

November 8th, 2009

BULLETIN

IAM&AW Supplemental Life Insurance

In the fall of 2008 and again this year, Local Lodge 764 members have received mail outs from the Grand Lodge regarding **free** life insurance. This insurance is offered not by the IAM but by an independent insurance company. They offer the free portion of the insurance as a means to introduce themselves and to try and sell additional insurance coverage to you.

We have received a large number of complaints from members last year and again this year about the very aggressive hard sell tactics employed by the representatives of the insurance company. This bulletin is to caution you about any dealings you may wish to have with this insurance offer.

First and foremost, you are entitled to receive the stated insurance benefit **free with no obligation to purchase any further insurance coverage from the represented company**. You can and should tell them that you wish to conclude all business dealings with them via mail and do not wish to be visited in person at your home. Despite any claims they may make to the contrary, they do not have to visit you and complete the policy in person. It can be done by mail. The insurance representatives who visit you are working on commission.

The complaints of their hard sell tactics have been reported to the Grand Lodge from a number of different bases including YVR and this issue has been brought to the attention of the insurance company executives by Grand Lodge as a matter of concern. The company has been asked to instruct their representatives that "no means no."

The IAM&AW has not furnished any names or addresses of any members to the insurance company but did agree to do a direct mail out of the information sent to our members in exchange for the free insurance offered to our members. The insurance company does not have any contact information for any member until you fill out the enclosed form and mail it to them. When they receive the completed forms their sales representatives will then contact you any try and arrange an appointment with you to try and "up sell" you with additional insurance coverage.

I urge each member to act according to their own circumstance with respect to the additional insurance offered. You may elect to simply tell them you wish to have only the free insurance and wish to complete the forms via mail with no personal visit. Or you may elect to have them visit you and discuss any further insurance needs you may have, but please be aware that the experience of your fellow members has been that this will be a very high pressure sales visit that will be very hard to terminate without being rude. Or you simply elect to recycle the shredded paper mail out in your blue box.

Respectfully,

**** PLEASE POST ****

Christopher Hiscock, President
Canadian Airways Lodge 764

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