

## **Mutual Aid – “The Quick Money”**

### **A Department of the Iowa Firemen’s Association**

Mutual Aid is a \$500 death benefit paid to a beneficiary of your choice, on proof of your death from any cause, available to members of the Iowa Firemen’s Association whose age does not exceed forty (40) years on the date of application. (Actuarial studies show that to admit members over 40 years of age increases costs out of proportion to the membership and affects all members.) The purpose of Mutual Aid is to simply provide “Quick” aid to families of deceased members. Mutual Aid should be considered as an added feature to your insurance program. The amount while not large, is in line with its purpose as the “Quick Money” and the cost is quite nominal in relation to its return. It should not be considered the same as any of the various group insurance policies which terminate with membership or employment at the age of 70. (See continuous membership below.)

Quick Money means immediate payment. If handled quickly at the local level, the Mutual Aid Death Benefit is available immediately to pay necessary expenses, including living and other incidental expenses of the beneficiary until other funds become available from the estate, life insurance, or other sources. Notification of death has been received by the Administrative Assistant’s office the day of the death and check has been in the hands of the beneficiary before the funeral.

Statement of Death is a simple form to be filled out in the event of a death, showing the cause of death and verified by the attending physician or undertaker (or a copy of Death Certificate attached to form), and signature of the Chief or Secretary of the Fire Department which the member belongs (or did belong). Each Member Fire Department should have a few of these forms on hand. They are available from the Administrative Assistant’s office. Benefit checks are mailed the same day the completed “Statement of Death” form is received. A phone call from the deceased’s Fire Chief or Department Secretary to the Administrative Assistant of the Association will further speed payment.

**Continuous Membership.** A member may continue his/her Mutual Aid even after he or she leaves the Fire Department and regardless of age, as long as Dues and Mutual Aid Calls are paid. He/she is not placed in a Non-Fireman group at higher costs as some benefit plans do, and he/she is not terminated at the age of 70 as some policies do.

**Cost.** The Membership Dues for the Iowa Firemen’s Association is \$10.00 per year. Mutual Aid costs will vary according to the number of deaths and the total membership.

**Reinstatement.** Article VIII – Sec. 1 – Any member suspended for non-payment of Association Dues or Mutual Aid Assessment may reinstate in this department within six months from the date of suspension upon reinstating in the Iowa Firemen’s Association and payment of all Mutual Aid Assessments that have been made during the suspension.

Sec. 2. After six months from the date of suspension, no reinstatement shall be made except on Physician’s Certificate of Good Health, secured at the expense of the applicant, and payment of all said assessments, with the approval by a majority vote upon the question by the Board of Officers.

**Change of Beneficiary.** May be made at any time by notifying the Administrative Assistant’s Office of the desire for such a change. The Administrative Assistant has beneficiary change request forms on hand. A written or typed request that has been dated and signed by the Mutual Aid member may also be sent to the Administrative Assistant. The change will then be acknowledged.

## JOINING MUTUAL AID

A member joining both the Association and Mutual Aid at the same time must fill out both the Association Application form and the Mutual Aid form and enclose the yearly Association dues.

No advance payment is necessary with the Mutual Aid Application. The member will be billed for calls when due. A Firefighter who is already a member of the Association wishing to join the Mutual Aid, must fill out the Mutual Aid Application form. All Mutual Aid Applications must be kept on file in the Association office. Those joining the Mutual Aid will receive a certificate of membership.

### Application to Join the Mutual Aid Department of the Iowa Firemen's Association

Being in good standings of the Iowa Firemen's Association, and my age does not exceed 40 years as of this date, and being in good health, I hereby apply for membership in the Mutual Aid Department. No advance payment is necessary.

I hereby declare and affirm that I am in good health and am \_\_\_\_\_ years of age. **(Not over 40)**

Signed \_\_\_\_\_

Date of Application: Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

Date of Birth: Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

### Please Print the following information

#### Member Information:

Department: \_\_\_\_\_

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_ M.I. \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ Zip Code: \_\_\_\_\_ - \_\_\_\_\_

#### Beneficiary Information:

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_ M.I. \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ Zip Code: \_\_\_\_\_ - \_\_\_\_\_

Relationship to Member: \_\_\_\_\_

Are calls paid by you as an individual? \_\_\_\_\_ or by Fire Department as a group? \_\_\_\_\_ (Check one)  
If calls are paid by the Fire Department as a group, is an individual notice necessary? Yes \_\_\_\_\_ No \_\_\_\_\_

Have you ever been a member of the Mutual Aid department before? Yes \_\_\_\_\_ No \_\_\_\_\_ (Check one)

To the best of my knowledge, the above statement of health and current age is correct.  
(Two members of the Fire Department must sign)

Signed \_\_\_\_\_ Signed \_\_\_\_\_

**Mail to: Wendy Lensing, Administrative Assistant, PO Box 67, Humboldt, IA 50548**

Phone: 515-332-1503

For additional Mutual Aid or Association forms contact the Administrative Assistant's office.