



What is the Ensemble Emergency Relief Fund?

It was created to help employees who are facing financial hardship immediately after a natural disaster or an unforeseen personal hardship. The Ensemble Emergency Relief Fund relies primarily on individual donations from employees and support from to fund this program. Every contribution helps and when combined with the donations of others, can provide a tax-free grant to help a fellow employee in need when they are facing the unexpected.

Who can apply for assistance from the fund?

Applicants must be:

(Here is listed the Charitable Class definitions.)

- Employed by Ensemble or its affiliates in the United States or India on the date of application; and
- full time associate; or
- part-time associate; or regularly scheduled to work 30 or more hours per week; or,
- associates on approved medical leave or an approved leave of absence for no more than one year.

How large of a grant can I apply for?

The maximum amount available for each incident is \$800 and the minimum amount that can be requested is \$250

A tiered approach is in place to ensure that the monetary values for each grant amount are equitable across geographies. In some countries, the value will be 75% of the USD values referenced above and others it will be at 50%. Each country is assigned a tier level that had been cross-referenced by the World Bank and is available on the “Ensemble Emergency Relief Fund Region Grant Tiers”.

What is the criteria to qualify for a grant?

While there are many factors which determine if a grant can be made, the review process is designed to try to make each grant when possible. To meet regulations, the objective review process is complex so the simplest first step is to determine if your situation meets the most basic criteria by answering the following questions:

1. Did one of the fund’s events in the chart below happen to you?
2. Would your application meet the following general criteria?
 - a. Are you applying within 180 days after the Event?
 - b. Application submissions are limited to 1 every 12 months.
 - c. If an application is not approved, you must wait 3 months before reapplying.
 - d. Did the Event occur after you were employed?
 - e. Maximum Grant #/\$5,000 Available from Fund during employee's lifetime
3. Did you have one or more of the Expenses related to the Event that is part of the fund criteria in the chart below?
4. Do you have the documentation for the Event and Expenses which provide the necessary details such as date of the expense, person responsible for bill and other details listed in the application?
5. Is the expense documentation current (dated within 60 days of the application)?
6. While there are some additional criteria, applications that do not meet these basic criteria cannot be approved.

The **Qualified Events/Expenses Matrix** below is a complete listing of Events and Expenses. The Expenses which are eligible depend on which Event occurred and the “√” indicates which expenses are associated with each Event.



Ensemble Emergency Relief Fund

		QUALIFIED EXPENSES THAT ARE COVERED BY GRANTS																					
		IMMEDIATE NEEDS		MEDICAL			HOUSING *					TRANSPORTATION			MISC.								
		Food – immediate needs only (usually applicable up to 2-4 weeks after the Event)	Clothing – immediate needs only (usually applicable up to 2-4 weeks after the Event)	Reasonable evacuation expenses resulting from an Event	Reasonable funeral, travel and burial expenses.	Significant medical expenses	Prescription medications	Travel expenses related to the medical care	Rent: temporary housing up to 30 days	Reasonable repairs to damaged property	Essential appliances and furnishings	Essential utilities (gas, water and electricity)	Security deposits (for new housing if unable to inhabit existing home)	Mortgage or rent assistance for primary residence	Adaptive improvements and solutions related to the Event	Repairs other than routine maintenance, or repairs that could not have been avoided	Cost of public or commercial transportation	Cost of car rental up to 30 days	Psychological counseling deemed by a physician to be necessary following an Event	Expenses resulting from flight from domestic violence such as temporary housing, etc.	Unable to work due to the event	Unexpected child care up to 60 days	
QUALIFIED EVENTS THAT ARE COVERED BY GRANTS	Natural disaster such as flood, wildfire, tornado, earthquake, tsunami, volcanic eruption, blizzard, drought, cyclone, hurricane, typhoon or severe storms.	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓				
	Terrorist actions	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
	Disaster resulting from an accident involving a common carrier such as buses, trains, ferry, planes or trucks	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
	Epidemic	✓												✓								✓	
	Military Deployment (employee, spouse or domestic partner called to active duty)								✓				✓		✓								✓
	Impacts primary residence: fire, flood or unusual life-altering expense not paid by insurance	✓	✓						✓	✓	✓	✓	✓	✓	✓								
	Serious illness or injury	✓	✓			✓	✓	✓				✓		✓						✓		✓	
	Non-routine/exceptional medical expense					✓	✓	✓												✓			
	Victim of a violent crime					✓	✓	✓					✓			✓	✓	✓		✓		✓	
	Domestic abuse																			✓	✓		
	Death				✓															✓			

* Primary residence only

Who does the Ensemble Emergency Relief Fund include as eligible dependents?

The Ensemble Employee Relief Fund considers the employee’s spouse/domestic partner, minor children and other dependents for whom the employee is financially responsible as eligible dependents. Parents, grandparents or other relatives are **not** considered dependents, unless the employee can show that they are claimed as a dependent on the employee’s IRS (or government) tax returns. A domestic partner is defined as “an on-going and committed spouse-like relationship between adults of the same or opposite gender.”

Do you need help from the Ensemble Emergency Relief Fund but do not know how to apply? Are you having trouble with the application, or the documentation required?

The best thing to do then is to get someone that you trust to help you through the process. Maybe your supervisor could help, or someone from the Human Resources Department, or someone else that you trust. The important thing to remember is that you have a better chance of getting your application approved, if you complete the application accurately, and supply all the backup documentation necessary.

How do I apply for assistance from the Ensemble Emergency Relief Fund?

STEP ONE **Go to** <http://erf.com/> and click on the **Apply for a Grant**

STEP TWO **REGISTRATION:** Register and receive application link.

STEP THREE **APPLICATION:** Complete application (you may save the application at any point to continue adding other information later).



STEP FOUR

SUBMISSION: Submit application and receive confirmation email from Emergency Assistance Foundation, Inc.

STEP FIVE

INITIAL REVIEW: Application is reviewed. If there are follow-up questions, applicant will be contacted within 48 hours during business days. The application will remain in Initial Review status until all supporting documentation is received and the application is complete. Depending on the response/information from the applicant, it may take anywhere from hours to several weeks.

Once the initial review is complete, it next undergoes a Quality Check with a recommended grant/award amount.

STEP SIX

QUALITY CHECK & AWARD NOTIFICATION: A second reviewer completes a final quality check within 2-3 business days and sends an award notification email to the applicant.

STEP SEVEN

GRANT PROCESSING:

1. CONGRATULATIONS! If you've been approved for full or partial amount, the grant award is submitted to grants payable/accounting.
2. Approximately 2-3 business days after your award notification email, applicants will receive another email from Emergency Assistance Foundation, Inc. confirming the grant award and who will receive the grant payment.
3. In the U.S. you will also receive a quick eCheck via email which you print out and cash.
4. Outside of the U.S. grants are paid in the quickest and least expensive mode including ACH, PayPal or other services.

What does "Unable to work due to the event" mean?

An applicant is "unable to work due to the event" when they are unable to work for 5 or more consecutive days.

What expenses are not covered?

Only the expenses included in the Matrix above meet the grant criteria. Grants are not available for other expenses.

Are funds received as a grant taxable?

No. Grants received in the U.S. are not considered part of your taxable income. Outside of the U.S. they may or may not be taxable.

Do I have to repay the grant?

No. Amounts granted under the Fund are not loans and do not have to be repaid.

Which family members does the Ensemble Emergency Relief Fund consider as eligible immediate family?

An applicant may be eligible for assistance if they are financially responsible for funeral, burial or travel expenses due to the death of an immediate family member. The Ensemble Emergency Relief Fund defines an eligible immediate family member as any of the following:

- Spouse or partner in a civil union or domestic partnership
- Parent
- Child
- Sibling
- Grandparent
- Grandchild



- Spousal grandparent
- Aunt, uncle, niece or nephew
- Father in law or mother in law
- Brother in law or sister in law
- Son in law or daughter in law

How will I be notified of the decision?

The Emergency Assistance Foundation will notify you by email when your application is approved, missing information, missing documentation or not approved.

What information does the Fund need when reviewing an application?

In each case, the Ensemble Emergency Relief Fund requires a completed application form along with required documentation needed regarding the qualifying incident. The application must establish a financial need and documentation for the expenses for which the grant is being requested. Grants cannot be made without copies of current bills, invoices or receipts.

Will my information remain confidential?

Yes. Your personal information is only used to determine your eligibility for a grant and to determine the grant amount to be made. Applications to the Fund are reviewed by Emergency Assistance Foundation, Inc. and will be treated in a confidential manner; however non-identifying statistical information will be reported to ENSEMBLE on a periodic basis to help it improve the fund.

I borrowed money from my friends and family to help me get caught up on my bills. Will the Ensemble Emergency Relief Fund reimburse me so that I can pay them back?

No. The Ensemble Emergency Relief Fund is available for those employees who do not have the means themselves, or other resources available, to pay their living expenses.

Can I apply on behalf of another employee?

No. If you think a co-worker would benefit from the Ensemble Emergency Relief Fund, please pass along information about the Fund so that he or she can follow up. In the case of an employee who is incapacitated, a family member or manager can apply on the employee's behalf.