



**Knights of
Columbus®**
Castillo Agency

AGENT'S ENCOUNTER

Widow's Call:

"HI I'M CALLING ABOUT Eddie >>>>>(not real name), HE IS THIRD DEGREE KNIGHT, HIS MEMBER NUMBERS ARE ****, AND COUNCIL ***** HE PASSED AWAY JULY 19TH FROM ***** CANCER, AND HE DID TELL ME THAT THERE WAS SOME INSURANCE FROM THE KNIGHTS OF COLUMBUS, SO I'M JUST CALLING ABOUT THAT, MY NAME IS Julie (not her real name), MY PHONE NUMBER IS 204***, THANK YOU."

CONTACT: 204***

FIELD AGENT:

I contacted Julie, the wife of our late member, Eddie, to clarify some confusion regarding membership and insurance coverage. Julie had provided a number, which turned out to be Eddie's council and membership number. Upon reviewing his profile in Smart Office, I confirmed that Eddie was an associate member and had not taken out any insurance products or coverage through us.

At some point, Eddie may have mentioned the \$2,500–\$5,000 accidental death benefit to Julie. I explained that this benefit is only available to members in good standing who have passed away accidentally. Unfortunately, Eddie passed away from cancer.

I took the time to share that, as their Fraternal Insurance Advisor, we frequently attend council meetings and send letters, as well as hold Fraternal Benefit Events (FBE), to educate members on the importance of becoming insured members and understanding the full range of products the Knights of Columbus offers to support their families.

Sadly, this is not the first time we've received a call like this from a widow who assumed her husband had coverage when he did not. It highlights a persistent and unfortunate misconception among many members. I emphasized to Julie how important it is for both the members and their spouses—and even their children—to be present during house visits to ensure everyone understands what is (and isn't) in place.

This is also why we're working hard to promote attendance at our Fraternal Benefit Events.

These conversations are never easy, but they reaffirm the need for clearer communication and continued outreach.

For inquiries: contact Castillo Agency 431-815-5003 or email:

Yvonne.Fernandez@kofc.org and trisha.cuaresma@kofc.org

This is a true story, and all names have been changed to protect the privacy and identity of those involved.