

## FRATERNAL ASSISTANCE CRISIS TEAM LEBANON BEIRUT EXPLOSION

**Uniting in the act of Brotherhood, under the Fatherhood of God;  
for the Betterment of the Lebanese Community.**

## PROCEDURES & GUIDELINES

### INTRODUCTION

The unprecedented magnitude of the Explosion at the Beirut Port that occurred on Tuesday 4<sup>th</sup> of August 2020 at 6:07pm Beirut time triggered the activation of the “Fraternal Assistance Crisis Team LEBANON”, which comprises of a Masonic Relief Fund that brings together all Lodges operating under the three Grand Lodges in amity in Lebanon, namely those under the Grand Lodge of Scotland, the Grand Lodge of Washington DC, and the Grande Loge Nationale Française, in line with the Concordat signed January 2020.

### RELIEF CHANNELS & GUIDELINES

Compensation and Relief requests will be considered from and provided to Brethren and individuals for losses caused by specific circumstances and conditions listed hereafter as directly related to the Beirut Explosion of August 4<sup>th</sup>.

The management of the Relief Fund and its Application review processes are guided by the main principles of:

- Fairness to be maintained in the approach to all applicants;
- Our Craft’s chief Tenets of Brotherly Love, Relief and Truth;
- Total Transparency with every aspect of the Relief Funds’ processes and management with sufficiently justified documentation.

FACT LEBANON’s support and donations will be channeled and directed into these main Relief categories:

- 1- **Medical & Health-Related Relief:** To support individuals who have suffered injuries or physical disability (hospitalization, medicine, medical equipment, etc).
- 2- **Rebuilding & Relocation Relief:** To support in home refurbishing and restoration, relocation, and loss of business/economic damage of offices and business structures.
- 3- **Memorial-Related Relief:** To support the families, widows and orphans of victims following the death of the family breadwinner.

# F.A.C.T. Lebanon

August 4 - Masonic Relief Fund

## FUND MANAGEMENT COMMITTEE

FACT LEBANON will be driven by a Fund Management Committee (hereinafter "FMC") whose principle objectives are to:

1. Review and approve/reject Applications received for compensation and relief;
2. Oversee the proper use of the funds, insure adequate supporting documents are presented, and that access to the fund is properly registered and reports filled in that respect;
3. Create a database of Brethren in need of support and be pro-active in assistance;
4. Maintain a database of specialized Brethren willing to assist pro-bono (*Engineers & Architects, Legal Representatives, Physicians & Therapists*);
5. Maintain a database of other NGOs that provide specialized services where FACT LEBANON can integrate and coordinate with for specific requests in line with FACT LEBANON's main objectives.

The FMC & Support Team will be formed by and include:

- Two representatives of each Jurisdiction, with equal voting rights, who shall decide by majority on the approval/rejection of Applications and disbursement of the funds, as well as other major decisions related to the management of the fund.
- The FMC shall nominate a Secretary and two or more Treasurers to assist the FMC with administrative duties, as well as nominating any additional members they see fit to assist in other duties (Spokesperson, Social Media Manager, etc), noting that the nominated members shall have no voting rights.
- Specialized sub-committees, consisting of Engineers & Architects, Legal Representatives, Physicians & Therapists, to assist the FMC in their decision making process and in the practical execution of its decisions.

## COMPENSATION & RELIEF: APPLICATION REVIEW PROCESS

This section outlines the guidelines with regards to the process adopted by FACT LEBANON for the evaluation of Applications and calculation of compensations for non-economic and economic losses.

Compensations shall cover Applications from the brethren, their spouses and their children, their immediate family members (parents, and siblings), in that order of priority, and, if the fund allocation permits, any other individual properly vouched for by a brother and/ or the FMC.

The compensation review process will begin by the determination of the type of loss being declared:

### 1- NON-ECONOMIC LOSS

Non-economic loss is the result of fatal injuries, serious or simple injuries which has required medical attention. Non-economic loss covers individuals who have lost their lives or got injured in the August 4<sup>th</sup> blast or have suffered grievous harm. The most rational and just way to approach the difficult task of placing a monetary value on the pain and emotional suffering experienced by the thousands of individuals killed or injured by the August 4<sup>th</sup> blast is to assess the non-economic losses for categories of victims. Determining non-economic loss is based on the severity of physical injury or impairment; it is based generally on the nature and severity of the condition and the effect of the condition on activities of daily living, temporary or permanent disability which caused loss of revenue.

FMC shall prioritize Applications with the most debilitating physical conditions. Accordingly, non-economic loss valuation will be based generally on the severity of the condition and the effect of the condition on the victim's ability to maintain normal activities of daily living.

## 2- ECONOMIC LOSS

Economic Loss is set to compensate out-of-pocket expenses or any other compensation which the FMC find eligible or might contribute positively to the affected community.

To calculate economic loss, FMC must first determine whether there is in fact a compensable loss. FACT LEBANON shall cover, as the FMC values necessary, partial or total economic loss relating to these considerations: Home/Office Damages, out-of-pocket medical expenses, burial and memorial services and other community services.

### a) PAST OUT-OF-POCKET HOME & OFFICE REFURBISHING & RELOCATION EXPENSES:

FACT LEBANON shall compensate for documented out-of-pocket home and office refurbishing and relocation expenses for damages caused by the August 4<sup>th</sup> Explosion. The valuation process will also take into consideration office equipment and home appliances damaged beyond repair. The FMC shall calculate such loss on a case-by-case basis using eligible submitted documentation.

### b) PAST OUT-OF-POCKET MEDICAL EXPENSES:

As part of the economic loss component of the Application, FACT LEBANON can reimburse for past out-of-pocket medical expenses paid as a result of an eligible condition. Reimbursement of past out-of-pocket medical expenses will only be considered at a subsequent stage if the fund allocation permits. The FMC may exercise discretion as appropriate based on individual applicants' circumstances.

### c) BURIAL OR MEMORIAL SERVICE EXPENSES:

FACT LEBANON shall compensate for documented out-of-pocket burial or memorial expenses for victims who died as a result of the August 4<sup>th</sup> Explosion related physical injury. The FMC will calculate such loss on a case-by-case basis using documentation submitted.

### d) OTHER COMMUNITY SERVICES:

FACT LEBANON shall strive to serve the community, when possible and if the fund allocation permits, by offering assistance by our specialized committees and/or compensations for individuals, NGOs and organizations who have lost their lives, their businesses or were directly and drastically affected by the August 4<sup>th</sup> Explosion. These and other outreach initiatives will be at the discretion and evaluation of the FMC in line with FACT LEBANON's main objectives.

The FMC will review and evaluate each Application individually, while making sure that all support documentation are presented as detailed in the next section, before it finalizes its review. Once decision on the Application is issued by the FMC, that decision and the related contribution (if any) will be communicated to the Applicant.

## DOCUMENTATION REQUIRED FOR NON-ECONOMIC/ECONOMIC LOSS

To help the FMC understand the severity and effect of the condition, supporting documents related to the condition must be submitted with the Application.

The initial documents required are set as follow:

- 1- Copy of ID.
- 2- Copy of Proof of Good Standing (if applicant is a Freemason).
- 3- Letter, to act as an Application, stating the applicants claim and details of the request for compensation.
- 4- Proof of payments for ER, in and out of hospital expenses, surgery and treatment in addition to any other medical out-of-pocket expenses incurred in the immediate aftermath of the Explosion, and which are not covered by an insurance policy or social security.
- 5- Proof of follow-up in-clinic visitation and Physician's appointment expenses; recent medical documents that show the type of injury and frequency of medical treatments incurred by the applicant for the condition; documents that show hospitalization, surgery, emergency treatment, and/or treatment for side effects of the condition; medical records or treating Physician statements.
- 6- Pharmacy bills and drug administrated proof in repercussion to the August 4<sup>th</sup> Explosion.
- 7- Copy of death certificate and burial expenses invoices related to the concerned individual, and his relation to the applicant.
- 8- Invoices for home and office repair and debris removal, and/or relocation, in the immediate aftermath with supporting photos (when available) and location. List of damaged beyond repair office equipment and home appliances together with their estimated value or invoice of purchase.