



RFS Benevolent Fund

Eligibility Policy

ITEM	DESCRIPTION
1.0	Benevolent Fund eligibility policy

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1 Purpose of this Policy

› About the RFS Benevolent Fund

The RFS Benevolent Fund (the Fund) exists to ensure that confirmed beneficiaries receive the support that they need, when they most need it. In line with its Constitution, the Fund will support **RFS members** and their families experiencing **significant hardship**, particularly where those members have been fatally **injured** or significantly **injured** as a result of participation in **firefighting activities**.

› Purpose

This Policy outlines the criteria needed to be met to receive support from the Fund including:

1. who will be eligible to receive assistance from the Fund
2. the kinds of support that can be provided by the Fund, and the circumstances that will be relevant when determining what support will be required

The **Applicant Support Guide** is the companion to this **Eligibility Policy** and outlines the practical steps to be undertaken to apply to the Fund.

The terms **in bold** have particular meanings, which are defined in the **Glossary** document assists to better understand the meaning of these terms.

2 Glossary

2 Glossary

Term	Definition
Authorised representative	A person acting on behalf of a potential or actual beneficiary in dealings with the Fund with the beneficiary's written consent.
Beneficiary Code of Conduct	The code of conduct outlines the responsibilities and expectations regarding the behaviour of beneficiaries receiving support from the RFS Benevolent Fund (Fund): Beneficiary Code of Conduct
Case Manager	The staff member nominated to the role and responsible for: (1) compiling information necessary for the assessment of eligibility of beneficiaries (2) making recommendations to the Board regarding the applicants' eligibility and the support to be provided, and (3) in specific circumstances, authorising and dispensing support to eligible beneficiaries as per the Delegation and Decisions Policy.
DGR Trust Fund (NSW RFS and Brigades Donations Fund)	The public fund responsible for collecting and distributing gifts for the charitable purposes as set out in the terms of its Trust Deed. Provides donations to the RFS Benevolent Fund from time to time in accordance with its Trust Deed and the terms of the Donation Deed between the DGR Trust Fund and the RFS Benevolent Fund.

<p>Distress</p>	<p>Distress includes sickness, disability, destitution, suffering, misfortune or helplessness. It does not need to refer to a financial need.</p> <p>The level of distress suffered must be of such seriousness as will arouse community compassion.</p>
<p>Expenses</p>	<p>Essential expenses that are incurred in the course of everyday life, including but not limited to:</p> <ul style="list-style-type: none"> (a) Utilities (b) Groceries (c) School expenses and supplies (d) Funeral expenses (e) Essential medical and pharmaceutical expenses (where not already covered under worker’s compensation or insurance arrangements) (f) Repair or replacement of whitegoods (g) Childcare <p><i>‘Essential’</i> means what is necessary for everyday life as determined by the Board and/or its delegates’ discretion.</p>
<p>Emergency and/or urgent relief</p>	<p>Relief provided by way of cash grants or expense reimbursements provided to eligible beneficiaries in circumstances of immediate and dire need.</p>
<p>Firefighting activities</p>	<p>Certain activities undertaken by the RFS in accordance with the functions conferred by or under the <i>Rural Fires Act 1997 (NSW)</i>, specifically:</p> <ul style="list-style-type: none"> • Firefighting activities including all support and including all travel to and from firefighting activity. • Community engagement activities undertaken during the course of firefighting activities, such as community briefings, door knocking etc. • Fire suppression and hazard reduction including all support and including all travel to and from that activity. • Preparatory work, including training and instruction, equipment/vehicle maintenance, meetings, including all travel to and from that activity. <p>For the purposes of the Eligibility Policy and Applicant Support Guide, firefighting activities do not include:</p> <ul style="list-style-type: none"> • Community engagement (other than that undertaken during the course of firefighting operations as described above).

	<ul style="list-style-type: none"> • Brigade social events. • Fundraising activities.
Family member	Any person recognised at law as a spouse, partner, child, grandchild, parent, grandparent and any other person determined by the Board to be a member of the family.
Injury/Injured	Any physical injury, psychological injury, illness, medical condition or impairment suffered by a firefighter or NSW Rural Fire Service member arising from, during, or in the aftermath of firefighting or associated emergency service activities,
NSW Rural Fire Service member (RFS member)	<p>A current or former member of the NSW Rural Fire Service, including:</p> <ul style="list-style-type: none"> • RFS volunteer members (as defined); • RFS staff members, and • any other person identified by the Board as a NSW RFS Member. <p>It includes a NSW RFS member who has voluntarily retired from the RFS due to age or no longer being able to perform the necessary duties expected of them.</p> <p>It may include an RFS member who has voluntarily resigned from the RFS. In these cases, the following will be considered:</p> <ol style="list-style-type: none"> a) the circumstances of the resignation b) the member's length of service c) the length of time since they resigned d) any other circumstances that may be relevant to the resignation. <p>If the RFS member has been dismissed from the Service as a result of disciplinary proceedings they may make an application to the Fund. However, the application will be assessed on a case by case basis.</p>
Other authorised activities	<p>Activities, other than firefighting activities, undertaken by the RFS in accordance with the functions conferred by or under the <i>Rural Fires Act 1997</i> (NSW). This can include, but is not limited to, emergency services support such as support provided during flood operations.</p> <p>For the purposes of the Eligibility Policy and the Applicant Support Guide, other authorised activities do not include:</p> <ul style="list-style-type: none"> • Community engagement (other than that undertaken during the course of undertaking operations associated with the other authorised activities).

	<ul style="list-style-type: none"> • Brigade social events. • Fundraising activities.
Poverty	A standard of living that is below what is considered to be a modest standard of living in the Australian community, or having little wealth or material possessions. It does not mean destitution.
Privacy Policy	Sets out how we collect and treat your personal information. "Personal information" is information we hold which is identifiable as being about you. Privacy Policy
Provision of goods and services	Goods and services could include, but is not limited to: <ul style="list-style-type: none"> (a) Supermarket vouchers (b) Furniture (c) White goods
RFS authorised activity	The following activities undertaken by the RFS in accordance with the functions conferred by or under the <i>Rural Fires Act 1997</i> (NSW): <ul style="list-style-type: none"> • Firefighting activities (as defined in this Glossary). • Other authorised activities (as defined in this Glossary).
Significant hardship	<p>a) A significant level of physical or mental injury or condition that is beyond the suffering experienced as part of ordinary life and that would arouse compassion in the Australian community.</p> <p>b) Financial hardship. Indicators of hardship are receipt of welfare and other government support payments.</p> <p>c) Includes poverty and distress.</p>
Support	Any financial, practical, referral, wellbeing or other assistance provided by the Fund in accordance with its charitable purpose and governing documents, including grants, goods, services, referrals, or other approved forms of assistance.
The Fund	Means the RFS Benevolent Fund

3 Scope and Guiding Principles

This policy applies to all applications to **the Fund** for financial and non-financial assistance
Assistance is needs based, not entitlement based
Decisions are consistent, equitable and proportionate

4 Eligibility

To be eligible for support from the Fund, applicants must be an:

1. **RFS member** or a **family member** suffering from **poverty, distress** or **significant hardship**, where the RFS member has been died or been injured as a result of participation in **Firefighting Activities**; or
2. RFS member or a family member experiencing poverty, distress or significant hardship.

5 Determination of assessment

The Fund's **Board** or its delegates, including **case managers** or the Assessment Committee depending on the specific circumstances, are responsible for determining who is eligible and accepted as a beneficiary of the support provided, the type of support to be provided and amount of support to be provided by the Fund. This determination will be made with reference to the Fund's Constitution, this Eligibility Policy and other relevant policies. The Board and its delegates maintain overall discretion over these determinations.

Matters the **Board** or its delegates may take into account when exercising its discretion include, but are not limited to:

- a) the member's length of service
- b) conduct during membership
- c) the degree and urgency of hardship suffered
- d) causation of hardship suffered
- e) previous support provided
- f) any other circumstances that it considers are relevant to the specific case.

The grounds for any decisions to accept or decline applications that fall outside Fund policy will be appropriately documented at the time the decision is made.

6 Types of support available

The Fund will provide support to **RFS members** and their families primarily in financial ways, The types of support that can be provided in accordance with the Fund's Constitution, the terms of this Policy and the Decisions Framework and Delegation Policy include, but are not limited to:

- (a) *Welfare grants*: Cash grants can be made to help meet applicant needs. These can be provided in circumstances of immediate and dire need or where the applicant can demonstrate longer term needs.
- (b) *Help to meet essential needs*: Amounts can be paid to reimburse essential **expenses** such as utilities bills, medical or chemist expenses as well as help to buy household essentials such as whitegoods.
- (c) Provision of services that the RFS Benevolent Fund acquires on behalf of a potential beneficiary.

Interest-free loan: Interest-free loans can be provided while applicants are waiting for other support payments such as a house and contents insurance payout, or worker's compensation payment.

Other support can include:

- (a) *Counselling and referral programs*: Grief, trauma and financial counselling and other support for beneficiaries can be funded by the Fund.
- (b) *RFS Community Support*: The Fund can help make sure beneficiaries stay connected with other members of the RFS family through community events.

7 Applications for support

› Submitting an application

Applicants can submit an application to the Fund on their own behalf. The applicant is responsible for making sure the application is complete, accurate and legitimately supports the claim.

Alternatively, another person (e.g. a Brigade Captain or RFS Chaplain) may lodge an application on the behalf of a potential beneficiary with their written consent.

Written consent by the person on whose behalf the application is brought will always be required unless there are exceptional circumstances which will be determined on a case-by-case basis.

The Fund can also directly assist an applicant with applying to the Fund for support where the applicant's circumstances require **emergency and/or urgent relief** because there is an immediate and dire need.

The **application form** should be completed via the link provided on the website and sent to: info@rfsbenevolentfund.org.au

A **written consent form** can also be accessed on the website.

› Documentation requirements

Where possible, applicants or their **authorised representative** should provide supporting documentation to provide evidence of eligibility and assist with the assessment of the various aspects of their application. Documentation can be provided by the applicant at any time during the assessment of the application. The Fund encourages applicants provide as much information as possible in support of their application to avoid delays with the processing and assessment of the applications.

The extent to which documentation is required to support an application is at the discretion of the **Board** or its delegates with reference to the applicant's circumstances.

An applicant may be required to provide certified copies of supporting documents during the assessment process.

Important:

The **Applicant Support Guide** has been developed to help applicants understand how to apply to the Fund for support. It walks through the steps needed to complete an application, and the kinds of documentation needed to support the application. Applicants should read this guide as part of the process of making an application.

8 Confidentiality and Privacy

The Fund is committed to protecting the privacy and confidentiality of all applicants and beneficiaries. All personal information is collected, used and disclosed in accordance with **the Fund's** Privacy policy.

9 Letters of commitment

As part of the assessment process, the **Board** or its delegates may determine the terms and conditions under which support is to be provided by the Fund to an applicant.

These terms and conditions will be outlined in a letter to the applicant to be signed by the applicant or on behalf of the applicant. Support from the Fund will not be provided until the signed letter is returned to the Fund or at the Board's discretion.

10 Right to review

Whilst the decision of the **Board** or its delegates is final, it may choose to exercise its discretion to review an application and either affirm its original decision, or issue a new decision. Circumstances in which a review may be conducted are:

1. New information becomes available that warrants the application being reconsidered.
2. There is evidence of the incorrect application of Fund policy when conducting assessments.
3. False or misleading information has been provided in the original application.

Requests for review should be made in writing and sent to:

Email: info@rfsbenevolentfund.org.au

Mail: RFS Benevolent Fund, Locked Bag 17 Granville NSW 2142

If applicant circumstances have changed, the applicant will need to re-apply.

11 Policy review

This Policy will be reviewed every two years, and may be varied from time to time, as agreed by the Board to ensure currency and contemporary practice.