

Delaware Volunteer Firemen & Ladies Auxiliary Mutual Relief Association Burial Aid Program

Description of the Burial Aid Program:

- The first year of membership in most companies is considered as a year of probation. During this period of time there would be no coverage.
- At the end of year two an active member would be eligible for burial aid of \$1,000.00. The member would be eligible for this coverage until the end of year three, at which time they would become eligible for the amount of \$2,000.00.
- At the end of year four the coverage again would increase another \$1,000.00.
- This pattern would be followed until the end of year seven, at which time the member would be eligible for the maximum coverage of \$7,000.00.
- The plan would only pay the maximum coverage or the amount of the funeral expense from a funeral director's bill – whichever is less.
- For example, if a member dies and at the time of their death, they are considered to be an active member, then the plan will pay as follows:
 - 2 years active service = \$1000
 - 3 years active service = \$2000
 - 4 years active service = \$3000
 - 5 years active service = \$4000
 - 6 years active service = \$5000
 - 7 years active service = \$6000
 - 8 - 9 years active service = \$7000
- This coverage would remain in force until the end of year ten. At this time the member would become eligible for coverage under the State Plan. All liability of Mutual Relief for the burial aid plan would cease at this point.
- The MRA trustees have the right to terminate coverage at the end of any calendar year.
- DVFLAMRA has the right to assess the member companies should the need arise to cover rising costs associated with the burial aid expenses.

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The plan will be self-funded and will be administered by Mutual Relief in the following manner:

- A Mutual Relief Claim form will be completed, attested to and certified by the President or Chief and Secretary of the Fire Company.
- This claim form, accompanied by a copy of the original membership application, a copy of the funeral home expense, and a photocopy of the death certificate will be submitted to the Mutual Relief Association Treasurer – see attachment entitled Funeral Expense Form. MRA Chair and Treasurer will review the documentation that is forwarded from the company; if necessary, further clarification will be requested.
- Based on this completed package and upon approval by the MRA Chair and Treasurer, Mutual Relief will make payment directly to the funeral home. This payment is to be made in a timely manner.
- If there is any question concerning the application, the Treasurer will contact the funeral director or family as soon as possible.
- Failure to complete the application, or submit the forms will result in a delay of payment, until such a time as the corrected forms are received.

The definition of an active member will be whatever the local Fire Company defines as Active Membership in their Constitution and By-laws.