THE CONSTANT CORNER

FUNERAL INSURANCE FRAUD

Scam artists are paying large sums of money to get their commercials placed on widely publicized television networks. This is their scenario:

Their paid for commercial airs on a popular television station. You the viewer see this attractive advertisement on TV so you think they must be good. You call for an appointment to speak with their representative as soon as possible.

The representative arrives at your door and you let him in. He presents professional pamphlets, brochures, business cards etc. and to top it off, he's handsome and well dressed. Now that he's in the comfort of your own home, he begins his pitch and puts the pressure on you to take out a whole life insurance policy to pay for your funeral expenses so your children will never have to worry.

As part of the deal, you just pay \$44.00 each month through automatic bank withdrawals for a total guaranteed \$6,000.00 policy, and in the event of your passing, they will negotiate with your local funeral parlor to pay at least \$3,000.00 or more to cover the rest of your funeral expenses. An average funeral costs approximately \$10,000.00.

NOW FOR THE TRUTH!!!!!!!

FUNERAL DIRECTORS AND FUNERAL HOMES DON'T WORK LIKE THAT. THEY DON'T NEGOTIATE DEALS WITH LIFE INSURANCE COMPANIES. Six funeral homes in the Greater Nashua Area were called and they all stated they've never heard of such a practice.

I commend the woman who filed this report with me for doing such great work in discovering this con in the making.

If you have a concern about your future expenses, notify the Funeral Parlor of your choice directly and discuss with them their programs so that you can make the best choice for yourself and your family.

Oh, and by the way, your \$44.00 a month payment expires in 25 years!!!!!!

From the desk of Jane Constant

Senior Relations Specialist

Nashua Police Department