



Income Protection for Your Peace of Mind

RAIL NON-OPERATING CRAFTS

Locomotive Engineers & Conductors Mutual Protective Association

»» LECMPA

Protecting transportation workers **since 1910.**



**We speak railroad.
Our sales team has
1,000+ years
of industry experience.**

How would you cover your household expenses if you were disciplined and without pay?

Let LECMPA protect you with a simple, cost-effective policy to help you recover from wage loss due to disciplinary action.

Are you interested in becoming an LECMPA Representative?

Help us share the peace of mind that LECMPA job insurance provides to our union brothers and sisters.

Call 800.514.0010

Who is Eligible?

LECMPA members are employed in a variety of transportation industry crafts and trades.

Requirements for membership include:

- You must be a union transportation worker in good standing and subject to discipline.
- Program eligibility determined by your previous incidents and discipline history.
- You must not be on any type of probation.

Serving
rail workers
for more
than **100**
years.

Covering Your Wages

LECMPA offers several ways for you to replace your wages when you are disciplined and without pay. Our policy options allow you to insure up to your average daily wage, with benefits ranging from \$60 to \$252 in increments of \$3. You can choose from a variety of covered discipline days ranging from 180-365 days.

While no wage loss provider covers all claims, at LECMPA we give members the benefit of the doubt. We are a non-profit mutual protective association. That means we answer to our members, not shareholders. LECMPA evaluates each claim individually. Our experienced claims handlers review the entire record and carefully consider all the facts. Should a claim be deemed not payable, members can make an appeal and our trusted, independent appeals board will take a second look.

Rail Non-Operating Crafts

Typical claims that we cover:

Maintenance of Way


- Improper installation of switch
- Fouling adjacent track occupied with moving equipment
- Failure to properly handle main track switch
- Vehicle collision
- Track authority violation
- Failure to obtain permission to enter work area
- Failure to report track conditions
- Moving consist resulting in property damage
- Improper use of radio
- Failed to stop equipment within one half the range of vision

Communications & Signal

- Vehicle accident damaging company vehicle
- Disabled relay for crossing warning device
- Failure to obtain proper authority to occupy track
- Failure to properly protect a crossing with problems
- Improper repair of wires resulting in false proceed
- Fouled live class yard track without protection
- Ran over track and time limits of authority
- Failure to see improper warning lights on crossing gate
- Failure to correct activation failures

Car & Shop Department

- Vehicle accident damaging company vehicle
- Improper job briefings
- Blue flag violations
- Missing FRA defects
- Improper use of tools
- Mistakes in car and locomotive inspections
- Improper switch tag lock-outs
- Failure to secure units
- Incorrect derail placements
- Incomplete car and locomotive air tests



No down
payment with
**payroll
deduction**

Receive up
to **365 Days**
of **immediate
coverage**

Retirees
benefit from
our **Loyalty
Appreciation
Program**

**Referral
Program**
We pay you
\$100 for
each referral

Rail Non-Operating Crafts (cont.)

Typical claims that we cover:

IAMAW Rail

- Damage to railroad property
- Vehicle collisions
- Blue flag violations
- Failure to wear personal protection equipment
- Failure to conduct air brake and/or safety inspections
- Improper use of machine tools/equipment
- Failure to wear safety harness

Train Dispatchers

- Failure to provide proper track protection
- Issuing incorrect protection
- Failure to properly issue slow order or speed restrictions
- Releasing authority that was still in effect
- Failure to properly release track authority
- Improper transmission of track and time
- Giving permission past a stop signal without authorization
- Failure to notify crew of activation failure
- Failure to provide signals in a timely manner resulting in delays

TCU Clerks

- Failure to notify crew of changes in the train consist
- Failure to notify dispatcher of resequenced hazardous material cars in consist
- Failure to complete the change in train consist form
- Entering Form B without proper authority
- Phone being used had open microphones
- Collision damaging a railroad vehicle
- Incorrectly reporting train into yard
- Reporting for duty without required minimum rest

Over \$100 Million

in claims paid out over the last 10 years

Up to \$50,000 Accidental Death Benefit with matching coverage on your beneficiary*

*Only the Member is covered in the states of California and Texas.

POLICY INFORMATION

Minimum Monthly Income*	\$1,800	\$2,700	\$3,060	\$3,600	\$4,500	\$5,400	\$6,030	\$6,750	\$7,200	\$7,560
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No. 12: Number of Covered Discipline Days Increases with Years in Force †

Benefit:	\$60/day	\$90/day	\$102/day	\$120/day	\$150/day	\$180/day	\$201/day	\$225/day	\$240/day	\$252/day
Premium	\$19.36/mo	\$29.04/mo	\$32.91/mo	\$38.72/mo	\$48.40/mo	\$58.08/mo	\$64.86/mo	\$72.60/mo	\$77.44/mo	\$81.31/mo

*Daily rate based on 30-day month

†1st year = 180 days; 1 year + 1 day = 210 days; 2 years + 1 day = 240 days; 3 years + 1 day = 270 days; 4 years + 1 day = 300 days; 5 years + 1 day = 365 days

Coverage Length Per Year	Accidental Death Benefit										
1st Year: 180 Days	\$10,800	\$16,200	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
2nd Year: 210 Days	\$12,600	\$18,900	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,400	\$52,900	
3rd Year: 240 Days	\$14,400	\$21,600	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$54,000	\$57,600	\$60,300	
4th Year: 270 Days	\$16,200	\$24,300	\$50,000	\$50,000	\$50,000	\$50,000	\$54,270	\$60,300	\$60,300	\$60,300	
5th Year: 300 Days	\$18,000	\$27,000	\$50,000	\$50,000	\$50,000	\$54,000	\$60,300	\$60,300	\$60,300	\$60,300	
6th Year: 365 Days	\$21,900	\$32,850	\$50,000	\$50,000	\$54,750	\$60,300	\$60,300	\$60,300	\$60,300	\$60,300	

Beneficiary accidental death coverage is not available in California and Texas.



Stronger Together

Our members experience peace of mind knowing LECMPA stands behind them.

How would you handle the sudden loss of a paycheck? LECMPA can help! Let us identify the right policy for you and your family.

Since 1910, LECMPA has protected union transportation workers from wage loss due to suspension or discharge. LECMPA is a non-profit insurer made up of 30,000 members who have banded together to protect their incomes. LECMPA's value goes beyond the benefit of wage loss insurance. As a member of LECMPA, you can rely on the combined financial strength of the entire membership and their shared experience dealing with unforgiving workplaces.



800.514.0010 | underwriting@lecmpa.org | lecmpa.org

