



# Income Protection for When You Need it Most

RAIL NON-OPERATING CRAFTS



Protecting transportation workers **since 1910.**



# Stronger Together

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

**How would you handle the sudden loss of a paycheck? Contact your local agent today.**

Since 1910, LECMPA has protected union transportation workers from wage loss due to suspension or discharge. LECMPA is a not-for-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.

## 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.



# 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
- Review allegations of dishonesty

## 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
- Review allegations of dishonesty

## Car Department & Shop

- 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
- Review allegations of dishonesty

## **IAM Machinists & Roadway Mechanics**

- 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
- Review allegations of dishonesty

## **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
- Review allegations of dishonesty

## **TCU Clerks & Crew Callers**

- 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
- Responsible for delaying train
- Collision damaging a railroad vehicle
- Incorrectly reporting train into yard
- Reporting for duty without required minimum rest
- Review allegations of dishonesty

## **The best coverage. The best benefits. The best rates.**

LECMPA offers several ways to replace your wages when you are disciplined and without pay. We are pleased to offer our members the most complete package of wage loss and benefits at the best value.

The No. 12 Policy provides industry-leading coverage for non-operating rail craft employees. The maximum days increase on a yearly basis from 180 days in the 1st year to 365, after 5 years and 1 day. You choose the amount of coverage to insure, at a reasonable price, assured that your family will receive robust coverage at a great value.

In part, that is because LECMPA is a member-owned mutual protective association, not organized for profit. This means we answer to our members, not shareholders. Enjoy the peace of mind that comes with knowing you belong to an association of railroaders from every craft and other transportation trades who value our mission and your financial well-being.

At LECMPA, we always endeavor to provide our members the benefit of the doubt. Our experienced claims adjudicators evaluate each claim individually on its own merits. Seasoned experts review the entire record and carefully consider all the facts. The cause of discipline does not automatically preclude a review.

## **Policy always returns to full maximum value.**

No down payment with **payroll deduction**

Receive up to **365 Days of coverage**

Retirees benefit from our **Loyalty Appreciation Dividend**

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

# POLICY INFORMATION

Minimum Monthly Income**	\$1,800	\$2,700	\$3,060	\$3,600	\$4,500	\$5,400	\$6,030	\$6,750	\$7,560	\$9000
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No. 12: Number of Covered Discipline Days Increases with Years in Force†										
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Benefit:	\$60/day	\$90/day	\$102/day	\$120/day	\$150/day	\$180/day	\$201/day	\$225/day	\$252/day	\$300/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	\$81.31/mo	\$119/mo

Accidental Death: Member 1st year	\$10,800	\$16,200	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Accidental Death: Beneficiary 1st year*	\$10,800	\$16,200	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000

\* Beneficiary Accidental Death Coverage not available in Texas or California.

\*\*Daily rate based on 30-day month.

†Coverage length increases each year policy is in force: 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



Serving railroad  
workers for more than  
**115 years.**

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**Over \$100 Million**  
in claims paid out over  
the last 10 years

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

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**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.

**Contact Us at  
800.514.0010**

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



**Contact Your Local  
Agent Today**

