

Lindsay Auto Assistance Program Eligibility

Employee Eligibility

Lindsay Automotive, Inc. ("Lindsay Auto" which shall include all of Lindsay Automotive, Inc.'s Affiliates as defined below) employees are eligible to apply if they are an active employee with Lindsay Auto including on leave, short-term disability and paid time off, with at least one year of service at Lindsay Auto (including on leave, short-term disability and paid time off). Requested expenses must be the result of an event that has occurred after the employee's hire date. Contract, temporary/seasonal employees, retirees or those on long-term disability (all in-active employees) are not eligible to apply or to receive assistance.

Lindsay Auto employees are eligible to apply and receive support 2 times a year and up to 2 times in their lifetime and receive no more than \$2,500 in one year and no more than \$5,000 in their lifetime. However, multiple applications cannot be for the same disaster or hardship.

Eligible Assistance

The Lindsay Auto Employee Assistance Fund will support employees who experience financial hardship resulting from an unexpected emergency hardship or qualified disaster. In these instances, this fund will provide grants at a minimum of \$250 and no more than \$2,500 for food, shelter and other basic needs with proper documentation to employees who qualify for such grants and to the extent that funds are available each year.

Emergency Hardships such as illness, death in the family, or other sudden, severe, overwhelming and unexpected event that is beyond the individual employee's control and which results in their inability to provide basic life necessities for that individual and their immediate family/close relative

Qualified Disasters include natural disasters such as a disaster resulting from an act of God as in the case of a hurricane, tornado, earthquake or flood or a personal disaster such as a house fire; or a qualified disaster such as a disaster caused by terrorist or military action or otherwise deemed to be qualified disaster by the federal government such as a devastating hurricane.

Below are eligible qualified disasters and emergency hardships:

Qualified Disaster

- Acts of Nature/Government declared disaster that affect an employee's primary residence (e.g. floods, lightning strikes, hurricane, tornado, ice storm, wild fires, earthquakes)
- Government-declared natural disaster
- Fire
- Terrorist or military action disaster

Any event determined by the Secretary of the Treasury to be of a catastrophic nature

Emergency Hardship

- Domestic abuse
- Physical abuse
- Violent crime
- Non-violent crime
- Short-term illness or other short-term medical, dental, vision or hearing condition.
- Accident (unless caused by the employee's or applicable family member's negligence, recklessness or intent)
- Death of an employee, spouse/partner or a dependent *
- Spouse/partner loss of job/income (temporary)
- Loss of child support
- Military deployment (assist with unexpected costs associated with deployment or deployment of immediate family member)

Below are eligible and ineligible expenses for Lindsay Auto Employee Assistance Fund:

Eligible Expenses

- Food, clothing, temporary housing, child care, and reasonable evacuation expenses resulting from the event
- Reasonable repairs, essential appliances and furnishings, essential utilities, security deposits, and rent/mortgage assistance
- Car payment/car insurance, repairs other than routine maintenance or repairs, cost of public or commercial transportation, and cost of car rental
- Medical expenses
- Reasonable funeral, travel and burial expenses of an employee or their family member*

Ineligible Expenses

- Non-essential household utilities (e.g. internet, cable/satellite television, telephone, etc)
- Routine car maintenance
- Legal fees
- Wage garnishments, disconnection notices or eviction notices.
- Accumulated financial distress that results in your not having enough income to cover your regular monthly bills. Grants aren't available to resolve ongoing general financial problems.
- Credit card debt, vehicle purchases, home foreclosures or pay day loans
- Expenses incurred due to lack of homeowners or medical insurance.
- Private school or higher education tuition
- Employee benefits during waiting periods of coverage.
- Expenses associated with divorce or child custody settlements

^{*}Family member is defined as immediate family or close relative (including in-law/step) that is financially dependent on the employee and/or lives with the employee.