



RFS Benevolent Fund

RFS Benevolent Fund Applicant Support Guide

ITEM	DESCRIPTION
1.0	Support Guide for eligible beneficiaries of the Benevolent Fund

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1. Purpose

This Guide has been developed to help you understand the criteria you need to meet in order to receive support from the RFS Benevolent Fund (the Fund). The Guide is a companion to the **Eligibility Policy** and is designed to help you:

1. determine whether you are eligible for assistance from the Fund
2. understand the kinds of support that may be available, depending on your specific circumstances
3. complete your application, and know the kinds of information you will need to provide to support your application
4. understand what happens once your application has been received.

The terms **in bold** through this Guide have particular meanings. You should read the **Glossary** within the **Eligibility Policy** to better understand the meaning of these terms while you are completing your application.

2. 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 RFS Benevolent 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.

3. The support available

The Fund complements support provided by the **DGR Trust Fund** and RFS Welfare funds, and can provide support beyond the benefits already available from the RFS.

4. How the process works

Step 1: Complete and submit an application

Complete the application form, making sure you understand and address all of the relevant criteria, and provide the right supporting documentation to be considered for the type of support you are seeking.

See Section 6



Step 2: We assess and decide on your application

Your application will be assessed to determine the support the Fund can provide. A determination will be made on whether your application is successful based on our assessment criteria.

See Section 7



Step 3: We notify you of the outcome

We will advise you of the outcome of your application. If your application is successful, we will enter into an agreement with you so you understand the terms under which support will be provided.

See Section 8





Step 4: Delivery of Support

We work with you to get the support that you need to get you back on your feet.

5. Before you begin

› Are you eligible?

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

1. **RFS member** or a **family member** suffering from **poverty, distress** or **significant hardship**, where the RFS member has 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.

› What kind of support do you need?

We can provide support to you and your family in financial and non-financial ways. As part of your application, you will need to indicate the type of support you require. The types of support that we can provide to you include:

Cash grant: A one-off cash grant to help meet your needs. These can be provided in circumstances of immediate and dire need or where you can demonstrate longer term needs.

Help to meet your essential expenses: We can reimburse your **expenses** such as utilities bills, medical or chemist expenses as well as household essentials such as whitegoods.

Interest-free loan: Funds can be lent to you interest-free while you are waiting for other support payments such as a house and contents insurance payout or workers' compensation payment.

Counselling and referral programs: We can help fund counselling and other support for you and your family in addition to the support available from the RFS.

RFS Community Support: The Benevolent Fund may support applicants to stay connected with the RFS community where this contributes to wellbeing and recovery in times of hardship or distress.

We can also provide assistance with fundraising conducted by Brigades, or by other community members, where we can receive donations to be used to support confirmed beneficiaries or our campaigns or programs.

Note:

Where appropriate, applicants may be asked to explore other available support avenues they may be entitled to before their application is progressed.

If you have accessed or applied for other support avenues before applying to the Fund, you should include details on this in your application. This enables us to conduct a proper assessment of your application and ensures that there is no overlap or duplication in support that may be provided.

6. Step 1: Completing the application form

Once you have read the eligibility requirements, understand the support potentially available and believe you are eligible, you can make an application to the Fund. Alternatively, another person, such as your brigade captain or an RFS Chaplain, may lodge an application on your behalf with your written consent.



Written consent will generally be required. However, in limited circumstances where it is not practicable to obtain consent (for example, due to urgency or the individual's condition), an application may be accepted on a case-by-case basis, consistent with applicable privacy law and the Fund's Privacy Policy.

› How do I fill out the form?

You should complete the **application form** provided on the website, making sure that you:

1. Provide the full name and address of the current or former RFS member or family member for whom benevolent support is being sought
2. Provide sufficient details of the type and amount of support (e.g. cash grant, expense payment or reimbursement, loan and/or counselling support) that is being sought
3. Where necessary, provide details of any insurance or other schemes under which the current or former RFS member or family member are covered
4. Outline whether the beneficiary has received (or are about to receive) any entitlement or support from any other institution or assistance of any other immediate nature
5. Evidence supporting your application (see 'What evidence should I to provide?', below), as well as any other supporting information and/or documents that you think are relevant to support your application

You are responsible for making sure your application is complete, accurate and legitimately supports your claim.

This includes providing all the information needed to support your application. We encourage you to provide as much information as possible in the right form so that we can get a proper understanding of your context and assistance you might require. This will avoid delays with processing and assessing your application.

Once you have completed your application, send it and any supporting documents to Info@rfsbenevolentfund.org.au

Keep a copy of your application and any supporting documents for your records.

Note:

If you have determined you are eligible, and you are experiencing immediate and dire need, contact us directly at Info@rfsbenevolentfund.org.au

› What evidence should I provide?

Depending on the assistance you require, you may be asked to provide appropriate documentation so that your application for support can be assessed. You may wish include the following types of documents, where relevant with your circumstances:

Note: Please provide only information that is relevant to your current circumstances.

Evidence of Service

- Former RFS members, or their family members, should provide evidence of prior service, including their former volunteer or member number. If you don't have those details, you can provide details of the RFS Member's Brigade.

Evidence of hardship

- Death certificate
- Evidence of acceptance and terms of payment of a worker's compensation claim



- Medical certificates or letter from a treating physician confirming the nature of the condition or injury and its likely cause and impact, where relevant.
- Bank statements or other relevant documents to demonstrate your current financial position, where it may assist in assessing with your application, detailing the value of any cash or other assets on hand and held by the current or former RFS firefighter, RFS family member (e.g. spouse/dependants) with any financial institution, and if so the value or amount of that cash or asset
- Information about your current employment status and, where relevant, household income to assist in assessing your financial circumstances.

Evidence in support of expense reimbursements

- Quotes, tax invoices, and overdue notices and evidence of payment should be provided by the applicant at the time of application where possible
- Having received support payments, confirmed beneficiaries may be required to provide evidence that these expenses have been paid.

Evidence in support of interest-free loans

In the context of pending workers' compensation, insurance or other claims, documentation to indicate:

- Any extended delays in receiving payouts
- Quotes and tax invoices that support the loan amount you are applying for.

This documentation should be provided by the applicant at the time of application, where possible. All documents will be handled in accordance with our Privacy Policy.

Evidence where you need urgent support

Applicants who have urgent financial needs – for example, requiring support to meet deadlines for bills and medical invoices, should contact us directly via Info@rfsbenevolentfund.org.au to make an application for support. Where possible, provide specific information such as receipts and invoices with due dates to assist the Case Manager with your claim.

› Questions

If you need more help with the application process, including; submitting an application, experiencing technical difficulties or if you find an error in your application after submission, you should email Info@rfsbenevolentfund.org.au

Or, you can call us on 0428 169815 and we will get back to you as soon as possible.

7. Step 2: Assessing your application

Once you have lodged your application, it will be assessed with regard to the amount applied for, type of support, and your circumstances in line with our **Eligibility Policy**.

During the assessment process, you may be contacted to provide additional information about your application. Our staff may also seek other information about you or your application from other parties, such as RFS departments, your Brigade Captain or Area Commander, depending on your individual circumstances. As part of the application, you will need to authorise RFS to release any information that is reasonably necessary for the purposes of assessing the application. Consent to sharing information can be found in Section C and D of the application form. We will seek your consent if we require any additional information not otherwise covered through this authorisation.



If during the selection process errors are identified in your application, you may be contacted to correct the error or provide further information that will help with assessing your application.

The Board can exercise its discretion

The Board has overall discretion in the decision as to who is accepted as a beneficiary of the support provided by the Fund, and each application is assessed on a case-by-case basis.

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

Assessments in emergency and/or urgent situations

The case manager may request that you provide evidentiary documentation to support your claim, but any requirements will be determined based on your circumstances.

8. Step 3: Notification of the outcome of your application

We will endeavour to assess your application as soon as possible. Where there is no immediate and dire need, you should be notified about the outcome of your application within 30 days. We will write to you, providing details of the decision regarding approval of your application and if approved:

- the type of support to be provided;
- in the case of financial assistance, the maximum amount of the grant being given;
- the date of any payment amounts;
- where relevant, the loan amount and loan repayment dates;
- any supporting evidence that must be provided by you over the period that assist the support being given e.g. expense invoices;
- any conditions attached to the support and any terms in which the support is to be provided to you by the Fund.

Acceptance of any support provided by the Fund requires you to comply with the Fund's **Beneficiary Code of Conduct attached below (Appendix A)**

Special Conditions

If there are specific conditions attached to the support offered, outlined in the letter, you will be asked to sign it to show that you have understood and accepted its terms and conditions. You will be asked to return the signed copy to us within 14 days via Info@rfsbenevolentfund.org.au

Support and assistance will not be provided until we have received and recorded your confirmation unless there are exceptional circumstances preventing you from signing the letter.

If you have any questions regarding the details of the outcome notification, contact your relevant case manager via Info@rfsbenevolentfund.org.au

Note:

Cash payments made to you by the Benevolent Fund may have taxation consequences depending on your circumstances. We recommend you seek independent professional advice on your taxation obligations or seek assistance directly from the [Australian Taxation Office](#). We are not able to



provide advice on your particular taxation circumstances.

› Right to review

Decisions may be reviewed in limited circumstances such as if there has been an error or, subsequent to you lodging your application, more information relevant to your application has become available. You can seek a review by contacting the Case Manager with this further supporting documentation or information that will support the review of the decision.

If your circumstances have changed, you will need to re-apply.

9. Your commitment

If your application for assistance from us is successful, and you have accepted the terms and condition of our arrangement with you, then you must;

1. Comply with those terms and conditions at all times.
2. Ensure that you meet any milestones that may apply in our arrangement with you
3. Comply with record keeping, reporting and acquittal requirements in accordance with our arrangement.
4. Let us know if anything has happened that is likely to affect the support you receive from the Benevolent Fund.

If you have a change in circumstances or you are finding it difficult to meet the terms of our arrangement regarding the support provided to you or your family members, contact us by email at Info@rfsbenevolentfund.org.au or by phone on 0428 169815.

10. Our commitment

We will make sure the application process is fair, according to the Eligibility Policy, this Guide and our charitable objects.

We collect, store, use and disclose your personal and health information in accordance with our Privacy Policy.

This includes:

- what information we collect (including relevant medical information)
- how and why we collect it
- who we may share it with to assess and manage your application

By submitting an application, you acknowledge and agree to the terms outlined in the Application Form, including our Privacy Policy.

11. Review of this Applicant Support Guide

This Applicant Support Guide will be reviewed every two (2) years, and may be varied from time to time, as agreed by the Board to ensure currency and contemporary practice.



Appendix A

Code of Conduct for Beneficiaries

VERSION NUMBER	RELEASE DATE	REVIEW DATE	REVIEWER	Key Amends
1.0	12 May 2023	May 2026	Director Legal & Assurance (RFS)	
2.0	24 th April 2026	April 2029	COO	Change of email



1. Purpose

To ensure that all beneficiaries of the RFS Benevolent Fund (Fund) are aware of, and comply with, the rules and policies of the Fund and this Code of Conduct.

2. Scope

This Code of Conduct applies to all support and services of the Fund; and all beneficiaries of the Fund, their dependents, family members or guests (where relevant) receiving the support and services.

3. Definitions

In this Code of Conduct:

- a) **Beneficiary/ies** means any individual or group of individuals, accepted into the Fund and who will receive, or is receiving, support and/or services provided by the Fund.
- b) **Board** means the Board of the Fund
- c) **Board member** shall include any member of the Board of the Fund
- d) **Fund** means the RFS Benevolent Fund
- e) **NSW RFS** means the NSW Rural Fire Service
- f) **Staff member** means any employee (or person working in the capacity of an employee) or a volunteer of the Fund
- g) **Support and services** means all financial support, community support, services and activities co-ordinated, facilitated, or conducted by the Fund

4. Code of Conduct

On accepting the support and/or services provided by the Fund, all beneficiaries, their dependents, family members or guests (where relevant) will:

- i. Act honestly, in good faith, reasonably and with integrity at all times in their dealings with any staff member of the Fund
- ii. Comply with any rules and policies set by the Fund, and to be accountable for any requirements which may be placed on them by the Fund
- iii. Not use the supports or services provided by the Fund for another purpose
- iv. Ensure the reputation of the Fund and the NSW RFS is maintained
- v. Not engage in any conduct that diminishes any support and/or services provided by the Fund
- vi. Notify the Fund of any changes, or personal circumstances that may alter their entitlement to the support and/or services of the Fund



5. Breaches of Code of Conduct

A beneficiary/ies, their dependents, family members or guests (where relevant) commits a breach of the Code of Conduct if s/he:

- i. Knowingly fails to comply with this Code of Conduct;
- ii. Engages in conduct that is likely to bring the Fund or the NSW RFS into disrepute, or diminishes confidence in the Fund, its Board and the NSW RFS
- iii. Fails to comply with a reasonable request made by a staff member or Board member of the Fund.

6. Action to be taken

Complaints regarding a breach of the Code of Conduct are to be sent to info@rfsbenevolentfund.org.au

A staff member of the Fund will investigate the complaint, and report the findings to the Board.

If a breach is found, the Board will have discretion to determine the action to be taken, including whether any penalties should be imposed. This could include the cancellation or suspension of the support and/or services being provided.

Any actions to be taken will be appropriately documented at the time the decision is made.

