



INTERNAL RULES AND REGULATIONS

VERSION 1.1

January 2025

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1. Membership Policies and Regulations

- a) Members must live and pass away in the USA in order to be covered by COSNET.
- b) COSNET shall only accept associations or groups that have a minimum of 5 members, and no association shall be allowed to go below 5 members at any time.
- c) COSNET Pool membership shall be open to individuals who have no association to join or to associations with less than 5 members.
- d) If the membership of an association falls below 5 members, it shall no longer be considered as an association by COSNET; however, all members shall automatically be transferred to the COSNET Pool (see Section below).
- e) Any association that becomes a member of COSNET must accept and scrupulously abide by its bylaws, internal rules and regulations.
- h) COSNET reserves the right to exclude any member or association whose behavior may disrupt or destabilize COSNET's organization after two warnings have been issued to them.

1.1 New Contribution and Benefit Policy

Effective **January 1st, 2025**, COSNET will implement a new contribution and benefit policy. These changes are designed to better align with our strategic goals, to protect our registered members and reduce our contributions costs.

Part 1

- **Loyalty Benefit:**

- Members with at least **7 years of continuous membership** will receive a **\$25,000** death benefit starting June 2025.

Part 2

Note: *The following changes apply only to members who register on or after January 1, 2025. Members who registered before that date will continue to receive a \$20,000 benefit.*

A. Grace Period:

- The grace period for membership will be reduced from 90 days to **30 days**.

B. Seniority-Based Benefit:

- The percentage of the total \$20,000 benefit a member receives will be calculated based on the duration of their membership, as determined by their membership ID date.
 - **Less than 30 days: 0% (\$0)**
 - **30-90 days: 10% (\$2,000)**
 - **91-180 days: 25% (\$5,000)**
 - **181-270 days: 50% (\$10,000)**
 - **271-360 days: 75% (\$15,000)**
 - **361 days and over: 100% (\$20,000)**

1.2 New Association Registration

A new association or group can join COSNET at any time. In order to show their good faith, each new member of this association/group shall make a one-time non-refundable payment of \$25 registration fee. Their matriculation/membership shall be effective 30 days later. Failure to pay the \$25 in full within the 30 days grace period, the countdown of 30 days waiting period will reset again until the amount of \$25 is paid in full.

1.3 Association Representative

- a) Every affiliated association must provide the names, email address and telephone numbers of up to three (3) of its members with the highest integrity and high respect for the organization to represent the association and eventually assist in governing the latter.
- b) The association shall inform the organization as soon as possible if the representative is no longer part of the association and nominate a replacement.
- c) The association shall be responsible for any harm to the organization caused by its representative.



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- d) In case of a repeated disruptive behavior of a representative, the association may be warned by the organization, and the organization shall order a replacement of the representative.
- e) After 3 (three) warnings served to the association about its representative's behavior, the Organization shall cancel the association affiliation without prejudice if that association does not replace that representative within 7 days.

1.4 Beneficiary

Every COSNET member must appoint a beneficiary who will receive his/her benefit in case of death. Representatives in each Association are responsible for inputting this information into the system. In case there is no beneficiary added before the member passes away, the representative must provide a family member's name as the beneficiary.

1.5 COSNET Pool

The following categories fall under this type of membership:

- a) An individual or group of 1 to 4 members
- b) Members of associations that have been dissolved and want to stay with COSNET but do not have any association to go to.
- c) They must first deposit an advance of \$100 and an operational budget of \$25 for their contribution in order to receive a membership ID.
- d) When their contribution reaches \$20 or less, they must make it up again to a minimum of \$100.
- e) Eligible COSNET Pool members shall send their request anytime and shall also observe a waiting period of 30 days.
- f) Names should be given as they are written on the official documents (No abbreviation). No adjustment or name change shall be accepted after a death has been announced.
- g) An individual cannot register a member in COSNET Pool without being an active member in COSNET.
- h) The COSNET Pool member shall provide at least two names of relatives who will be listed as beneficiaries in case of his/her loss.

1.6 Lists Update

- a) Request forms for Addition, Withdrawal, Name Correction, Transfer and/or Contacts shall be submitted anytime via the COSNET's website.
- b) Associations are encouraged to keep their lists updated as much as possible.
- c) COSNET does not accept any name correction of a member after his/her



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death.

- d) Any association can voluntarily withdraw from COSNET by submitting a letter or email to the Executive Bureau. (See Withdrawal).

1.7 Withdrawal

- a) A deceased member shall be automatically removed from the COSNET database and the corresponding association's list.
- b) An association may request to withdraw from COSNET at any time. The withdrawal shall be effective after COSNET has received Withdrawal Request Form and verified that the requesting association is in good standing.
- c) A member who wishes to withdraw from COSNET should contact his/her representative.
- d) The withdrawal is effective after the members are cleared from all financial matters. Any withdrawal shall be effective as of the date that withdrawal was effectively sent to COSNET EB. It can be done through the COSNET Member portal or by email or by mail.
- e) Pool members withdrawing from COSNET shall receive their remaining deposit if any.

1.8 Returning Member/Reinstatement

- a) Any association who voluntarily withdrew from COSNET may come back; however, it shall not keep the previously used COSNET group name.
- b) Members of a group that withdrew have 30 days to constitute themselves to a new group/association and come back. They have to pay for any death within the period they left to the time they are coming back in order to maintain their previous membership ID and the benefits that go with it.
- c) A returning member/group/association after 30 days of withdrawal shall:
 - observe a waiting period of 30 days
 - pay for any death within the period they left COSNET up to the time they are reinstated
 - make a non-refundable payment of \$25 per member
 - get a new membership ID after a waiting period of 30 days.

1.9 Membership Transfer



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- a) Any active COSNET member can elect to transfer from one association to another upon request and following the below procedure.
 - i. A request for membership transfer must be sent by either the original Association or the receiving Association through any of their respective representatives.
 - ii. Upon receipt of the transfer request from one of the two associations, COSNET will process it and inform the other association.
- b) If requested, the \$20 deposit refund will be issued to the previous association's delegate for members registered before January 2025.
- c) COSNET does not intervene at all in its registered associations internal matters.

1.10 Membership ID

All membership IDs shall remain the sole property of COSNET and should under no circumstances be used outside the scope of COSNET. The use of names and membership IDs, as well as emails and phone numbers from COSNET for political or economic purposes shall be liable to prosecution.

- a) Members from a dissolved association as well as eligible COSNET pool members fall into 1.8 Returning Member
- b) No member shall have two (2) identification numbers. It is the responsibility of each representative of an association to ensure that their members are not registered more than once.

2 Benefits

2.1 Beneficiary

Every COSNET member shall have to appoint a beneficiary who will receive his/her benefit in case of death. Representatives in each association or group are responsible for recording this information into the system. In case there is no beneficiary added before the member passes away, the delegate must provide a family name as the beneficiary.

2.2 Benefits Outlines

Effective **January 1st, 2025**, COSNET will implement a new contribution and benefit policy as follows:



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Part 1

- **Loyalty Benefit:**
 - Members with at least **7 years of continuous membership** will receive a **\$25,000** death benefit starting June 2025.

Part 2

- **Seniority-Based Benefit:**
 - The percentage of the total \$20,000 benefit a member receives will be calculated based on the duration of their membership, as determined by their membership ID date.
 - **Less than 30 days: 0% (\$0)**
 - **30-90 days: 10% (\$2,000)**
 - **91-180 days: 25% (\$5,000)**
 - **181-270 days: 50% (\$10,000)**
 - **271-360 days: 75% (\$15,000)**
 - **361 days and over: 100% (\$20,000)**

Membership Duration	Benefit Percentage	Benefit Amount
Less than 30 days	0%	\$0
30-90 days	10%	\$2,000
91-180 days	25%	\$5,000
181-270 days	50%	\$10,000
271-360 days	75%	\$15,000
361 days and over	100%	\$20,000

Note: The following changes apply only to members who register on or after January 1, 2025. Members who registered before that date will continue to receive a \$20,000 benefit.

Prior January 01, 2025

- a) COSNET pledges to help the family of a deceased member with up to a total amount of \$20,000.00 to help cover the funeral expenses.
- b) This amount may be revised in the future following a higher number of COSNET membership and the high increase of Funerals Costs.



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- c) Each beneficiary shall be entitled to the full coverage amount upon validation of eligibility.
- d) A registered member without his/her consent could lead to loss of benefit.
- e) The beneficiary decides whether to be paid by check or a bank wire transfer.
- f) The benefit remittance can be done by the COSNET delegates nearest to the beneficiary or by the Executive Bureau.
- g) A deceased member shall be eligible for contribution only if:
 - The death has been verified and certified by the Executive Bureau.
 - The name of the member, as it appears in the death certificate, matches the name in COSNET database.
 - The member is in good standing.
 - The following documentation is provided:

1. ***Deceased in the United States***

- a. Outstanding contribution of the association or COSNET Pool member
- b. Death certificate (COSNET shall hide the cause of death before publication)
- c. COSNET membership ID
- d. Picture
- e. Funeral Home invoice
- f. Contact information of a bereaved family member.
- g. In case of an unforeseen circumstance such as crime, an investigation, death report would be acceptable instead of a death certificate.

The above required documentation should be provided to COSNET EB no more than 30 days after the member passed away.

2.2 Eligibility

- a. In case of a death, COSNET through the Department of Administration shall be informed within fifteen (15) days following the death. After this deadline, contributions will no longer be made. However, the announcement will be made so that member associations can remove the deceased from their databases.
- b. The announcement shall be made through COSNET official email
- c. A death can be announced by email through any appointed representative. Such an announcement shall be confirmed by a representative of that association or group within fifteen (15) days following the proxy announcement. COSNET shall in this case wait for the confirmation before making any formal announcement. The announcement shall be voided if not confirmed within the above timeline.
- d. Each beneficiary shall be entitled to the full coverage amount upon validation of eligibility.



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- e. The benefit remittance can be done by the COSNET representatives nearest to the beneficiary or by the Executive Bureau.
- f. The beneficiary decides whether to be paid by check or a bank wire transfer.
- g. With No Funeral Home Invoice
 - COSNET will commission two representatives closer to place the member's death to attend the wake of the deceased and hand over the check to the bereaved family.

2.3 Death Announcement by the Executive Bureau

After receiving the death announcement from a member through the official email, COSNET EB reserves the right to delay the announcement of any death occurring after multiple deaths in less than 30 days. The objective is to allow a smooth management of contributions during peak times.

The EB reserves the right to delay a death contribution in order to ensure that contributions are not too much. Contributions will be done in the order in which their notifications were received unless all documents required are not received.

2.4 Privacy of the Deceased member

In order to preserve the privacy of the deceased, the Executive Bureau shall mask the cause of death, usually mentioned on the death certificate, before providing it to associations.

The Executive Bureau shall destroy deceased member's sensitive and personal identification information such as the SSN after their case has been settled.

2.5 Fraud

The following shall be considered as fraud:

- a) Any falsified document
- b) Any false statement.
- c) Modification of member information after his/her passing away

In case of detected fraud, the representative(s) or association concerned shall be excluded from COSNET by the Executive Bureau. The association has 15 days to appeal to the Advisory Board.

2.6 Contributions

The full amount to be collected and disbursed by COSNET in case of the death of a member shall be divided by the total number of active members. Each association's contribution shall depend on the total number of its active members.



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Contributions from associations must be received no later than the 10th day from the publication's date of the contribution table. The check should be received by the Department of Finance on or before the dateline.

In order to avoid any unforeseen situation that may disrupt the payment and cause penalties, Associations may make their contributions as soon as the table of contributions is published without waiting for the 10th day deadline.

- a. If the above full amount is not collected, COSNET shall reserve the right to redistribute the remaining balance to all member associations.
- b. The concerned family will receive the presently collected amount while COSNET is collecting the remaining balance.
- c. The payment of contribution by associations shall not be modified after the table is sent out.
- d. The official contribution of a death shall only be made after the Executive Bureau has received the required documents as outlined above.

The death of a COSNET's member shall be eligible for contribution only if:

- The death has been verified and certified by the Executive Bureau.
 - The name of the member, as it appears in the death certificate, matches the name in the COSNET database.
 - The association is in good standing.
- e. Contributions shall be paid by the due date mentioned on the current contributions table using any legal and secure payment method offered by COSNET.
 - f. Any association that fails to honor its contribution by the due date as mentioned on the contributions table has a 48 hours deadline to pay its contributions with a \$50 late fee to avoid exclusion.
 - g. Any defaulted association shall be simply excluded from COSNET after the 48 hours deadline, and COSNET shall follow up to get the outstanding contribution. (See litigation).

2.7 Payments

COSNET shall collect the total amount of contributions (set at \$15,000.00 as of May 10, 2018) from all association members and transfer these funds to assist with the funerals' expenses of the deceased member as follows:

- a. In case of a remaining balance, a check with the corresponding amount shall be issued to the deceased member's family through the representatives of his/her association who shall in turn obtain an acknowledgement receipt for COSNET



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records.

- b. In case of unforeseen circumstances, the representatives of the said association could authorize COSNET to give the remaining balance to a designated beneficiary.
- c. If there is no Funeral Home Invoice COSNET will commit two representatives geographically closer to the place of death to hand over the check to the bereaved family against an acknowledgement receipt. These representatives will be chosen by the Executive Bureau.
- d. Under no circumstances shall the funds be given to the beneficiary in the form of cash.

2.8 Advertisement by COSNET during Wake keeping.

COSNET reserves the right to advertise in wake-keeping (to formally remit the full check during wake-keeping). Beneficiaries shall allow for publicity of COSNET during the event for full payout or will be charged 10% of the full payout. This is aimed at encouraging families to promote the activities of COSNET at their events.

2.8 Litigations

COSNET shall only consider a claim as receivable when it is made by the representative of a group or association or by the representative of a pool and not from individual members of those associations, group or pool.

2.8.1 Attorneys' Fees

In any litigation, arbitration, or other proceedings involving COSNET as prevailing party, COSNET shall have the right to collect from the other party its reasonable costs and necessary disbursements as well as attorneys' fees incurred in enforcing this Agreement.

3 Financial Matters

3.1 Budget

All costs associated with the operation of the organization shall be approved by the simple majority of the Executive Bureau and Advisory Board. The budget shall be communicated to all associations for payment as follows:



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- a. Funds (fees) collected shall be allocated toward administrative expenses only. Administrative expenses shall include funds needed to support day to day activities, legal fees, others miscellaneous and to assist the Executive Bureau in maintaining the Information Technology infrastructure.
- b. Every expense shall be ordained by the General representative
- c. The Secretary shall be the checkbook keeper. Once the General representative has ordained a payment, the Secretary shall fill the check to be signed.
- d. All payments shall have a written approval from the representative General.
- e. All COSNET payments shall preferably be made by checks bearing all authorized signatures. In case of another form of payment (electronic transfer), at least two authorized check signers' written approvals are required prior to that transaction.

3.2 Death Administration

Any death administration related to a COSNET member's death will be funded by a portion of the 50 cents collected during the contributions.

3.4 Compensations

Any compensation and death administration related to a COSNET member's death will be funded by a portion of the 50 cents collected during the contributions.

4 COSNET Communications

Communication plays a key role in the life of the COSNET's organization. To this effect all the communication with COSNET should be done via email.

5 General Dispositions

5.1 Unforeseen Situations

Unforeseen situations are handled as follows:

- If the Executive Bureau has to face any unforeseen situation where there is no disposition either in the COSNET Bylaws and Internal Rules to resolve it, the Executive Bureau can decide on the best way to handle it. They should therefore inform the Board of Directors and get their approval before they can apply the solution.



5.2 Former Members of a Dissolved Association

If an association affiliated to COSNET is dissolved, its members can remain in COSNET under the following conditions:

- The association was in good standing with COSNET at the time of its dissolution.
- Members will keep their ID number
- Members can request to be placed in the COSNET Pool
- Members may request their transfer to another association.

5.3 Contributing Members

Once a death is announced by the EB on the COSNET forum, the total number of the contributing members is determined as of that date. Any removal of members by associations will not be taken into consideration until the full amount listed in the contribution document has been paid.

6 Misconduct

A misconduct is any behavior deemed unacceptable or improper by the Executive Bureau and/or Board of Directors regarding COSNET values.