. Loss of primary residence to fire or other natural disaster.
 - i. Examples of natural disasters include, but are not limited to, fire damage, flash flood, unexpected damage due to snowstorms or tornadoes.
 - b. Serious illness or injury, which has a significant impact on your financial situation.
 - c. Members may apply for assistance with travel and/or funeral costs if there is a demonstrated need. All decisions by the board will be made on a case-by-case basis.

2. The maximum assistance to a chapter will be \$4,000 annually. The maximum assistance a member may receive is \$2,000. This amount may be increased given extenuating circumstances or if additional funds become available. Financial needs will be considered prior to disbursement of said funds.
3. During any one-year period an eligible member may not receive in the combined amount that exceeds the maximum amount of \$2,000. The time is based on the receipt of monies from the fund to the member.
4. Members must have a minimum of six (6) months in the Punishers LEMC as a fully patched member or prospect. The members' good standing must be verified using the most recent chapter roster of record. This includes probationary chapters.
5. Eligible members must provide written documentation of their qualifying hardship via the request form. The documentation must be attached to the members request, and if needed, the members must sign an authorization granting the Punishers LEMC 911 Emergency Fund member permission to contact and verify the source of the hardship. All requests and/or information obtained are to remain confidential.

How to apply

1. Request and complete the grant application. You can obtain an application by downloading the application found in the dropdown section of the Punishers LEMC website. In addition, a request form may be obtained from any member of the 911 board. The application must be completed by the chapter President or the Vice President if the applicant is the President. Complete the application with as much detail as possible regarding your circumstances. Supporting documentation and signatures are required and must be submitted with the application.
 - a. Examples of documentation include police reports, invoices of funeral expenses, doctor's note, or other related documentation. Said documentation must be on letterhead or a statement of owned party. Incomplete requests will not be processed, which can cause delays in receiving funds.

Financial assistance

1. A committee of five members will review the request and decide within two weeks or sooner depending on the circumstances. In the event of a dire emergency, the committee will attempt to make the decision within 72 hours. If additional information is required, a 911 board member will contact the member. Once a decision has been made, the member will be notified as soon as possible; first by phone, then by email. All requests shall be confidential.

2. If the application is approved, funds will be dispersed asap to the member or his designated representative. If the application is not approved, the member will have the option of appealing the decision but must do so by contacting any 911 Board member within 5 calendar days upon notification of the decision. If there is no response from the member, the decision will be considered standing.
3. If the members chooses to appeal the decision, it is the members' responsibility to contact a 911 board member for information on the appeal process and to submit other documentation which would help support the request for financial assistance.
4. If the committee does not approve the appeal, then the matter will be closed.

Approval of an application can be partially funded or fully funded depending on the situation. Members are not required to pay back the financial relief; however, they are encouraged to do so, if possible, since this will help replenish the funds for future requests.

Given the limited amount of funds, all requests can't be approved even though there may be a clear need for assistance. This fund may be insufficient in cases of widespread emergencies.