



## Professional Pilots

In our youth, many of us dreamt of soaring through the clouds, flying airplanes thousands of feet above the safety of the ground. Yet most of us never could imagine the nerves and skill it takes to make a living as an aviator. Professional pilots are indeed a breed all their own.

Thrill-seeking men and women with great personal sense of adventure are lured into flight school long before they are able to make piloting a career choice. After exhaustive training and testing, a select few are granted a professional license to fly.

Although it sounds exciting to most of us, working in a cockpit day in and day out with others' lives in your hands becomes repetitive and mentally and physically taxing. And like all other employed professionals, aviators are human, their bodies fallible, and they should therefore find necessity in comprehensive Loss of License insurance.

## Loss of License Insurance

Traditional disability insurance is an improper fit for professional pilots, as it primarily offers limited coverage in the event a pilot is disabled. Standard disability contracts usually offer limited "own occupation" definitions.

Loss of License Insurance was created to specifically cover the occupation of pilot in a loss of license situation. Professional pilots must meet minimum FAA health requirements in order to maintain their pilot license. Individuals can lose their license due to health status even though they did not suffer a disability. For example, if hypertension levels are not within the mandatory FAA guidelines, a pilot could lose his/her license even though they are not technically disabled.



## Monthly Benefit

During a long career as a pilot, it is not uncommon to temporarily lose your license due to an injury or sickness. Monthly benefits will commence following the elimination period and will be paid for as long as the individual is unable to return to work, but no longer than the benefit period. In the event of multiple separate claims, each claim will have a full benefit period eligibility.

## Types of Pilots

When most people think of professional pilots, they primarily picture pilots who fly for commercial airlines, although there is a wide variety of career opportunities within the aviation industry. The Loss of License Insurance plan is designed to cover many of these occupations including, but not limited to:

- Airline Pilots
- Corporate Pilots
- Cargo Pilots
- Aerial Applicators
- Agricultural Pilots
- Firefighter Pilots
- Air Show Pilots
- Test Pilots
- Air Ambulance Pilots

## Term of Insurance

Term of insurance is the period of time that the policy is non-cancellable. Neither the terms of the policy nor the premium can be altered by the insurance carrier, provided you pay your premium on time.

## Elimination Period

Elimination period is the time which must pass after the date of the injury or sickness, prior to the loss payee receiving benefits. A variety of elimination periods are available.

## Benefit Period

The benefit period is the number of months that benefits are payable during a period of disability. A variety of benefit periods are available.

## New Term of Insurance

A new term of insurance may be offered at the expiry date, subject to underwriting.

## Premium Mode

Premium payments may be made on a monthly, quarterly, semi-annual, or in full.

## Waiver of Premium

Any premium installments due during the Insured's period of Loss of License and while receiving benefits will be waived. Premium modes cannot be changed during the Insured's period of Loss of License. When you are no long eligible for benefits, premium installments will resume.



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