

LOSS OF LICENCE INSURANCE FAQS



TWU
PILOTS

INSURANCE POLICY

- **What cover is provided under the Loss of Licence insurance policy?**

Refer to the [TWU Pilots Loss of Licence webpage](#) for full information and PDS/Policy wording.

- **When do temporary loss of licence monthly benefits start and cease?**

Monthly benefits start to accrue from the first day after expiry of the waiting period (in most cases 90 days) and cease when you either return to flying or at the end of the maximum monthly benefit period (in most cases 24 months). Policy conditions apply, please read the policy wording for full terms and conditions.

- **Are pre-existing medical conditions covered?**

The policy does not cover pre-existing medical conditions, unless otherwise declared and accepted in writing by Insurers during the application process.

- **Does the Permanent Loss of Licence (capital benefit) and Temporary Loss of Licence (monthly benefits) accumulate?**

No, the permanent total disablement benefit will be reduced by any temporary total disablement benefits paid by Insurers. The maximum sum insured from all covers will be stated in your Certificate of Insurance.

- **Who do I contact if I have questions about my insurance policy coverage?**

Please contact the Arthur J. Gallagher (Gallagher) Aviation team by emailing pilots@ajg.com.au.

HOW TO APPLY

- **How do I apply for cover?**

[Complete the online application here.](#)

Please confirm your TWU membership number at the beginning of the application to access reduced rates offered to our Pilot member group. If you can't remember your membership number, please proceed with your Loss of Licence application and your membership will be verified after the purchase of policy. We will contact you if we have been unable to find a current registration of your membership in our system.

The Insurers ultimately decide on the acceptance or declinature of applications and if any additional policy exclusions will apply to your individual coverage.

- **When does the insurance policy cover start?**

The TWU loss of licence terms are reviewed annually on 1 May but members can join at any time during the 12 month period on a pro-rata basis.

- **What happens if my employer does not pay my loss of licence allowance?**

If your employer does not pay the premium on your behalf, you will be required to make settlement via one of the payment options, and then pursue reimbursement independently from your employer.

- **How do I pay for the insurance policy?**

Premiums are paid directly to Insurers using one of the below online payment options. Please select to pay by invoice if you have a TWU confirmed company bulk billing agreement. If you have applied for cover after the bulk billing cut-off date, you will be required to pay the premium independently and seek reimbursement from your employer.

- Send me an invoice (this option also available to confirmed company bulk billing agreements with us)
- Credit card
- Monthly instalments

- **How will I receive my insurance policy documents?**

The policy documentation is issued to the email address you provided in the online application. Please check your junk/spam mail if you don't receive documents shortly after purchasing the policy. If you still don't receive the documentation, email pilots@ajg.com.au

CLAIMS

- **If I'm receiving funds from WorkCover, or any other authority, do I still qualify to receive monthly benefits?**

The monthly benefit is reduced by income you are paid from any at-work injury compensation scheme. In the event the income payable to you under a workers compensation scheme reduces below the monthly benefit payable under the Loss of Licence policy, you may be eligible to claim the difference (top-up) so you still receive up to your maximum insured monthly benefit limit.

- **Am I covered if I contract Coronavirus, or have an allergic reaction to the vaccine?**

The insurance policy does not exclude Coronavirus disease (COVID-19).

- **Who do I contact if I need to make a claim on my loss of licence insurance?**

Should an injury or illness occur which may give rise to a claim under this policy, please give notice to Gallagher Aviation within 30 days, or as soon as reasonably practicable after the date of the incident, by emailing pilots@ajg.com.au to request a claim form.

TECHNICAL SUPPORT

- **Who do I contact if I have a question when completing the online application?**

If you have a question or experience a technical issue when applying for cover, you can click the 'Call Back' button online and the appropriate person from the support team will get in touch by email or phone to provide assistance.

ELIGIBILITY FOR LOSS OF LICENCE INSURANCE

- **Who is eligible to apply for TWU Pilots Loss of Licence Insurance?**

To apply for TWU Pilots Loss of Licence Insurance, you must be a current TWU member. If you're not a TWU member, please [click here](#) to join today.

You must also be:

- an Australian citizen or permanent resident of Australia;
- aged over 18 and under 65;
- hold a valid Commercial Pilot Licence (CPL) or Air Transport Licence (ATPL);
- actively and competently performing all the essential duties of his or her usual occupation without restriction

- **What happens to my Loss of Licence Insurance policy if my TWU Pilots membership ceases?**

You can maintain your insurance up until the next renewal date of your policy but will not be able to access the TWU pilot members discounted rates for the next insurance period.

- **Who do I contact with questions about my TWU membership?**

Any questions regarding joining the TWU or applying for Pilot Loss of Licence Insurance, please contact us on:

P: 1800 116 460 (option 5) |

E: lolprotection@twu.com.au.