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Benefits



1. Hospital/Home Visits

Eligibility

This benefit is available immediately to a member, member's spouse or dependent child who through sickness or accident or is at home recovering for a period of at least 7 days or who is in hospital for a stay of least 24 hours, should be in the way of a gift basket.

Continuity

This benefit is available for a maximum of 10 fortnightly visits (may be extended by a Regional rep or the Board) during any one period of illness/injury. The first hospital/home visit may take the form of a gift basket. Gift baskets may be purchased by the welfare representative in order to assist members, spouses, or their dependents in a time of need or comfort. Contact the Society Office for further information.

Amount

The benefit is limited to a maximum amount as set from time to time by the Welfare Board. The grant is solely for the purchase of comforts by the Welfare Society Station Representative and in no circumstances is made in cash. The WSSR shall use his/her judgment regarding the particular purchase.

Claiming

When the WSSR is made aware of a person becoming eligible, he/she may immediately take it upon himself/herself to purchase the comforts, or may arrange for a gift basket to be sent by contacting the Society Office.

Interpretation

- a) Hospital/Home Visits
 - i The maximum amount allowed for visits shall be as follows:

Child	\$100.00
Member, Member's Spouse.....	\$150.00

 Note: Receipts must be provided for any purchase.
 - ii The benefit is as above. The benefit is solely for the purchase of sickness comforts by the Welfare Society representative and in no circumstances should be made in cash. The representative shall use his/her judgement regarding the particular purchase. When the representative is made aware of a person becoming eligible, he/she may immediately take it upon himself/herself to purchase the comforts (flowers, petrol vouchers or some other prudent items for the benefit of that person), or may arrange for a gift basket to be sent by contacting the Society Office.
 - iii The first visit to a member, members spouse/partner or a child of the member, who through sickness or accident or is at home recovering for a period of at least 7 days or who is in hospital for a stay of least 24 hours, should be in the way of a gift basket.

Benefits



2. Gifts baskets – General Benefit

Eligibility

This benefit is available to a member, member's spouse or dependent child who a Board member/Regional Rep, Secretary, Treasurer, WSSR, WSRR and Office Manager believe would be eligible for reasons of hardship, misfortune or in a time of need or comfort.

Continuity

This benefit is available for reasons of hardship, misfortune or in a time of need or comfort.

Gift baskets may be purchased by the welfare representatives as stated above.

Contact the Society Office for further information.

Amount

The benefit is limited to a maximum amount as set from time to time by the Welfare Board.

The benefit is solely for the purchase of comforts by the Welfare Society Representative and in no circumstances is made in cash. The Welfare Society Representative shall use his/her judgement regarding the particular purchase.

Claiming

When the Welfare Society Representative is made aware of a person that may become eligible, he/she may immediately take it upon himself/herself to purchase the benefit, or may arrange for a gift basket to be sent by contacting the Society Office.

Interpretation

a) Gifts baskets – General Benefit

i The maximum amount allowed for benefit shall be as follows:

Child\$100.00

Member, member's spouse.....\$150.00

Note: Receipts must be provided for any purchase.

ii The Benefit is as above. The benefit is solely for the purchase of comforts by the Welfare Society representative and in no circumstances should be made in cash.

The Welfare Society representative shall use his/her judgment regarding the particular purchase.

When the Welfare Society representative is made aware of a person becoming eligible, he/she may immediately take it upon himself/herself to purchase the Benefit comforts, or may arrange for a gift basket to be sent by contacting the Society Office.

iii This Benefit may be in the way of a gift basket, flowers, or some other prudent items for the benefit of that person.

b) Gift Basket

i A Gift basket may be purchased by Welfare Society representatives to assist members, spouses or their dependents in a time of need, comfort or hardship.

Benefits



3. Ambulance Transport Benefit

Eligibility

This benefit is available to a member, or dependent who is required to pay for the cost of emergency ambulance transportation.

Continuity

The number of claims that may be submitted is only limited by the provisions of the following paragraph.

Amount

The benefit is limited to a maximum accumulated value of \$500.00 per member's family per year. The year commences from the date of the first claim

Claiming

The member shall provide a duly completed Society BA1 benefit claim form and an invoice and/or receipt from the provider of the transport within 90 days of receipt of such invoice from the provider.

Interpretation

Ambulance transport can be claimed only in New Zealand.

4. Television Hire

Eligibility

This facility is available to all members, and any dependent (providing that person is not in a children's ward) who is in hospital for a period of at least 24 hours.

Continuity

This facility is provided for as long as the eligible person remains an inpatient of any public or private hospital for any reason other than for the treatment of drug/alcohol dependency and/or psychological treatment.

Amount

The society will pay for the supply and installation of the television set and the daily rental fee

Claiming

The (Welfare Society Station Rep) WSSR will attempt, on his/her initial visit to the member in hospital, to ascertain the expected duration of hospitalisation. In the case of the spouse or dependent child it is the responsibility of the member to advise the WSSR and/or the Society Office of his/her wish to have a television set provided by the Society.

The WSSR shall make arrangements for the hiring of a television set through the normal hospital booking agency.

NB: This benefit is only provided where:

- the rental of television sets to patients is an accepted policy of the hospital administration
- the person in charge of the patient has given approval
- the hiring of television sets is a normal facility in the particular institution.

Benefits



5. Corrective Lenses

Eligibility

This benefit is payable to assist in the purchase of corrective lenses for a member, member's spouse or dependent child prior to attaining the age of nineteen (19) years.

Continuity

The benefit is payable for the purchase of the claimant's first ever set of corrective lenses (glasses or contact lenses) including frames and/or lenses.

Amount

The benefit is for a maximum of \$250.00 per claim. The total amount that can be claimed in any one year by any family is limited to \$500.00

Claiming

All claims are made using the BA1 claim form. (see page 41 of Information Folder)

6. Funeral Assistance

Eligibility

This benefit is not payable in the event of the death of a person having attained the age of sixty five (65) years. This benefit is payable immediately on the death of a member, member's spouse or dependent child prior to attaining the age of nineteen (19) years.

Continuity

The benefit is payable to the member or in the event of the death of the member the nominated beneficiary. There is no limit on the number of claims that may be submitted at the time providing:

- the death(s) occurred within the previous three months of making such claim
- the claim is made in respect of those members indicated above.

Amount

The benefit is for the following amounts:

- death of a member \$3,000.00
- death of a member's spouse \$3,000.00
- death of a dependent child \$1,000.00

NOTE: Payment may only be made where it is not in breach of the provisions of the Life Insurance Act 1908.

Claiming

When the Welfare Society Station Representative is made aware of a member becoming eligible, he/she shall immediately seek confirmation to that effect. After receiving confirmation he shall contact the Office Manager and relay the facts relating to the claim.

The WSSR will prepare an Application for Benefit form on behalf of the member. The Office Manager will upon receiving the information from the WSSR arrange for payment at the appropriate rate to be made as soon as practicable.

Benefits



When the benefit is offered to the member (there is no requirement that the member must accept the benefit) the WSSR must ensure that the claim form is completed and signed by the member or his/her representative. If the member has not nominated a beneficiary the benefit will be forwarded to their estate.

Special Early Draw Provision

On the production of satisfactory evidence (in the opinion of the Welfare Board) 50% of the active members funeral assistance benefit may be advanced to a claimant if such person is suffering a terminal illness.

Interpretation

- a) Funeral Assistance Benefit - Death of an Unborn Child
 - i In the event of the passing of an unborn child, the Welfare Society may consider meeting part of the service/burial/cremation costs as long as sufficient proof can be provided to the Board Representative that costs have been, or will be incurred.
 - ii Any payments so made shall not exceed \$500 per event.
 - iii Any such payment shall be classified as a funeral expenses benefit.
- b) Death of a Member or their Partner over the Age of 65 Years
 - i "In the event of the death of a Member aged sixty five years or over (Senior Member) or their Partner aged sixty five years or over, the Society may have a Gift Basket or similar delivered to the remaining Partner or their Family"

7. Travel Assistance

Eligibility

This benefit may be claimed to assist with travelling costs when the member or his/hers dependents are required to travel over 100km to attend out of town medical appointments. It is limited to referrals from a GP specialist.

Continuity

The total amount that can be claimed in any one year by the member is limited to \$300.00.

Amount

The benefit is for 30 cents per km.

Claiming

All claims are made using the BA1 claim form with proof of appointment.
(see page 41 of Information Folder)

Benefits



8 Hospital Parking

Eligibility

This benefit may be claimed by a member or a member's spouse/partner for parking costs while visiting a partner/spouse or dependent in hospital.

Continuity

The total amount that can be claimed in any one year by the member is limited to \$ 150.00 with the year commencing from the date of the first claim.

Amount

The benefit is for \$150.00 per year.

Claiming

All claims are made using the BA1 claim form with receipts as proof of parking. (see page 41 of Information Folder)

9. Home help

Eligibility

This benefit is available to assist members requiring home help. This benefit may be claimed where a member or their dependent is temporarily incapacitated and domestic help is required.

Continuity

The total amount that can be claimed in any one year by the member is limited to \$500.00.

Amount

The benefit is for a maximum of \$80.00 per day.

Claiming

All claims are made using the BA1 claim form with a copy of an invoice or receipts incurred attached. (see page 41 of Information Folder)

10. Hearing Aids

Eligibility

This benefit is available to assist in the purchase of a hearing aid for the member or his/hers dependents. This benefit may be claimed for the purchase of the member or dependent's first-ever hearing aid. It does not cover batteries or repair costs.

Continuity

Limited to one claim per year.

Amount

The benefit is for a maximum of \$800.00 per claim, and is limited to one claim per year.

Claiming

All claims are made using the BA1 claim form with a copy of invoice or receipts attached.

Benefits



11. Birth Benefit

Eligibility

This benefit may be claimed by any member, on the birth of his/her child/children.

Continuity

The benefit must be claimed within 12 months of the birth of the child/children for whom the claim is intended.

Amount

The benefit is for \$100.00 per child.

Claiming

All claims are made using the BA1 claim form with a copy of the birth certificate or newspaper birth notice. (see page 41 of Information Folder)

12. Adoption Assistance

Eligibility

This benefit is available to assist a member with the costs involved in the adoption of children.

Continuity

This benefit must be claimed within 12 months of the adoption process being completed.

Amount

The benefit is for 60% of the costs involved up to a maximum of \$250.00 per child.

The total amount that can be claimed in any one year by the member is limited to \$500.00.

Claiming

All claims are made using the BA1 claim form with a copy of an invoice or receipts incurred attached. (see page 41 of Information Folder)

13. Counselling

Eligibility

This benefit is available to assist members requiring counselling. This benefit may be claimed for members, their partner and dependent children requiring counselling.

Amount

The total amount that can be claimed in one year by a member is limited to \$500.00

Claiming

All claims are made using the BA1 claim form with a copy of an invoice or receipts incurred attached. (see page 41 of Information Folder)

Benefits



14. DISCRETIONARY GRANTS or LOANS

Eligibility

A grant or loan may be made to any member of the Society in financial difficulties that the Welfare Board considers has been brought about by misfortunes. Junior members can only apply for a grant.

Continuity

The grant or loan is made at the discretion of the Welfare Board and as such is only made after a thorough investigation into the causes of the need to claim. All practical help will be given to the member prior to any financial assistance.

Amount

Under the Welfare Society's Rules 4(a) and 4(b)(i), a discretionary grant or loan is limited to a maximum of \$500.00

Claiming

Upon a member approaching the Welfare Society Station Representative regarding the submission of a claim, the WSSR will endeavour to discuss, in some detail, the problems faced by the member.

The WSSR may, with the approval of the member enlist the assistance of other agencies specialising in particular fields where this is deemed advantageous.

Where the WSSR has received sufficient details he/she should ensure that:

- a) the form Application for Benefit (BA1) is completed
- b) the form Declaration to Pay Back Loan is completed
- c) forward this form to the Secretary with any notes of discussions which have taken place with other agencies.

Interpretation

- a) Decision
 - i Details of the loan shall then be submitted to the next Welfare Society Board meeting. The Board may defer this decision until a later Board meeting.
 - ii The decision of the Welfare Board regarding the payment or non-payment of such a claim and also whether it is in the way of a grant or a loan shall be final.
 - iii If the Board decides to offer a loan to the applicant, the interest (if any), the term, and any other conditions may be imposed by the Board.
 - iv The Secretary may make loans or grants up to a limit of \$500, after first seeking the advice and approval from the member's Regional Representative.
 - v All decisions relating to grants and loans shall be minuted.
 - vi There is no requirement that the member must accept the loan when offered.
- b) Loan Repayment
 - i After a period the Board member feels appropriate they shall contact the member concerned and enquire if they are able to begin repaying the loan.
 - ii If the loan is to be repaid the terms of repayment as well as date of repayment shall be established and the Office Manager shall be notified.
 - iii If member leaves the loan needs to be paid in full as per signed document Declaration to Pay Back Loan.

Benefits



- c) Claims without application
 - i The Welfare Society Board may approve discretionary loans or make grants or assist in some way, to members only under exceptional circumstances where no application has been received from a member.
 - ii A Regional Representative or Station Representative may make the application on behalf of a member.

15. Disaster Fund

The Board of the Welfare Society has set up a Disaster Fund under Rule 4(a) & b(i) as a benefit for members and their family.

The benefit is available to members who may be involved in a significant disaster as determined by the Board.

Any claim on this benefit will be at the discretion of the Welfare Board.

The WSSR may, with the approval of the member enlist the assistance of other agencies specialising in particular fields where this is deemed advantageous.

Where the WSSR has received sufficient details he/she should ensure that:

- a) the form Application for Benefit (BA1) is completed
- b) forward this to the Secretary with any notes of discussions which have taken place with other agencies.

Decision

The decision of the Welfare Board regarding the payment or non-payment of such a claim and also whether it be in the way of a grant or a loan shall be final. If the Board decides to offer a loan to the applicant, the interest (if any), the term, and any other conditions may be imposed by the Board. There is no requirement that the member must accept the loan when offered.

Interpretation

- a) A significant disaster and the response from the NZFFWS to it.
 - During the event
 - i When a disaster occurs that involves two or more members, the Welfare Board pre approves that the Chairman or Secretary along with two other Board members can approve an amount of \$15,000 that can be drawn on from the disaster fund for the benefit of members and their families in need of help.
 - ii This money from the disaster fund is for immediate use to assist the members and/or their families that require assistance and to cover any costs that occur to the Society when Society office holders carry out related activities.

Benefits



b) RESPONSE to a Significant Disaster

When a Board member/Regional Representative, Secretary or staff member is notified of a significant disaster that has occurred, then that person shall first notify the Chairman, Secretary and the Regional Representative in whose region the event has taken place.

- i The Regional Representative in whose region the event has taken place shall endeavour to find out the extent of the event and what resources may be required.
- ii The Regional Representative shall then contact the Secretary to arrange a conference call meeting ASAP (if required) to approve an amount of \$15,000 per (b)(i) above for the benefit of members and their families involved. Also the Regional Representative shall notify the meeting of what requirements would be needed to help members, members' families, the WSSR and the Regional Representative concerned.
- iii The Chairman, Secretary or both, plus one other Regional Representative should arrange ASAP to liaise at the site of the event to support the Regional Representative and WSSR with their Welfare Society work.
- iv In the event of a disaster emergency the NZFFWS Chairman/Secretary may appoint a disaster emergency response coordinator
- v NZ Firefighters Welfare Society should notify FENZ of their actions and to offer them assistance where possible. This may involve a Welfare Society office holder to be the liaison person between FENZ and Welfare Society.
- vi All moneys spent during this event must have receipts for audit purposes.

c) Claims on Disaster Fund - after an Event

- i All claims on the disaster fund must be investigated by the Board member concerned.
- ii Claims up to a maximum of \$1000.00 may be approved for payment by the Board member from the region concerned. The Secretary and Treasurer must be informed of the decision at the earliest convenience.
- iii If the claim/claims total more than \$1000.00 and up to \$5000.00 they must be approved by the Board member concerned and any two of the following: Secretary, Treasurer or other Board Member.
- iv Any claim/claims totaling more than \$5000.00 must be approved by a quorum of the Welfare Society Board.
- v If the claim is being made for the personal use of the Board member concerned it must be approved by another Board member as well as the Secretary or Treasurer.
- vi The Disaster Emergency Response Coordinator (DERC) is considered in this event to have the powers of the board member.
- vii All claims shall be ratified at the next Board meeting.
- viii Claims that are approved by the Welfare Society Board are to be paid out of the Disaster Fund Account only.

Benefits



16. Mobility Aid

Eligibility

This Benefit is payable to assist in the costs of Mobility Aids required for members, member's spouse or dependent child prior to attaining the age of nineteen (19) years.

Continuity

This benefit is payable to assist mobility Aid costs that Members may incur after an accident, illness or surgery.

Amount

The total amount that can be claimed in one year by the member is limited to \$300.00

Claiming

All claims must be made using a BA1 form with receipts attached