



IALPA - Pilot Loss of Licence Insurance

Summary of Cover

INSURER:	Lloyd's Insurance Company S.A. Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium
TYPE:	Aircrew Loss of Licence
INSURED:	Members of the Irish Airline Pilots Association (Insured Crew Member), or associate members, flying outside of Ireland
ADDRESS:	Dublin Airport, Ireland
ANNIVERSARY DATE:	1 st January
RETROACTIVE DATE:	1 st January 2004
INTEREST:	Covering against Long Term and Temporary Inability to Fly as per the original policy and summary of terms and conditions
SUM INSURED:	Agreed individual value as per the original schedule subject to a maximum of EUR500,000 any one person but subject to the following limitations: Up to and including age 59 4 times annual earnings from normal profession 60 – 62 2 times annual earnings and 63 and above 1 times annual earnings from normal profession
SITUATION:	Europe
CHOICE OF LAW AND JURISDICTION:	This Insurance shall be governed and construed in accordance with the law of Ireland and each party agrees to submit to the exclusive jurisdiction of the Courts of Ireland
PREMIUM:	Premium to be paid by airline payroll deduction or direct debit. Premiums to be maintained and paid to IALPA on the agreed basis otherwise cover may lapse
RATES:	See attached 'Rate Options'
INSURER CONTRACT DOCUMENTATION:	An insurance policy authorised by the Insurer will be issued to IALPA
COUNTRY OF ORIGIN:	Republic of Ireland
INTERMEDIARY:	Aviation and Marine Insurance Services
Contact:	Graham Hynd- amskinsale@gmail.com 00 353 1 4777 917
How To Apply:	See Appendix 1



Summary of Important Facts

Benefits

Long Term Inability to Fly based on sum insured selected.

With effect from 01/01/12, the policy has been extended to include Temporary Inability to Fly. With effect from 1/1/2014 the benefit is based on 3% per month of the sum insured selected, not exceeding 75% of pre-disability income. The benefit is payable for up to 24 months and subject to a waiting period of 180 days. This does not apply to any claims already submitted prior to 1/1/2014. Any sum paid or due in excess of the first 12 months' Disability under the Temporary Inability to Fly Benefit will reduce any amount payable under Long Term Inability to Fly benefit but only if the cause of Long Term Inability to Fly is the same.

With effect from 01/01/2021, the policy has been extended to include optional Temporary Inability to Fly. Options are Standard 3% Temporary Inability to Fly, 1.5% Temporary Inability to Fly or Nil Temporary Inability to Fly benefits. The standard Policy is based on 3% per month of the sum insured selected, not exceeding 75% of pre-disability income. The benefit is payable for up to 24 months and subject to a waiting period of 180 days. This does not apply to any claims already submitted prior to 1/1/2014. Any sum paid or due in excess of the first 12 months' Disability under the Temporary Inability to Fly Benefit will reduce any amount payable under Long Term Inability to Fly benefit but only if the cause of Long Term Inability to Fly is the same.

Standard exclusions

A criminal act by the Insured Crew Member, active duty with any Armed Force, any deliberate attempt by the Insured Crew Member to sustain a Bodily Injury or Illness, Infection with Human Immunodeficiency Virus (HIV) or conditions due to any Acquired Immune Deficiency Syndrome (AIDS) (unless the Insured Crew Member demonstrates that such condition was contracted as a direct consequence of medical treatment for an unrelated medical condition), any Pre-Existing Condition unless notified to and accepted by the Insurer prior to the inception of this Policy. The Pre-Existing exclusion will not apply where, for at least 24 months prior to the cut-off date described in the definition of Pre-Existing Condition, the Insured Crew Member has been free of all treatment, consultation, professional advice or medical leave of absence or claim or claim advice under any insurance in respect of or due to such Pre-Existing Condition.

Optional exclusions

Mental and Behavioural disorders. This exclusion is not standard however, if you opt to exclude these lower rates will apply

Main policy definitions

Accident

A sudden external event that occurs at an identifiable time and place

Armed Force

Any military or paramilitary organisation

Benefits

The Long Term Inability to Fly benefit defined under the Benefits section and which are shown as insured in the Schedule of Benefits.



Bodily Injury

A physical injury to an Insured Crew Member caused solely by an Accident together with:
Any disease or infection directly resulting from such an injury; or
Any medical or surgical treatment necessitated by such an injury; or
Dehydration starvation or exposure to the elements resulting from an Accident

Career Break

A career break refers to a period where the Insured Crew Member ceases to be paid, or work, as a professional pilot whilst remaining an airline employee in all respects other than pay. The Insured Crew Member wishes to continue to insure their potential earning status as a pilot by continuing to pay premia under the scheme as per the policy document and maintain continuous cover under the policy. Career breaks are limited to a maximum period of 4 years.

The Insured Crew Member must maintain the schedule of JAR specified medical examination(s) as appropriate to their age and licence. The Insurer must be notified of any medical issues which arise during the career break as per the requirements of the policy.

Disabled / Disablement / Disability

Failing to reach and maintain the required medical standards for all Medical Certificates held by an Insured Crew Member with the result that the Insured Crew Member is unable to undertake flying duties.

Gainfully Employed/Gainful Employment

Employment which results in the Insured Crew Member receiving regular remuneration from and in the capacity for which a valid Medical Certificate is held.

Illness

A sickness or disease of the body that is not caused by an Accident; or
A mental or behavioural disorder or;
Injury sickness or disease arising from a pregnancy or during childbirth

Insured Crew Member

a) Any person insured as at 31 December 2013 under policy number ND3000281587 issued by the Insurer

A crew member included in the Schedule of Insured Crew Members and who, as at 31 December 2013

1. was the holder of a valid Medical Certificate issued in accordance with the JAR-FCL3 standards or equivalent
2. was aged 18 years or over and
3. had not had their licence permanently revoked or been the subject of a Long Term Unfit notice



b) All other persons first becoming insured after 1 January 2014

A crew member included in the Schedule of Insured Crew Members who has applied to the Intermediary for insurance under this Policy, been accepted by the Insurer and who on the date of application

4. is the holder of a valid Medical Certificate issued in accordance with the JAR-FCL3 standards or equivalent

5. is aged 18 years or over and

6. has not had their licence permanently revoked or been the subject of a Long Term Unfit notice and

7. has been fully mentally and physically fit for duty as a pilot for a continuous period of at least 30 days immediately prior to the date of first insurance under this Policy and

8. has had no more than 21 consecutive days of sick leave in the 3 months immediately prior to the date of first insurance under this Policy

Unless agreed otherwise by the Insurer, if a crew member does not meet criterion 7 above, that crew member will not become an Insured Crew Member until he has been fully mentally and physically fit for duty for a continuous period of at least 30 days.

Unless agreed otherwise by the Insurer, if a crew member does not meet the criterion 8 above, that crew member will not become an Insured Crew Member until a continuous period of 3 months has elapsed since the last time that crew member returned from a sick leave of 21 consecutive days or more.

Pre-Existing Condition

Any Bodily Injury or Illness that occurs prior to:
the Retroactive Date specified in the Schedule to the Policy or
the most recent date that the Insured Crew Member became insured under this Policy
whichever date is later.

The above exclusion will not apply where, for at least 24 months prior to the cut-off date described in the definition of Pre-Existing Condition, the Insured Crew Member has been free of all treatment, consultation, professional advice or medical leave of absence or claim or claim advice under any insurance in respect of or due to such Pre-Existing Condition.



Conditions

Cover will cease automatically upon:

- Death;
- Payment of the Long Term Inability to Fly benefit;
- Reaching the Maximum Age Limit of 65

Obligations in relation to premium

The Insured will collect or facilitate the collection of the relevant premium from each person and is obliged to pay this Premium to the Intermediary as and when it falls due. The Intermediary will ensure that all premiums collected during each 3 month period will be paid to the Insurer no later than 60 days after the end of each period.

The Insurer may cancel this Policy or suspend cover by writing to the Insured if any Premium remains unpaid 30 days after its due date.

If the Premium is payable by instalments and an instalment remains unpaid for 30 days after its due date, cover may be suspended from the due date and the Insurer will have no liability for any claim arising from a Disability that commences during the period to which such unpaid Premium relates.

Notwithstanding these provisions, default of payment by one person will only suspend or cancel cover under this Policy in respect of that person. The Insurer will give written notice of the cancellation or suspension of this Policy to the Insured at the address specified in the policy document.

Obligations to notify the Insurer promptly of a Disability

You must notify the Insured of any disablement within 60 days of the start of any disability or as soon as reasonably practicable thereafter, or any absence from your occupation for more than 30 continuous days (save for annual leave or a career break).

You must notify the Insured in writing using the disability reporting form available from the Intermediary.

The Insurer will be entitled to refuse to pay or at its sole discretion, defer payment of benefits if you do not comply with the terms of this condition.

Complaints

If you have a complaint about your insurance or the handling of a claim you should in the first instance contact your Intermediary through whom this insurance was arranged.

If you are unable to resolve the situation you may refer the matter to:

Any complaint should be addressed to:

Complaints Department
XL Catlin Services SE, UK Branch
20 Gracechurch Street
London
EC3V 0BG
United Kingdom
E-mail: axaxlukcomplaints@axaxl.com
Telephone Number: +44 (0) 20 7743 8487



XL Catlin Services SE acts on behalf of Lloyd's Insurance Company S.A. in the administration of complaints. Your complaint will be acknowledged, in writing, within 5 (five) business days of the complaint being made.

You will also be informed of the name of one or more individuals that will be your point of contact regarding your complaint until the complaint is resolved or cannot be progressed any further.

You will be provided with an update on the progress of the investigation of your complaint, in writing, within 20 (twenty) business days of the complaint being made. A decision on your complaint will be provided to you, in writing, within 40 (forty) business days of the complaint being made. Should you remain dissatisfied with the final response or if you have not received a final response within 40 (forty) business days of the complaint being made, you may be eligible to refer your complaint to the Financial Services and Pensions Ombudsman (FSPO).

The contact details are as follows:

Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin 2
D02 VH29
Republic of Ireland
Tel: +353 1 6 567 7000
E-mail: info@fspo.ie
Website: www.fspo.ie

If you have purchased your contract online you may also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is www.ec.europa.eu/odr. The complaints handling arrangements above are without prejudice to your right to commence a legal action or an alternative dispute resolution proceeding in accordance with your contractual rights.

If you have purchased your contract online you may also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is www.ec.europa.eu/odr.

The complaints handling arrangements above are without prejudice to your right to commence a legal action or an alternative dispute resolution proceeding in accordance with your contractual rights.

This is only an outline of the policy. Full terms and conditions are available in the IALPA office. Full policy conditions available.



Rate Options

Sickness cover is not available to new entrants over the age of 54 on the date of joining the scheme, only those existing insured persons who move from age 54 to 55. Once purchased, cover is available to age 64. If you opt for sickness cover but then decide at a later date to reduce back down to Accidental Bodily Injury only you will not be eligible to upgrade back up again.

If you are an existing insured person and wish to maintain sickness cover beyond age 54 you must advise your Intermediary on or before the anniversary date of the policy period during which you attain age 55 years.

Option 1

(inclusive of government tax):

IALPA				
COVID RATES OPTIONAL				
2024 Year of account				
Inclusive Psychological Cover		Inclusive of 3% of sum insured Temporary Monthly benefits TD	Inclusive of 1.5% of sum insured Temporary Monthly benefits TD	Nil Temporary Monthly benefits
	RATE TABLE 1	% on Sum Insured	% on Sum Insured	% on Sum Insured
	Age			
	24	0.183%	0.165%	0.146%
	25/29	0.215%	0.194%	0.172%
	30/34	0.304%	0.274%	0.243%
	35/39	0.403%	0.363%	0.323%
	40	0.605%	0.545%	0.484%
	41	0.672%	0.605%	0.538%
	42	0.740%	0.666%	0.592%
	43	0.880%	0.792%	0.704%
	44	1.020%	0.918%	0.816%
	45	1.160%	1.044%	0.928%
	46	1.301%	1.171%	1.041%
	47	1.441%	1.297%	1.153%
	48	1.659%	1.493%	1.327%
	49	1.877%	1.689%	1.501%
	50	2.094%	1.885%	1.675%
	51	2.312%	2.081%	1.850%
	52	2.530%	2.277%	2.024%
	53	2.785%	2.506%	2.228%
	54	3.040%	2.736%	2.432%



Accidental Bodily Injury only			
55	3.295%	2.965%	2.636%
56	3.549%	3.194%	2.840%
57	3.804%	3.424%	3.043%
58	3.962%	3.424%	3.170%
59	4.120%	3.424%	3.296%
60	4.277%	3.424%	3.422%
61	4.435%	3.424%	3.548%
62	4.593%	3.424%	3.674%
63	5.052%	3.766%	4.042%
64	5.511%	4.109%	4.409%
65	5.971%	4.451%	4.776%
66	6.430%	4.793%	5.144%
67	6.889%	5.136%	5.511%



Option 2

Excluding Loss of Licence due to “Mental or Behavioural Disorders” as described in the policy.
(inclusive of government tax):

IALPA				
COVID RATES OPTIONAL				
2024 Year of account				
Exclusive Psychological Cover		Inclusive of 3% of sum insured Temporary Monthly benefitsTD	Inclusive of 1.5% of sum insured Temporary Monthly benefitsTD	Nil Temporary Monthly benefits
	RATE TABLE 1	% on Sum Insured	% on Sum Insured	% on Sum Insured
	Age			
	24	0.169%	0.152%	0.135%
	25/29	0.195%	0.176%	0.156%
	30/34	0.276%	0.248%	0.221%
	35/39	0.365%	0.329%	0.292%
	40	0.548%	0.493%	0.438%
	41	0.609%	0.548%	0.487%
	42	0.670%	0.603%	0.536%
	43	0.797%	0.717%	0.637%
	44	0.923%	0.831%	0.739%
	45	1.050%	0.945%	0.840%
	46	1.177%	1.059%	0.942%
	47	1.304%	1.174%	1.043%
	48	1.501%	1.351%	1.201%
	49	1.699%	1.529%	1.359%
	50	1.896%	1.706%	1.517%
	51	2.093%	1.884%	1.675%
	52	2.291%	2.061%	1.832%
	53	2.521%	2.269%	2.017%
	54	2.752%	2.477%	2.202%
	Accidental Bodily Injury only			
	55	2.983%	2.685%	2.386%
	56	3.214%	2.892%	2.571%
	57	3.444%	3.100%	2.755%
	58	3.674%	3.307%	2.939%
	59	3.904%	3.513%	3.123%
	60	4.133%	3.720%	3.307%
	61	4.363%	3.927%	3.490%
	62	4.593%	4.133%	3.674%
	63	5.052%	4.547%	4.042%
	64	5.511%	4.960%	4.409%
	65	5.971%	5.373%	4.776%
	66	6.430%	5.787%	5.144%
	67	6.889%	6.200%	5.511%

The rates quoted are percentages applied to the sum insured and any increase by age into the next bracket will occur on the anniversary date following attainment of the relevant age.



APPENDIX 1

How to Apply

1. Please read the summary of cover. Please direct any queries to amsire@eircom.net
2. A full copy of the policy wording is available on request.
3. Now decide on option 1 or 2. (see Rate Options), and either temporary benefits 3%, 1.5% or Nil.
4. Now decide on the sum to be insured, subject to a maximum of EUR500,000 any one person but subject to the following limitations:
 - a. Up to and including age 59 4 times annual earnings from normal profession (Includes all flight related pay)
 - b. 60 and above 2 times annual earnings from normal profession (Includes all flight related pay)
5. To calculate the initial premium, note the rate per cent for your age at date of application. Multiply the chosen sum insured (no 3 above), by the rate per cent. This is the annual premium.

Example - Age 35 years / Chosen sum insured €250,000 (N/E 4x salary at inception, (no4 above).

Rate in option 1 - $0.448\% \times €250,000.00 = €1120.00$ annually. Fortnightly or Monthly, (See Below)
6. Aer Lingus employees
Premium paid fortnightly by payroll deductions,
Next step – complete the declaration only and submit for confirmation of cover to AMS, details below.
AMS will advise payroll of the deductions. Premiums increase automatically according to the the age banded rates.
7. All other Pilots

Monthly by direct debit,
Next step – complete the declaration and the Direct Debit Mandate and submit for confirmation of cover to AMS, details below.
8. It is your responsibility to maintain the premiums due. If you change your circumstances please advise AMS in case any alterations are required.
9. Premiums will increase in age bands shown on the anniversary of the scheme 1st January after attainment of the age in the next bracket.
10. If you are an existing insured person BEFORE AGE 54 and wish to maintain sickness cover beyond age 54 you must advise your Intermediary on or before the anniversary date of the policy period during which you attain age 55 years AND COMPLETE OPTIONAL COVER FORM.

Intermediary- Aviation and Marine Services , Send Email to : amskinsale@gmail.com



IALPA – DIRECT DEBIT MANDATE FOR VOLUNTARY LOSS OF LICENCE INSURANCE SCHEME

N.B. PLEASE QUOTE PAYER’S NAME AS REFERENCE

SEPA DIRECT DEBIT MANDATE

**Aviation and Marine Services
Kinsale
Co Cork**

Creditors ID: **IE795DD362360**

Unique Mandate Reference:
(To be completed by **Aviation and Marine Services**)

Please complete this form and return it to (**Aviation and Marine Services**):

**Aviation and Marine Services
Creek Cottage
Knockrobin
Kinsale
Co Cork**

By signing this mandate form, you authorise (A) Aviation and Marine Services to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instructions from Aviation and Marine Services. As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights regarding this mandate are explained in a statement that you can obtain from your bank.

Please use capital letters:

Your Full Name:

Address:

City:

Postcode:

Country:

Bank Account IBAN:

Bank Identifier Code BIC:

Type of Payment: **Regular Monthly Payment**

Signature(s):

Date of Signature:

N.B. PLEASE QUOTE PAYER’S NAME AS REFERENCE



IALPA - DECLARATION FOR VOLUNTARY LOSS OF LICENCE INSURANCE SCHEME

Insured Name: (please print).....

Employer:..... **Staff No:**.....

Address:.....

Email address:.....

Tel. (home)..... **Mobile:**.....

On the date of this declaration, you must confirm.

- I am actively at work and/or fully fit for duty and have been for a continuous period of 90 days.
- I am the holder of a valid medical certificate which does not have any medical restrictions of any kind placed upon it (other than a standard visual/use of glasses if applicable).
- I am not on the advice of any Health Practitioner taking any form of medication or following any special diet or treatment plan.
- My last routine ECG examination was accepted without the need for further referral or specialist examination.

If there is any change in the information declared after the date you sign this declaration form and before any cover offered by us commences, you must advise us immediately. We may alter the terms quoted to you in such circumstances.

If you answer these questions incorrectly and recklessly, we may at our election cancel your policy. If you answer the questions incorrectly and negligently, we may modify the terms and conditions of your policy. It may also prejudice your ability to claim under the policy.

Any applicant who cannot [answer the questions] sign the declaration will be considered for cover upon receipt of a fully completed proposal form by the Insurers.

Date cover to commence from: 1st day of 20....

COVER STARTS 1st DAY OF FOLLOING MONTH AFTER DATE OF DECLARATION

Sum to be insured €.....

N.B. Do you wish to reduce standard 3% cover to either 1.5% Temporary Inability to Fly or Nil Temporary Inability to Fly benefits(please state Yes or No)

(Please indicate your choice – 1.5% Y/N Nil Y/N)

See Benefits section page 2 or Rates page 6/7.

N.B. Do you wish to exclude cover for Mental and Behavioural disorders: (please state Yes or No)

(Please indicate your choice – 7.5% discount on standard rates)

Date of Birth:.....

Gross annual earnings from normal profession:.....

Details of licence type(s):.....

Licence No:.....**Issuing Authority:**.....

Do you have Loss of Licence cover under any other scheme:.....

If so, please advise the amount of cover:.....



I hereby declare that I have read the terms and conditions of the voluntary Loss of Licence scheme arranged by IALPA and specifically have noted that all pre-existing medical defects are excluded from cover, until such time as I am free from all treatment, consultation, professional advice or leave of absence or claim or claim advice under any insurance in respect of or due to such Pre-Existing Condition for a period not less than 24 months, with inception date of my coverage will be with effect from 1st day of the following month after the date of this declaration.

Signed:.....

Date:.....



IALPA – OTIONAL COVER - SICKNESS FROM AGE 55 YEARS

TYPE: Aircrew Loss of Licence
 INSURED: Members of the Irish Airline Pilots Association (Insured Crew Member)
 ADDRESS: Dublin Airport, Ireland
 ANNIVERSARY DATE: 1st January
 INTEREST: Covering against Long Term and Temporary Inability to Fly as per the original policy and summary of terms and conditions
 SUM INSURED: Agreed individual value as per the original schedule subject to a maximum of EUR360,000 any one person but subject to the following limitations:

Up to and including age 59 4 times annual earnings from normal profession

60 and above 1 times annual earnings from normal profession

Rate Options

Sickness cover is not available to new entrants over the age of 54 on the date of joining the scheme. Sickness cover is only for those existing insured persons who move from age 54 to 55. If sickness cover is purchased, cover is available for the insured person to age 64. If you opt for sickness cover but then decide at a later date to reduce back down to Accidental Bodily Injury only you will not be eligible to upgrade back up again.

If you are an existing insured person and wish to maintain sickness cover beyond age 54 you must advise your Intermediary on or before the Anniversary Date of the policy period during which you attain age 55 years.

Option 1

(inclusive of government tax): Sickness Cover

55 / 59 4.227% Calculated on total sum insured

60 / 64 5.103% Calculated on total sum insured

Accidental Bodily Injury only

Inclusive Psychological Cover		Inclusive of 3% of sum insured Temporary Monthly benefits TD	Inclusive of 1.5% of sum insured Temporary Monthly benefits TD	Nil Temporary Monthly benefits
	RATE TABLE 1	% on Sum Insured	% on Sum Insured	% on Sum Insured
	55	3.295%	2.965%	2.636%
	56	3.549%	3.194%	2.840%
	57	3.804%	3.424%	3.043%
	58	3.962%	3.424%	3.170%
	59	4.120%	3.424%	3.296%
	60	4.277%	3.424%	3.422%
	61	4.435%	3.424%	3.548%
	62	4.593%	3.424%	3.674%
	63	5.052%	3.766%	4.042%
	64	5.511%	4.109%	4.409%
	65	5.971%	4.451%	4.776%
	66	6.430%	4.793%	5.144%
	67	6.889%	5.136%	5.511%



Option 2

(inclusive of government tax): New @1/1/2012 Excluding Loss of Licence due to "Mental or Behavioural Disorders" as described in the policy.

Exclusive Psychological Cover		Inclusive of 3% of sum insured Temporary Monthly benefitsTD	Inclusive of 1.5% of sum insured Temporary Monthly benefitsTD	Nil Temporary Monthly benefits
	RATE TABLE 1	% on Sum Insured	% on Sum Insured	% on Sum Insured
	Age			
	55	2.983%	2.685%	2.386%
	56	3.214%	2.892%	2.571%
	57	3.444%	3.100%	2.755%
	58	3.674%	3.307%	2.939%
	59	3.904%	3.513%	3.123%
	60	4.133%	3.720%	3.307%
	61	4.363%	3.927%	3.490%
	62	4.593%	4.133%	3.674%
	63	5.052%	4.547%	4.042%
	64	5.511%	4.960%	4.409%
	65	5.971%	5.373%	4.776%
	66	6.430%	5.787%	5.144%
	67	6.889%	6.200%	5.511%

Sickness Cover

55 / 59 3.827% Calculated on total sum insured
60 / 64 4.620% Calculated on total sum insured

The rates quoted are percentages applied to the sum insured and any increase by age into the next bracket will occur on the anniversary date following attainment of the relevant age.

Please indicate your wishes by answering questions below;

I wish to maintain Sickness cover from the anniversary of the policy after attaining age 55 years. **Yes No**

I wish to reduce cover to Accidental Bodily Injury Only cover from the anniversary of the policy after attaining age 55

years. Yes No

Name.....

Signed:..... Date:.....