Relief fund distributions for Accidental Death, dismemberment, disability & hardship cases.

**Purpose:** to provide a 24/7 hardship relief fund not including line of death benefit (LODD) to any OVFA member who has suffered an accident and has suffered a financial loss.

**Eligibility:**
Any person is eligible for this benefit if he or she was a member in good standing, of an OVFA member agency, at the time of the loss. This benefit will also be available to all current board members, past presidents and life members with the exception of honorary life members.

**Definition**
Accidental Death: A death caused by an accident, rather than by natural causes. OVFA will pay the benefit for a loss that is the result of most hazards to which the member may be exposed.

**Disbursement of funds:**
The OVFA board of directors will review each claim on a case by case basis. We will pay each member a benefit for covered losses which is result of an injury or death, the benefit will be paid only if:
1. the member’s death occurs within 365 days from the date of the accident; or
2. The member’s injury results in a dismemberment and/or permanent disability proven by a physician diagnosis.

**What is excluded from benefit?**
OVFA will not pay benefit for a loss that is caused by, contributive to, by, or resulting from: Intentionally self-inflicted injury, or suicide; War, Service or full-time active duty in the armed forces; Disease of the body, Illness, or any bacterial infection, other than bacterial infection due directly to an accidental cut or wound; Active participant in a riot;
The member’s voluntary use of any narcotic, other than a narcotic that is prescribed for the member by a doctor and is taken in accordance with the Doctor’s directions;
The use of any illicit drugs;
Being the operator of a motorized vehicle, while under the influence of an intoxicant, as defined by state law. An attempt to commit or commission of a crime under state or federal law.
Other factors include high risk extracurricular activities (example sky diving, racing cars ECT.) these types of accidents will be reviewed by the board and determined if they fit high risk activities profile. If a member has been disqualified from the relief fund benefit a justification letter will be sent explaining why. The member may appeal to the board at the preceding board of directors meeting following notification.

**How to report a loss.**

The member’s beneficiary, or someone on his or her behalf, must give the OVFA verbal and written notice within 365 days of the loss.
The member agency must provide the OVFA with a agency roster each year on renewal of membership. This roster should include members name, address, and telephone number. It should also include the members designated beneficiary, and contact information, if different. The member may change their beneficiary at any time by notifying OVFA in writing. If the member does not name a beneficiary, or if the named beneficiaries die with or before the member, OVFA will assign the benefit to the surviving family members, or the estate of the OVFA member, in the order listed below:
A, Spouse
B, Child or children equally
C, Parents, equally of to the survivor
D, Sisters and/or Brothers, equally
E, The estate of the OVFA member

As new members join your agency, or if a member leaves, you must notify OVFA in writing. This can be done via email ovfa@ovfa.org

**Hardship Funds:**

Hardship funds can be requested by any eligible members as defined by above. A member can request “relief” funds to help them off set any financial hardships caused by an accident (personal injury or traumatic event I.E fire, flood, loved one sick or injured) this can be made by the individual or members home agency.

**Disbursement of fund Amounts:**

Amounts of $1,000.00 will be paid for “accidental” deaths only once in a calendar year.
Amount of no greater than $500.00 Hardship will be paid only once in a calendar year. Benefits will be reviewed on a case by case basis and distributed accordingly.