



Rescue Benevolent Fund

We know how hard it can be to ask for help when we need it. Sometimes, there just seem to be too many hoops to jump through. Our aim is to make that experience as simple and stress-free as possible for you and your family. We also know there might be many questions you want to ask. If there are any we've missed, or to make an application, or contact secretary@rescuebenevolent.fund.

About the Fund

Who's who in the Fund?

The trustees are: Neil Woodhead (Chairman), Shirley Priestley (Treasurer), Judy Whiteside (Secretary), Bill Whitehouse and Huw Birrell.

Our aim is to have each geographical region represented by at least one dedicated ambassador or 'rep', usually appointed by the teams within their region. Currently, these are: Laura Connolly (Lake District), Keith Gillies (Mid Pennine), Becky Waudby (North Wales), Rob Jones (Peak District), Roger King (Peninsula), Bob Scurr (Yorkshire Dales), Chris Jones (Cave Rescue) and Carl Faulkner (North East). We currently have nobody representing South Wales or South West England.

What is the Fund and what does it do?

The Rescue Benevolent Fund is a registered charity (number 1152798), set up to help alleviate hardship suffered by mountain and cave rescue team members and their families which has arisen in connection with a mountain or cave rescue operation. We gained charitable status in 2013, thanks to the collaboration and support of Mountain Rescue England and Wales (MREW) and the British Cave Rescue Council (BCRC).

Will details of my claim ever be shared with MREW or BCRC, or made public?

No. The Fund is an independent charity, neither governed by nor answerable to MREW and BCRC and therefore not obliged to share any information. All claims are treated with the utmost confidentiality, according to our confidentiality policy and the trustees and regional ambassadors are required to sign a confidentiality agreement and any decisions are made solely by the Fund's trustees.

Where an incident is high profile and details of any related claim already in the public domain, the same rules of confidentiality apply as far as is possible. From time to time, we may ask a claimant to waive their anonymity and share their story, to help promote the fund within the mountain and cave rescue community, and to a wider audience for the purposes of fundraising.

How do I become a trustee or regional ambassador and what sort of commitment would I be expected to make?

Trustees are elected within the Fund. Between them, the five current trustees have many years of experience and knowledge within mountain and cave rescue but, from time to time, we may seek to appoint further trustees with specialist expertise outside this immediate sphere. Any potential trustee would be interviewed for the role by the existing trustees. When an application comes in, the trustees are expected to make themselves available as soon as possible to discuss and decide on future actions. These meetings are usually conducted online.

The regional ambassadors or 'reps' are appointed by the teams within their geographical region. As an ambassador, you would be expected to attend the AGM — also usually online, but we may return to face-to-face — and may be invited to attend other meetings with regards to more complex applications.

The Fund will pay travel expenses for trustees attending in-person meetings, but not for the regional reps. We make every effort to hold meetings online or in central locations, readily accessible to all.

If you are interested in becoming either a trustee or a regional representative, please contact the secretary to find out more.

Making a claim

Who can apply and how?

Any member of a recognised mountain and cave rescue team can apply. Family members may also apply, if they have been directly affected by your — or their — involvement with a mountain or cave rescue operation which has resulted in their hardship or suffering.

Individuals outside the immediate mountain and cave rescue 'family' may apply if they have been seconded into an operation led by a recognised mountain or cave rescue team and suffer hardship as result of a consequent incident or accident. Check out our Who Can Claim infographic at the end of this document.

A copy of the application form is available from the Secretary. This must be completed in full, and supported by a suitable

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mountain or cave rescue official and returned to the Secretary with any supporting documentation.

You must clearly note what you are asking for — for example, an immediate support grant, longer-term financial help, physical rehabilitation, emotional support.

Is there an upper limit to awards, can I request a specific sum and will I have to repay it?

There is no upper limit. However, the Fund has a Reserves Policy and must operate within the limits of funds available, relative to the minimum levels required by the Charity Commission and our ability to continue operation as a charity, and this may have a bearing on any claim assessments.

We may ask you to provide estimates of needs but any award will be at the discretion of the trustees following consideration of your claim, including factors such as your personal circumstances, medical issues and any other insurance or benevolence claims. We may decide to pay an expense in full, or offer a contribution towards costs.

In the case of financial support, whether you will be asked to repay any or all of the sum awarded, is at the discretion of the trustees. An award may take the form of a short-term loan, for example, as an interim payment while a relevant insurance claim is considered, in which case you may be expected to agree terms for repayment.

In the event of a false claim or failure to repay any agreed loan, we reserve the right to pursue the appropriate legal action to recover the charity's money.

Please be aware that any benevolence award may affect any benefits you receive or other insurance claims you may make. You should disclose any monies you receive from the Rescue Benevolent Fund when submitting any other claims, and vice versa.

What information will I be asked to provide?

The application form is divided into sections:

- Section 1: Personal details, employment status and details and your relationship/involvement with mountain and cave rescue.
- Section 2: Details of the assistance you require and any other benevolent funds you may have applied to.
- Section 3: Consent form requiring the date and your signature.
- Section 4: Details of the mountain or cave rescue official who is supporting your claim, a date and signature.
- Section 5: Medical consent form. Includes details of your injury/condition, name and address of your GP/consultant, and details of how long you anticipate being incapacitated. This too requires a name, address, date and signature.

We ask that you have spoken to your GP about the issue before making an application and we reserve the right to contact your GP in respect of your application.

What happens after I send in my application form and how soon will I hear?

The trustees will generally meet for a brief online assessment, to determine whether an immediate support grant is necessary and that all the relevant information and documents have been provided, before calling a full meeting of the trustees.

In more complex cases, the regional ambassadors will often be invited to assess your anonymised application and make their own recommendation to the trustees and we may also seek relevant expertise outside the charity. The trustees will then consider all the information and make a final decision to either reject or accept your application, and determine the amount you will be awarded.

The time frame will depend upon the complexity of your case and the level of documentation required.

We aim to process an immediate support grant within six days of receiving a completed application form. An application for physical or emotional therapy, or longer-term financial help, will need further consideration and may require additional supporting documentation. We aim to inform you of a decision within a further three working days.

Please remember that we are all volunteers too, so timescales may be subject to trustees being available and all the relevant information having been submitted, but we will keep you informed throughout the process.

Is my application confidential?

Yes. The trustees and regional ambassadors are required to sign a confidentiality agreement. Any information put before the regional reps will be redacted of identifying detail and no documents related to your claim will be taken away from the meeting. No information relative to your claim will be shared electronically with the regional reps.

All the trustees will see your confidential information, plus any other professional we may need to call on, for example, your doctor or health practitioner. We may also be required to share the information you give with insurers.

How many times can I make a claim?

You may claim once per single incident or need. However, there may be exceptional circumstances where you wish to make a second claim, further to the initial award made. Indeed, there have been occasions when we have proactively invited applicants to do just this, for example, where discussion with the healthcare provider indicated that further treatment would be beneficial.

You may or may not be required to submit a new application, with relevant supporting documentation and evidence for assessment by the trustees, according to circumstances and as agreed with the Secretary.

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If I disagree with the trustees' decision, can I appeal?

Yes. If you feel the decision to be unfair, you must notify the Secretary within 14 days of the decision date. The trustees will meet within the next 21 days to review your complaint and to establish whether any new evidence has arisen since the initial assessment. They will then decide whether your case should be reviewed, which may include an independent assessment of the process and conclusions drawn. Once this has been undertaken, the trustees' decision remains final.

How will you identify and prevent fraudulent claims?

Although we sincerely hope this won't be the case, checks and balances have been put in place to minimise this possibility where we can.

It's also worth noting that although we are here to support as many applications as possible, we have strict criteria against which to assess an application. We carefully consider every aspect of every claim against these, and also reserve the right to consult with outside agencies and take legal advice as appropriate.

Every claim is assessed on its own merits and occasionally we have had to turn down a claim that did not fit our criteria.

Where the money comes from

Where does the Rescue Benevolent Fund get its money from?

The Rescue Benevolent Fund was initially set up with monies from a charity donation plus funds from Mountain Rescue England and Wales. Anyone can donate to the fund — as a region, a team, individual mountain or cave rescue team member, or member of the public.

And you are welcome to raise funds on our behalf. Get in touch to share your ideas, register your intention and get our official sponsor form, also downloadable from the website. You can also find us at justgiving.com/rescuebenevolentfund.

How can teams and regions contribute to the Rescue Benevolent Fund?

Teams and regions are charities in their own right, so whether they are able to contribute to the Rescue Benevolent Fund, as one charity to another, depends on how their constitutions are worded.

Many teams — and the national body — have indeed donated funds so we would encourage you to look at the Objects and Powers listed in your constitution.

There is no fixed donation for teams and whether or not your team or region has donated will NOT affect any application you make to the Fund.

How do I give to the Rescue Benevolent Fund?

There are various options available.

1. Click here to go straight to our [justgiving](#) account.
2. Set up a single or regular payment via BACS transfer, direct to the Rescue Benevolent Fund CAF Cash Account. Sort code:

40-52-40. Account Number: 00023601. Please ensure that your transfer is clearly marked with your reference so we can identify where the money came from and send thanks accordingly.

3. Set up a legacy in our name.

4. Send a cheque to: The Secretary, Rescue Benevolent Fund, 40 Strawberry How, Cockermouth, Cumbria CA13 9XZ.

Can the Fund claim Gift Aid on my donation?

Yes. If you are a UK taxpayer, the Fund can claim Gift Aid of 25p for every pound you give.

The government guidelines regarding Gift Aid require you to confirm that you have paid at least 25p UK income tax or capital gains tax for each £1 you donate. By completing the form, you are confirming that:

- You are a UK taxpayer (you must have paid an amount of income or capital gains tax equal to the tax that we can reclaim on your donations in the appropriate tax year).
- You wish the Rescue Benevolent Fund to claim tax on all donations you have made four years prior to this date and from this date forward for all future donations.

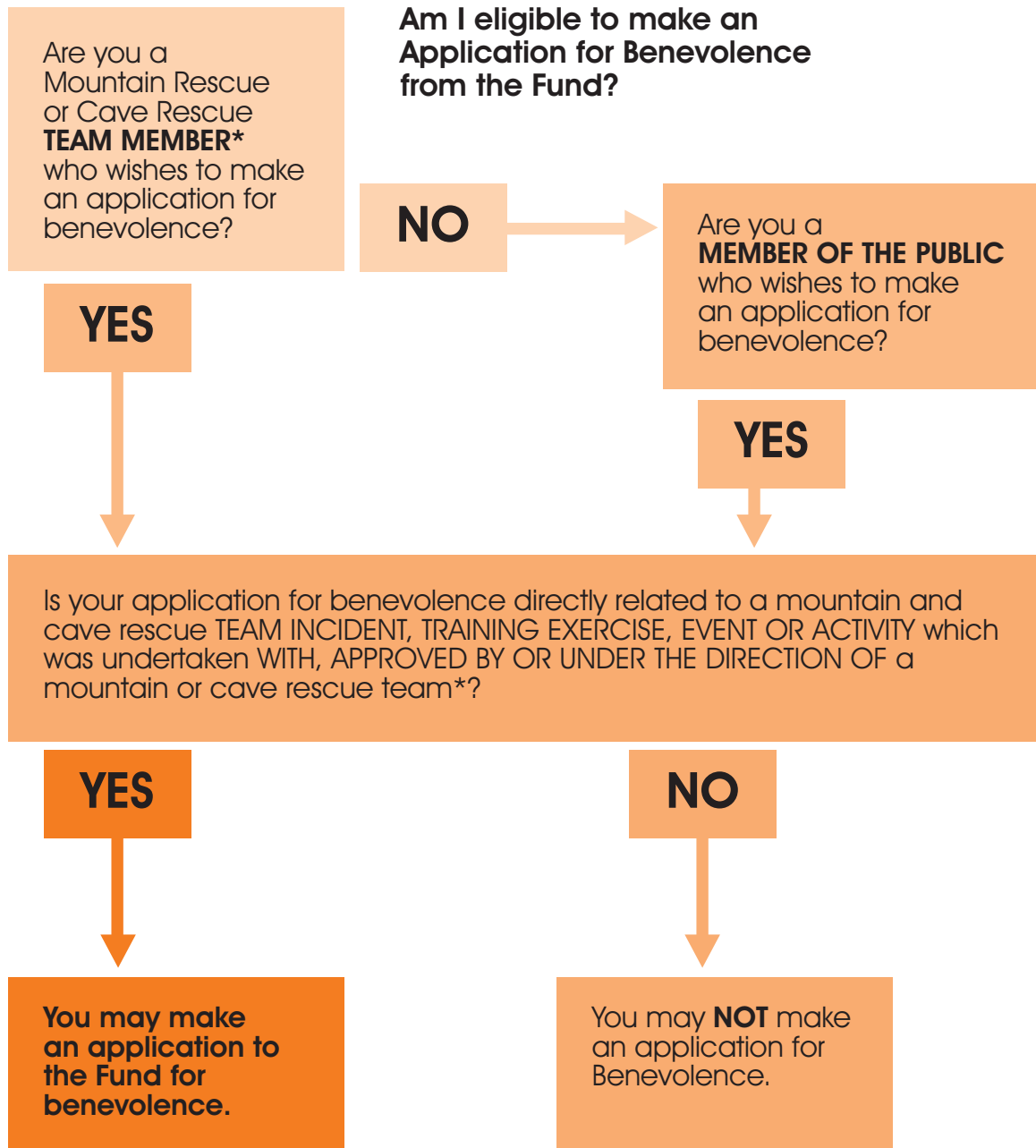
Can I leave a legacy to the Rescue Benevolent Fund in my Will?

Yes. In fact, charitable legacies are the foundation for many good causes in the UK and vital in continuing their work. And you don't have to be rich and famous to leave a legacy to your favourite charity! We would advise you to seek professional advice from a solicitor in wording your Will appropriately but, as a rule, you must use the full name of the charity and the registered charity number 1152978.

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** 'Team member' also applies to members of Mountain Rescue England and Wales/British Cave Rescue Council who are not members of a specific mountain or cave rescue team but carry out duties on behalf of and have responsibilities to mountain and cave rescue regionally and/or nationally.*

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