

FRAUD ALERT!

Door-to-Door Insurance Salespersons

Senior citizens recently have been filing complaints involving a life insurance agent posing as a Medi-Cal/Medicare representative. This individual has been phoning seniors living at retirement facilities in West Sacramento and Davis and making appointments with them at their residential facilities for the following day.

The sales person has not been informing seniors of the nature of the appointment either at the time of the phone contact or at the time of the face-to-face meeting.

While the products being offered by the sales person may be legitimate, the manner in which the sales person is contacting seniors is illegal.

To Protect Yourself, Remember:

- ø Agents must provide a written notice 24 hours prior to visits
- ø The notice must state that a sales presentation will be given
- ø The notice must list all attendees and their insurance information
- ø You have a right to have other persons present
- ø You have the right to end the meeting at any time
- ø You have the right to contact the Department of Insurance for Information or to file a complaint (800-927-4357)

When an agent or broker contacts you in your home, the agent must state the purpose of the contact is to talk about insurance or to gather information for a follow-up visit to sell insurance. The agent or broker should state all of the following information:

- ø The names and titles of all at the meeting in your home
- ø The name of the agent's company

Any person arriving at your house with the agent or broker should provide a business card or other written identification stating his or her name, business address, telephone number, and insurance license number.

Any person attending a meeting at your home should end all discussions and leave your home immediately if you ask them to do so.

No person may solicit a sale or order for the sale of an annuity at the residence of a senior, in person or by telephone, by using any plan, scheme, or ruse that misrepresents the true status or mission of the contact.



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