

Real Life Claim

Loss of License



Model Shown

During a routine semi-annual flight examination, a 55 year old international flight captain was diagnosed with Atrial Fibrillation (AFIB). Based on the diagnosis, he was deemed unfit to fly and his pilot's license was not renewed.

Although he had no prior symptoms he still was unable to renew his license.

Wanting to return to work, the captain underwent a catheter ablation procedure. He was advised that he must comply with the automatic grounding period following the medical procedure.

Fortunately for the pilot, his insurance agent sold him a Loss of License insurance plan instead of Disability Insurance. Although the captain was not able to work, he would have found it difficult to be classified as "disabled". With the Loss of License coverage tied to holding a pilot's license, the policy triggered benefits when the license was not renewed.

A few months passed after the procedure and the captain had fulfilled his elimination period. Fortunately, the pilot was able to regain his license and go back to work after receiving his first monthly benefit.



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