



Providing Financial Security to Our Member-Owners for Over 100 Years

AVIATION AND AEROSPACE

Locomotive Engineers & Conductors Mutual Protective Association

>>> LECMPA

Protecting transportation workers **since 1910.**

A man in a high-visibility yellow vest and dark shirt is carrying a large, light-colored suitcase. He is standing on an airport tarmac with a large white airplane in the background. The scene is brightly lit, suggesting daytime.

1,000+
combined years
of experience among agents

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.



LECMPA was established in 1910 as a cooperative assessment insurer. Our first policyholders were Locomotive Engineers, Conductors and Streetcar Motormen, who pledged to financially protect each other from the perils inherent in their hazardous occupations.

A Proud Past, A Faithful Future

Today, LECMPA provides wage loss protection and other benefits to 25,000 union transportation workers throughout the United States and Canada. We are a tax-exempt, member-owned association regulated by the Michigan Department of Insurance and Financial Services, which routinely reviews our performance.

We differ from our competitors because we are owned by our members, and don't have to satisfy shareholders who aren't union transportation workers. That means every decision is made with our members' best interests in mind. Our funds are used for member claims and to safeguard their future financial security.

We Know Transportation

LECMPA maintains a team of agents and managers throughout the United States and Canada composed of fellow union transportation workers just like you. Our representatives are employed across a range of crafts and trades in aviation and aerospace, logistics, rail, and trucking, or have retired from jobs in these industries. Many are also satisfied LECMPA policyholders. They know firsthand what it's like to be a transportation worker, and how important wage loss protection is to properly support your family and give you peace of mind.



Covering Your Wages

LECMCA offers a cost-effective way for union aviation and aerospace workers to protect their families and assets when held out of service for discipline without pay. The policy allows you to purchase wage loss benefits up to your average daily wage, with benefits ranging from \$60 to \$252 in increments of \$3.

While no wage loss provider covers all claims, at LECMCA we give members the benefit of the doubt. We are a tax-exempt, member-owned association. That means we answer to our members, not shareholders. LECMCA 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.

Aviation and Aerospace Job Classes:

- **Pilots**
- **Flight attendants**
- **Mechanics**
- **Baggage handlers**
- **Customer service agents**
- **Ramp workers**

Save 20%
by prepaying
annually**

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

Up to **\$50,000 Accidental**
coverage on yo

*Only the member is covered in the event of an accident.

**Save 10% by prepaying annually.



Retirees
benefit from our
**Loyalty
Appreciation
Program**

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

Death Benefit with matching
for our beneficiary*

*In the states of California and Texas.
Paying semiannually.

Membership Eligibility Qualifications

Our 25,000+ LECMPA members come from many sectors of the transportation industry, and various crafts and trades within those industries. Eligibility for membership involves meeting the following criteria:

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

Typical Claims That We Cover Aviation and Aerospace Workers

- Damage to airline property
- Missing defects/improper inspections
- Failure to wear protective gear
- Incorrect reporting
- Failure to follow testing protocols
- Improper use of machine tools/equipment
- Failure to lockout/tagout
- Collision damaging airline equipment
- Unintended job performance violations
- Failure to follow airline training directives



Providing Financial Security to Our Member-Owners for Generations

Workers who are employed in a hazardous transportation craft or trade live with the constant prospect of discipline. You've seen the financial hardship that occurs when a coworker is put out of service. Even when you think you're doing everything right, things can go wrong. LECMPA is here to provide financial security when you and your family need it most.

Claim Processing

One practice that sets LECMPA apart from other wage loss providers is the individual attention given to each and every claim.

Payment Methods

LECMPA offers a full suite of convenient payment options to satisfy your premium, including debit, check, or credit card. Discounts are offered for semi-annual and annual payments.

Loyalty Appreciation Program

Since the start of our Loyalty Appreciation Program, thousands of members have earned a generous, tax-free cash award at retirement.



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 a policy that is right for you and your family.

Since 1910, LECMPA has protected union transportation workers from wage loss due to suspension or discharge. LECMPA is a tax-exempt association comprised of 25,000 member-owners 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.

The best coverage. The best benefits. The best rates.



>>> LECMPA

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