Emergency Assistance Fund Policy

Natural disaster or personal tragedy can happen unexpectedly to anyone. However, in the instance it happens to one of our associates, we want to offer a helping hand. To support our people in a time of need, Big Lots has established the Big Lots Foundation Emergency Assistance Fund.

Program Overview
This fund will assist active Big Lots associates, their spouses/domestic partners, dependents, and other household members (as defined below) who are experiencing 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 $2500 for food, shelter and other basic needs to associates who qualify for such grants and to the extent that funds are available.

Big Lots is partnering with The Columbus Foundation to help ensure all funds are distributed efficiently and equitably. The Columbus Foundation staff will handle the day-to-day administration and grant-making decisions as it relates to this fund. Big Lots will not be involved with those decisions. All applications are kept in strict confidence and are considered on the basis of need and eligibility.

Associate Eligibility
Big Lots associates are eligible to apply if they are an active team member with Big Lots (including on leave, short-term disability and paid time off.) Requested expenses must be the result of an event that has occurred after the team member’s hire date. Contract, temporary/seasonal associates, interns, retirees or those on long-term disability are not eligible to apply or to receive assistance.

Big Lots associates are eligible to apply and receive support twice a year and receive no more than $2,500 in one calendar year. However, multiple applications cannot be for the same disaster or hardship in one year.

Eligible Assistance
The Big Lots Foundation Emergency Assistance Fund will support associates who experience financial hardship resulting from an unexpected emergency hardship or qualified disaster.

- Emergency Hardships such as illness, death in the family, or other sudden, severe, overwhelming and unexpected event that is beyond the individual associate’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 some examples of eligible qualified disasters and emergency hardships. This list is not all encompassing.

**Qualified Disaster**
- Acts of Nature/Government declared disaster that affect an associate’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 associate’s or applicable family member’s negligence, recklessness or intent)
- Death of an associate, 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)
**Ineligible Assistance**
The Big Lots Foundation Emergency Assistance Fund will NOT support the following requests for financial assistance:

- Non-essential household utilities (e.g. internet, cable/satellite television, telephone, etc)
- Routine car maintenance
- Medical expenses covered and not covered by medical insurance.
- 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. EAF 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 or coverage.
- Expenses associated with divorce or child custody settlements
- Funeral, travel or burial expenses upon death of associate’s relative outside of spouse, partner or dependents.

**Definition of a Big Lots Family Member**
*Immediate family/close relative (including in-law/step) that is financially dependent on the associate and resides in their household.*

- Parent
- Spouse
- Registered Domestic Partner *(as defined and required by city ordinance and state law)*
- Brother
- Sister
- Child of associate or of associate’s registered domestic partner *(as defined and required by city ordinance and state law)*
- Grandparent
- Grandchild
- Aunt/Uncle
- Niece/Nephew/Cousin
- Guardian