



Motto: "Itongi Basusu Isa Ritaka" (Many Hands Do Light Work)  
 Registered 501c Not For Profit Organization under the State of Georgia  
 Address: 2505 Greens Lane Powder Springs, GA. 30127  
 Tell: +16789490994 Email: [ocausa@orokousa.org](mailto:ocausa@orokousa.org) Website: [www.orokousa.org](http://www.orokousa.org)

## OCA-USA DEATH INSURANCE FUND APPLICATION

Membership No. \_\_\_\_\_ Date: \_\_\_\_\_  
MM / DD / YYYY

Applicant Information:  
 First Name: \_\_\_\_\_ MI \_\_\_\_\_ Last Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ SS # (Last 4): \*\*\*-\*\*-\_\_\_\_\_  
MM / DD / YYYY

Current Address: \_\_\_\_\_  
 Street Address. \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Mobile Phone #: \_\_\_\_\_ Email Address: \_\_\_\_\_

### Dependent/Beneficiary Information:

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_ Age: \_\_\_\_\_

Emergency Contact : \_\_\_\_\_  
 Name: \_\_\_\_\_ Phone Number \_\_\_\_\_ Relationship \_\_\_\_\_

### Chapter Information (where applicable):

Name of Chapter: \_\_\_\_\_

Applicant's Printed Name and Signature: \_\_\_\_\_

Date of Signature: \_\_\_\_\_  
MM / DD / YYYY

For Official Use Only: OCA-USA Death Insurance Committee

Approved: <input type="checkbox"/>	Rejected; <input type="checkbox"/>	Dismissed/Withdrawn: <input type="checkbox"/>
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## OCA-USA DEATH INSURANCE BY-LAWS

OCA-USA Death Insurance fund is the brain child of Oroko Cultural Association USA.

### **Objectives:**

- To assist registered members' families in case of the death of a member
- Ensure that Oroko USA will be there to show concern and support in times of grief
- To make it easier for Oroko families to bear each other's burden through collective action
- Boost enrollment and membership of OCA-USA
- Death benefits Committee:

The OCA-USA death Insurance fund shall be managed by a duly constituted Death Benefits Committee, hereinafter referred to as "the committee". The Committee shall comprise of two (2) Executive Members and one (1) representative from each chapter participating in the fund.

Committee members shall elect a Committee chair person, a Treasurer and Secretary.

The Committee shall be responsible for approving enrolment applications and benefits claims as well as managing the death benefits fund. The committee shall present biannual financial reports to registered members by all means possible.

### **Membership:**

Membership is open exclusively to registered members of OCA-USA and their eligible dependents, in goodstanding as at the time a death occurs (it should be noted that the calendar year for OCA-USA begins in September each year, at which time annual registration is due).

Enrollment shall be done preferably through chapters, except in the case of a "member at-large", where a chapter does not exist.

### **Obligations:**

Whereas Oroko USA contracts to pay the sum of \$10,000 (\$5,000 for a minor) to the bereaved family, through the designated beneficiary at the time of enrollment, in the event of the death of a registered member;

Members agree to pay a onetime registration fee of \$100, or \$50 for a minor, to OCA-USA and further make such contributions that will be calculated from the amount disbursed to the bereaved family, in proportion to the total number of members registered in the fund at the time. Once death contributions are due, members shall have a grace period of two (2) weeks to pay their contributions through their various chapters or individually, as the case may be.



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## **Insurance Funds:**

OCA-USA insurance funds, generated from the lifetime registration of members, shall be maintained in a separate account with the Committee chair and treasurer as signatories. The funds shall serve as cushion for any late or unpaid contributions by members, in order for death benefits to be disbursed on time.

## **Claims:**

Claims shall be submitted by the chapter president or designee, where the deceased member belonged to a chapter, or the family head or beneficiary, in the case of a member at large.

## **Benefits:**

Once a claim has been approved by the death benefits committee, OCA-USA shall dispatch an envoy to the bereaved family, within two weeks of the occurrence, with a check in the amount of \$10,000 to be handed to the designated beneficiary, in the presence of a local chapter member (where the deceased belonged to a chapter) of a family head, in the case of a member at large.

Benefits will be paid to active members with residence in the USA. However, when an active member dies while travelling abroad within one (1) month of departing the USA, benefits shall be paid upon proof of a return ticket or itinerary displaying a return date to the United States of America.

## **Eligibility:**

A member becomes eligible for benefits three (3) months from the date of effective enrollment. Eligibility will remain in force for as long as the member remains in good standing, by renewing their registration to OCA- USA and being up to date with their death contributions.

## **Loss of Benefits/Membership:**

Membership/benefits shall be lost if a member:

- Fails to update their annual registration with OCA-USA
- Fails to make their death contributions promptly
- Voluntarily withdraws from the fund by notifying the committee in writing

## **Life Span:**

The OCA-USA Death Insurance Fund shall exist in perpetuity, until such a time when its members shall deem fit to either dissolve it or change its composition.



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### **Miscellaneous Provisions:**

These bylaws are subject to amendment as proposed and adopted by a 2/3 majority of its registered members.

### **Entry into Force:**

These bylaws shall enter into force on the of its adoption, as specified hereinbelow.

DATED THIS \_\_\_\_\_ DAY OF \_\_\_\_\_ 2021