

Fraternal Aid Fund Application

Modern Woodmen of America
1701 1st Avenue
Rock Island, Illinois 61201
1.800.322.9805
Fraternal@modern-woodmen.org



Fire/Natural Disaster

I am applying for Fraternal Aid because I have experienced significant financial hardship due to a fire or natural disaster and am unable to pay my life insurance premiums. Yes No

Personal Information:

First Name Middle Name Last Name

Address City State Phone Number Email Address

Spouse's Information:

First Name Middle Name Last Name

Are you a government employee? Yes No

Please list the certificate numbers for the life insurance you and/or your spouse own.

Explanation of Fire or Natural Disaster

Date of Natural Disaster/Fire: _____

Type of Disaster:

- Earthquake Flood Tornado Other _____
 Fire Hurricane Wildfire

Please describe the recent fire or natural disaster. (If additional space is needed, please use another piece of paper.)

Explanation of Financial Hardship

Have you incurred costs associated with property damage due to the disaster? Yes No

Total out-of-pocket expenses for property damage: \$ _____

Have you experienced loss of income due to the disaster? Yes No Amount: \$ _____

Have you experienced other financial hardship due to the disaster? Yes No \$ _____

If yes, please explain.

Certification of Fraternal Aid Fund Application

I attest that the information provided on this Fraternal Aid Fund Application is correct to the best of my knowledge.

Signature of Applicant Date

Return the completed application and supporting documents to Modern Woodmen at the above email or address. Requests for Fraternal Aid are reviewed within 30 days of receipt. Members will be notified by mail whether or not the application has been approved.

The Fraternal Aid Fund is not a contractual benefit and is subject to change.



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Fraternal Aid Fund requests are granted on the basis of need and the inability to pay life insurance premiums.

Eligibility Requirements

1. The member must have a life insurance certificate *in good standing* that is in jeopardy of lapsing within three months to be eligible.
2. A member can only receive Fraternal Aid twice in a five-year period.
3. If approved, Modern Woodmen will apply Fraternal Aid to all certificates owned by the member and/or by the member's spouse. The certificate(s) must have a premium due within the next three months.
4. The benefit application, along with the required documents listed below, must be received in the Home Office within 12 months of the date of the fire or natural disaster.

Definitions

1. A financial hardship exists when the total amount of out-of-pocket expenses are so catastrophic to the member, that he/she is forced to make difficult choices between paying life insurance premiums and providing basic necessities (e.g. food and shelter).
2. A natural disaster is a natural event such as a flood, earthquake or hurricane that causes great damage or loss of life.
3. Fires are limited to structural fires to the primary residence of the member who is requesting Fraternal Aid.
4. The primary residence means the residence in which the member lives most of the time, as distinct from a second home or an investment property. It is the official address of record for the member who is requesting Fraternal Aid.

Instructions:

1. Complete this Fraternal Aid form in its entirety. Incomplete forms will be returned.
2. Include the required documents to prove financial hardship.

Type of Financial Hardship	Required Documents
Property Damage due to Natural Disaster or Fire	<ul style="list-style-type: none">• Receipts for out-of-pocket expenses associated with the property damage, and• Proof of Loss form or Statement of Loss form from insurance provider.
Loss of Income due to Natural Disaster or Fire	<ul style="list-style-type: none">• Letter from employer stating dates, amount of lost income and reason the individual was unable to work.
Other Major Expenses Incurred Because of the Natural Disaster or Fire	<ul style="list-style-type: none">• Itemized receipts for the expenses.* Credit card statements will not be accepted as proof of expenses. <p>* Additional documentation may be required at the time the application is reviewed.</p>

3. Certify that information included in this form is true and accurate.
4. Email or mail the form and required documents to Modern Woodmen of America at the address listed above.