

# The Communication's Workers of America Contingency/Disaster Relief Fund

**"In a Member's Time of Need"**



**Local 3905  
2505 Clinton Ave  
Huntsville, AL 35805**

## **CWA Local 3905 Contingency/Disaster Relief Fund Member Handbook**

### **Purpose:**

The CWA Local 3905 Contingency/Disaster Relief Fund is a compassion fund and its sole purpose is to assist members who experience a financial hardship due to a disaster resulting in loss/damage of property. The Fund will provide the member with a subsidy based on their essential losses associated with their primary home. In the case of a declared total loss, the benefit can be expedited for immediate aid. The program is a benefit of being a CWA Local 3905 member.

### **Eligible Disasters**

The Fund is applicable to those who suffer a loss due to a natural disaster, fire, flood, or any other incident approved by the Eboard

The application must include:

- Event that caused damage
- Date the of disaster

### **Deadline for Submitting Application**

Members have six (6) months from the date of the disaster declaration to file the Disaster Relief Fund application with the Local President or Designee.

If a member receives correspondence from the Local President/Designee that the application is incomplete, the member will have 30 days from receipt to resubmit; otherwise the file will be closed.

### **Who is Eligible?**

- A dues-paying CWA member in good standing
- All retired CWA members

## **Application Process**

The CWA Local 3905 Contingency/Disaster Relief Fund is not designated to be an immediate source of financial relief unless the member has experienced a total loss as declared by their insurance company.

### **Member:**

- Determine if the event qualifies under FEMA aid
- File claim with their Insurance companies
- Upon receipt of notification from the Insurance Company, identify essential items for which the Insurance company did not provide aid.
- Complete the CWA Local 3905 Contingency/Disaster Relief Fund application with all information requested
- Copies of insurance claims and determination
  - If essential repairs to home are needed, estimates/bids must be enclosed
  - Aid must be for primary home, vacation, rental, or other properties not eligible.

### **Local**

- Verify member is in good standing at the time of the disaster
- Review application for completeness. Incomplete application should be returned to the member to resubmit. If needed, the Local may request a site visit to gain a better understanding of the member's situation.
- The Local President/Designee must sign off on the application.

## **What is Covered**

Only essential items and damages to essential parts of your primary home are eligible for aid.