



NORTHERN1
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INSURANCE BROKERS

Loss of license insurance

Pilots will have spent a significant amount of time and money to secure their professional pilot's licence and it is only natural that they should look for protection in the unfortunate event that they lose the ability to fly as a result of an unexpected accident or illness.

Loss of licence insurance provides financial security should the worst happen, responding should a pilot have their licence revoked by their licence issuing authority. It's something that all professional pilots should carefully consider.

KEY POINTS

- Coverage is usually available up to the age of 65
- The policy will respond following the permanent loss of licence and/or temporary loss of licence
- Pilots can usually choose a sum insured of up to 5 times their annual salary
- Benefits can be paid in one lump sum or as a monthly payment

TYPICALLY BOUGHT BY

- Airline and general aviation operators
- Individual pilots including contract pilots
- Flight training schools
- Pilot unions / Pilot membership associations

WHAT IS COVERED?

The permanent or temporary loss of licence as a result of any of the following:

- Bodily injury – a visible physical injury being caused by an accident
- General illness – a sudden deterioration in health
- Classified illness – an illness which is directly or indirectly caused by alcohol or drugs or both
- Psychological illness – illnesses affecting mental health, such as; stress, anxiety, depression, mental anguish etc.

INFORMATION NEEDED TO OBTAIN A QUOTE

- Pilot name, date of birth and corporate rank
- The sum insured required (a set limit or a multiple of salary)
- A minimum of three years loss history (if available)

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www.northern1.eu



info@northern1.eu



Veskiposti 2-1002 Tallinn Estonia