



Ambulance Provident Fund Limited

(A Company Limited by Guarantee)

Rule Book

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Effective 1 January 2020

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1. Introduction

- 1.1 These rules are provided to support the Constitution of the Ambulance Provident Fund Limited (the Fund). The Board of Directors (the Board) shall use these rules to ensure that the Mission and Objectives of the Fund remain paramount.

- 1.2 Where there may be conflict, these rules remain subordinate to the Constitution of the Fund.

2. Membership

- 2.1 The Fund shall be called the Ambulance Provident Fund Limited and shall consist of an unlimited number of members. These members shall be:
 - a) employees of the NSW Ambulance,
 - b) retired employees of NSW Ambulance,
 - c) their spouse/partner,as defined by the Constitution and Rules of the Fund.

- 2.2 Employees include all aspects of the service, operational and support services required by NSW Ambulance to function.

- 2.3 The applicant must not exceed forty years (40) of age at the date of joining.
 - 2.3.1 Applicants between the age of forty years (40) x & fifty years (50) may be eligible to join if the application for membership is received within the first six (6) months of employment with NSW Ambulance.

- 2.4 A member of the Fund may take out an additional membership to enable the member's spouse or partner to become an associate member.
- 2.5 The appropriate application forms must be completed and forwarded to the Secretary.
- 2.6 In the event of a person nominated in a member Beneficiary Form dying, or the member desiring to nominate some other person as their beneficiary, that member shall be responsible for submitting a new Beneficiary Form.
- 2.7 The applicant is responsible for ensuring that all fees and subscriptions as required by the Fund are paid. The following options are available:
- a) Payroll deduction.
 - b) Annual contribution paid in advance by 31 December each year for the following year.
- 2.8 A member is not deemed financial until all such fees and subscriptions are received and cleared by the Fund. Such membership shall ensure a sum of money related to the assets of the Fund shall be paid to the nominated beneficiary upon the death of the member.
- 2.9 The Secretary may refer applications where the Secretary has some reason to doubt the bona fide's of the applicant to the Board, for direction. The applicant will not become eligible for benefits until such time as the Board approves the application.

- 2.10 Should any member cease to pay the fees and subscriptions as set by the Board they shall, after one month, be deemed un-financial and will no longer be entitled to any benefits of the Fund. That member will no longer be allowed to vote at any meeting until they become financial. Provided, that on payment of all arrears, they may be readmitted by the Secretary, on the production of the prescribed medical certificate of good health.
- 2.11 Should such a member remain un-financial for a period of three (3) months, their name will be struck of the Roll of Members, and they will cease to have any claim on the Fund. All monies paid by that member will become the property of the Fund. Any previous member wishing to rejoin the Fund shall be required to meet all new applicant requirements and have their application reviewed by the Board.
- 2.12 In this circumstance the Board may review such fees and subscriptions required to be paid by the applicant for renewal of membership. This may include a membership continuity fee.
- 2.13 A member suspended from duty without pay from NSW Ambulance has the responsibility to ensure that they remain financial.
- 2.14 In the event of a member of the Fund being forced to resign from NSW Ambulance due to ill health, and with less than 15 years membership of the Fund, that member may, at the discretion of the Board, remain a member of the fund, and be eligible to maximum benefits payable to a serving member, provided the member remains financial. This benefit remains available to the member for twelve months following their termination date from NSW Ambulance where after they receive the benefits of a retired member.

- 2.15 Any member aged fifty (50) and over who becomes redundant, may remain a member to enable that member and their spouse or partner to remain eligible for full benefit up to the age of sixty (60) upon annual contribution payable in advance to the 31st December each year.
- 2.16 At the discretion of the Board, a member who has been in the Fund for a period of fifteen (15) consecutive years and who:
retires, or,
resigns from the Service,
may remain a member of the Fund until they reach the age of ninety (90) years and to receive entitlements as determined by the Board from time to time as long as they remain financial by annual contributions payable in advance to the 31st December of each year.
- 2.17 Any beneficiary claim to the Fund is limited to twelve (12) months from date of death. Any claim made outside this period will not be considered.
- 2.18 The Board may, at their discretion, require evidence of death by way of a death certificate.
- 2.19 All members, including Associate Members, are responsible for maintaining their financial status and updating all personal and beneficiary details with the Fund.

3. The Board

- 3.1 The Board of the Fund shall consist of:
A Chairman
A Vice Chairman
A Secretary / Treasurer
and such other members appointed as permitted by the Constitution.
- 3.2 The Board shall meet on a regular basis and not less than quarterly. Four (4) members shall form a quorum.
- 3.3 At all meetings the Chair will have the casting vote.
- 3.4 The Board may levy such additional contributions on members of the Fund, as may be deemed necessary, in order to maintain the Fund on a sound financial basis and at the same time declare when such payments shall become due and how it shall be made.
- 3.5 All fees, subscriptions and maximum beneficiary payouts shall be reviewed not less than once per year by the Board.
- 3.6 All cheques or drafts drawn on the Fund's accounts will require the signature of the Chairman, Vice Chairman or Secretary, and in the case of a benefit to be paid on the death of a member, cause same to be forwarded immediately to a Director or delegate who will ensure the cheque is presented to the nominee of the deceased.
- 3.7 If the Chairman, Vice Chairman or Secretary deem it necessary, they may first bring the matter of the benefit payable before the Board for a decision.

- 3.8 In the event of a dispute arising or any person not nominated claiming the amount or part of the amount approved, the Board will decide what action shall be taken to protect the Fund, provided that where no such person has been nominated, the Chairman, Vice Chairman or Secretary may pay over the sum assured to the person or persons who, in the opinion of the Board, is or are, most equitably entitled, and any subsequent claims will not be recognized. In the event of any dispute arising between either, a member or any person who is subject to Rule 2.10 (un-financial status), or anyone claiming through such member of the Fund, or the Office bearers thereof, the Board shall make such enquiries into the matter as may be necessary and its decision shall be final subject however, to the right of appeal to an Annual General Meeting or Special Meeting called in place of an Annual General Meeting.
- 3.9 The Secretary of the Fund shall be responsible for the following tasks:
- a) Call all meetings of the Fund and ensure the records of proceedings are entered into the minute book kept for that purpose.
 - b) Keep the accounts of the Fund, receive and issue proper receipts for all monies received on behalf of the Fund, pay all monies to the credit of the Fund held at any Australian owned Government registered bank or credit union as nominated by the Board for the normal transactions of the Fund.
 - c) Conduct all correspondence on behalf of the Fund and keep a register of all members of the Fund and a register of members' Beneficiary forms.
 - d) Prepare and furnish the Annual Report, Balance Sheet and Income & Expenditure Report, duly audited, at the Annual General Meeting or Special Meeting called in place of the Annual General Meeting.
 - e) Arrange for the annual audit to be conducted. The Auditors shall examine all books, vouchers and other documents belonging to the Fund in custody of the Board of Directors and Secretary, and certify

to the Statement of Accounts before presenting their report to the Annual General Meeting, or Special Meeting called in place of the Annual General Meeting.

- f) Upon proof of the death of a member, report to the Chairman and prepare the benefits to be paid to the deceased members' nominee, in one sum or installments as approved by the Chairman and at least two (2) Members of the Board.
- g) Keep such books as are necessary to record properly the business of the Fund and produce all such books, receipts and other papers relating to the Fund to any member of the Board on request.
- h) Ensure that the contents of the Fund's Website are maintained and up to date.

4. The Rules

- 4.1 Each member, on joining, shall be provided access to a copy of the Rules of the Fund and shall be bound by these Rules.

- 4.2 Any member wishing to propose a new Rule, alter, amend or repeal any existing Rule, shall give notice in writing to the Secretary to be considered by the board.

Appendices

1. Definitions

Wherever in these Rules the under mentioned terms are used, they shall have the following meanings:

'Ambulance' means NSW Ambulance.

'Beneficiary Form' means the form nominating the beneficiary of the member.

'Board' means the Board of Directors of the Fund.

'Fund' means the Ambulance Provident Fund Limited

'Member' means a financial member of the Fund who remains employed by Ambulance.

'Retired Member' means a financial member of the Fund who has resigned from Ambulance, having maintained serving membership of the Fund for a minimum of 15 years.

'Associate Member' means the financial partner or spouse of a Member or Retired Member.

'Secretary' means the Honorary Secretary / Treasurer of the Fund.

2. Schedule of Fees and Beneficiary Payout

Effective 1st January 2020 the following fees and payouts exist:

Membership Status	Annual Contribution	Beneficiary Payout
Member	Please check website or with the Secretary for current fees	Up to \$28,000
Retired Member		Up to \$11,000
Associate Member		Equal to the status of their spouse/partner.