



**The Fidelity Cares NPC**



## WHAT IS FIDELITY CARES NPC?

Fidelity Cares was established to provide assistance to current FSG Employees who are:

**Injured on Duty**  
**Fatally injured on Duty**  
**Suffering Hardship**

## CORPORATE GOVERNANCE

The Fidelity Cares Board of Directors will be responsible for management of the NPC

The Board will hold quarterly meetings

The Board will appoint a sub-committee as and when necessary

Fidelity Cares NPC will be audited annually



## HOW ARE WE FUNDED?

Recurring donations from FSG Employees

Ad-hoc donations from FSG Employees

Ad-hoc donations from third parties

## REQUESTS FOR ASSISTANCE (PROCESS)

A form as a request for assistance and motivation must be completed and submitted to official channels

Each application must be accompanied by supporting documentation

Information provided will be treated as confidential

# Assistance rendered per category

## Claims paid March 2023 – June 2023

EMERGENCY FINANCIAL HARDSHIP

R243,029.50



ENVIRONMENTAL HARDSHIP

R17,500.00

HOSPITALISATION ASSISTANCE

R135,016.15



SOCIAL & EMOTIONAL HARDSHIP

R25,000.00



# Request for Assistance

The process must be followed in terms of our SOP





# The Process

A form as a request for assistance and motivation must be completed and submitted to the following email addresses:

**Fidelity Cares Sub-Committee**

FidelityCaresSubCommittee@fidelitysecurity.co.za

**Fidelity Cares**

FidelityCares@fidelity-services.com

Each application must be accompanied by supporting documentation that demonstrates how the hardship has affected the applicant, e.g. Affidavit (where applicable), letter from COIDA rejecting the claim together with quotations where necessary, etc.



# The Process

Information provided by applicants will be treated as confidential and shared only with individuals involved in the administration and payment processing.

The Fidelity Cares NPC Board of Directors may request additional information from the applicant before making a decision.

The applicant will be given seven (7) working days to provide additional information. Should the applicant not respond to the request, the application will be deemed withdrawn.



# General Exclusions

No assistance will be given by Fidelity Cares NPC in cases where the following circumstances apply:

- Any applicant involved in criminal activities;
- Hardship emanating from negligence on the part of the applicant;
- Self-inflicted hardship;

# General Exclusions

- Any other conduct/circumstances contrary to company values and ethics;
- Private contractors;
- Pre-existing conditions not related to IOD;
- Employees who qualify for assistance from other benefits e.g. funeral covers etc. will not be considered.





# Specific Types of Assistance Granted

The nature and scope of assistance granted to a successful applicant will differ according to:

- The need of the applicant;
- The funds available to Fidelity Cares; and
- The discretion of the Board.



# Out of Pocket Medical Assistance

OPM is only available to FSG Employees who suffered an Injury on Duty.

- The OPM assistance will be constituted by Fidelity Cares, refunding the FSG Employee for out of pocket necessary and reasonable medical expenses, whether incurred in hospital or out of hospital.
- FSG Employees who are already covered by medical insurance, such as medical aid, gap cover or a hospital plan, will not be eligible to apply for OPM assistance.
- The scope of OPM assistance shall be limited to R800,00 per individual case.



# Fidelity Care Bags

- Care Bags will be provided to FSG Employees who are hospitalised as a result of an Injury on Duty;
- The Care Bags will consist of basic toiletries, sanitary and sleepwear;
- Care Bags will cater for male and female necessities.



# Cancelled Donorship & Claims

- All donors of Fidelity Cares who cancel their donorship, regardless of the reason for cancellation will not be entitled to any ex-gratia payments for a period of 12 months of cancellation.
- There may be exceptional circumstances where the sub-committee of Fidelity Cares decides to make an ex-gratia payment to an employee who has cancelled their donorship within the 12-month period. The decision to make an exception will be made at the sole discretion of the Fidelity Cares sub-committee based on the motivation that is presented.



# Limitation of Claims

- The number of claims will be up to three (3) payments per year, with the possibility of the sub-committee intervening in dire circumstances, based on description.
- This policy is in place to ensure that Fidelity Cares can provide support to as many donors as possible, while also preventing abuse or over-use of the assistance offered. By limiting the number of claims, Fidelity Cares can balance the needs of individual donors with the overall sustainability of the program.
- It is important to note that the sub-committee's ability to intervene in dire circumstances suggests that there may be some flexibility in the policy. In cases where a member has an urgent or exceptional need, the sub-committee may be able to make an exception and provide additional support beyond the three-claim limit.



# Donorship Contribution & Assistance


- Fidelity Cares will allow a donorship of R5,00 for interested employees. However, it is important to note that all assistance associated with this donorship will carry a 50% reduction compared to the assistance of a R10,00 donorship.
- By paying the reduced fee of R5,00 donors will have access to Fidelity Cares financial support services, and events albeit with a reduced assistance.
- Donorship of R5,00 will be valid for one year from the date of payment and must be renewed annually.
- Any donors who wishes to upgrade their donorship from R5,00 to R10,00 may do so at any time and will receive the full assistance of the R10,00 donorship upon payment of the difference in fees.

A photograph of three people sitting on a couch. On the left, a man in a green striped shirt and an orange beanie has his hand on the shoulder of a woman in a dark blue top who has her head bowed. In the center, a woman in a yellow top looks down with a sad expression. On the right, a man in a red hoodie has his hand on the knee of the woman in the yellow top. A large, semi-transparent teal circle is overlaid in the center of the image, containing the text "Fidelity Cares Assistance".

# Fidelity Cares Assistance

A small, brown icon of a wallet with a card sticking out, positioned above the main title circle.

## Emergency Financial Hardship

A gold-colored L-shaped graphic element in the top-left corner of the text area.

Emergency Financial Hardship refers to a sudden and unforeseeable financial crisis that impacts an employee's ability to meet his/her basic needs, such as housing, utilities, food, and medical expenses.

Such hardships may be caused by a variety of circumstances, including but not limited to, natural disasters, medical emergencies, death, or unexpected bills.

Employees may be eligible for emergency hardship assistance if they meet the following criteria:

- a. The hardship was caused by unforeseen circumstances beyond their control.
- b. The hardship has created a significant financial burden on the employee, making it difficult to meet their basic needs.
- c. The individual has exhausted all other available resources, such as personal savings and or insurance.






## Emergency Financial Hardship

Emergency hardship assistance may include financial assistance, time off from work, and other forms of support. The assistance provided will be determined based on the individual's specific circumstances and needs.




## Health Hardship



Health hardship occurs when an employee is facing physical or mental health challenges that impact their ability to work and or carry out daily activities. This can include chronic illnesses, disabilities, or mental health conditions or even medical bills. Health hardship can have a significant impact on an employee's quality of life and can lead to financial hardship if the employee is unable to work or access healthcare.




## Social & Emotional Hardship



Social hardship occurs when an employee is facing challenges related to his/her social environment, such as isolation, or lack of access to basic resources. This can include poverty, homelessness, or lack of access to child education or healthcare. Social hardship can also result in mental health challenges, such as depression and anxiety, and can impact an employees' overall well-being.



## Environmental Hardship



This occurs when an employee is facing challenges related to their physical environment, such as natural disasters, pollution, or inadequate housing.



## Hospitalisation Assistance



Aim to assist contributing donors who experience hospitalisation due to injuries sustained on duty by offering a monthly assistance for the duration of their stay, as well as an immediate airtime voucher.

### Eligibility:

- a. The assistance is available to contributing donors.
- b. Hospitalisation assistance is applicable to donors who are admitted to a recognised medical facility due to an injury sustained on duty, as defined by the policy.
- c. Upon verification of hospitalisation, eligible contributing donors will receive a monthly assistance for the duration of their hospitalisation.
- d. The amount of the monthly assistance will be determined based on the severity of the condition and or injuries sustained.



## Hospitalisation Assistance



- e. In addition to the monthly assistance, eligible contributing donors will receive an immediate airtime voucher to help them stay connected with their loved ones during their hospitalisation period.