

PILOT LOSS OF LICENCE INSURANCE

Individual

Long Term and Temporary Inability to Fly

Combined Policy Wording and Product Disclosure Statement (PDS)



Table of contents

PRODUCT DISCLOSURE STATEMENT 3

- 1. About the coverholder 3
- 2. Who is the insurer? 3
- 3. About Lloyd’s 3
- 4. General Insurance Code of Practice..... 3
- 5. Words with special meaning 3
- 6. The purpose of this Product Disclosure Statement (PDS) 3
- 7. Updating this PDS..... 4
- 8. General advice 4
- 9. Pilot loss of licence insurance 4
- 10. What loss of licence cover you can apply for 4
- 11. Who is eligible to apply? 5
- 12. Not everything is covered 5
- 13. How to apply for pilot loss of licence insurance 5
- 14. When cover commences 5
- 15. How to make a claim..... 6
- 16. Claim benefit offsets..... 6
- 17. Monthly benefit limited by total sum insured 7
- 18. Your duty to take reasonable care not to make a misrepresentation 7
- 19. What to do if you have a complaint..... 9
- 20. Privacy..... 9
- 21. Cancelling your policy 11
- 22. Cooling-off period 11
- 23. Costs 11
- 24. Overdue premium..... 11
- 25. How to contact us..... 12
- 26. Change in legislation..... 12

POLICY WORDING..... 13

- Section 1 - General definitions applying to the policy..... 13
- Section 2 - Long term inability to fly cover (capital benefit) 17
- Section 3 - Temporary inability to fly cover (monthly benefit)..... 19
- Section 4 - What your policy does not cover 22
- Section 5 - General conditions applying to the policy..... 23
- Section 6 - General provisions applying to the policy..... 26
- Section 7 - Claims conditions applying to the policy 28
- Section 8 - Worldwide cover..... 29

PRODUCT DISCLOSURE STATEMENT

1. About the coverholder

Aircrew Insurance is a Business Name of Strategic Underwriting Pty Ltd ABN 71 619 739 554636, of Level 18, 324 Queen Street, Brisbane QLD 4000. This Insurance is issued by Aircrew Insurance on behalf of the Insurer and is authorised to quote, bind and issue **certificates of insurance** under a binding authority granted by the Insurer.

2. Who is the insurer?

This insurance is underwritten by Certain Underwriters at Lloyd's, led by Canopus Managing Agents Ltd, Syndicate 4444. **You** can obtain further details of the syndicate numbers and the proportions of this insurance for which each of the underwriters at Lloyd's is liable upon request to **us**.

3. About Lloyd's

Lloyd's is the world's specialist insurance and reinsurance market. With expertise earned over centuries, Lloyd's is the foundation of the insurance industry and the future of it. Led by expert underwriters and brokers who cover more than 200 territories, the Lloyd's market develops the essential, complex and critical insurance needed to underwrite human progress. Backed by diverse global capital and excellent financial ratings, Lloyd's works with a global network to grow the insured world – building resilience for businesses and local communities and strengthening economic growth around the world.

4. General Insurance Code of Practice

The Insurance Council of Australia Limited has developed the General Insurance Code of Practice ("the Code"), which is a voluntary self-regulatory code. The Code aims to raise the standards of practice and service in the insurance industry.

Lloyd's has adopted the Code on terms agreed with the Insurance Council of Australia. For further information on the Code, please visit www.codeofpractice.com.au.

The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code. For more information on the Code Governance Committee (CGC) go to www.insurancecode.org.au.

5. Words with special meaning

For the purposes of **you** reading this PDS and **your policy**, some words have a special meaning for the terms **we** have used which are provided in the 'General definitions applying to the **policy**' in Section 1 of the policy wording. Any word or expression to which a special meaning has been given in any part of this **policy** shall bear this meaning wherever it is shown in **bold**. Please note words in a singular can be plural and vice versa.

6. The purpose of this Product Disclosure Statement (PDS)

This Product Disclosure Statement (PDS) contains important information as required under the *Corporations Act 2001 (Cth)* and has been prepared to assist **you** to:

- decide whether the product will meet **your** needs; and
- compare this product with any other products **you** may be considering.

This PDS sets out significant benefits, limits and risks of the **policy**. Please also refer to 'What your policy does not cover' in Section 4 of the **policy** for a full list of exclusions. It is designed to help **you** decide if the insurance is right for **you**. Any advice is general and does not take into account **your**

needs and circumstances. For full details of the cover, limitations, exclusions and terms and conditions **you** should read the policy wording carefully before deciding whether to purchase the insurance.

7. Updating this PDS

This PDS was prepared on 1 May 2026.

We may need to update the information contained in this PDS when necessary. Should this PDS need to be updated, **we** will provide **you** with a new or supplementary PDS outlining these changes, except in limited circumstance where the information is not something that would be materially adverse from the point of view of a reasonable person deciding whether to acquire this insurance.

8. General advice

Any general advice contained within this PDS, **policy** or accompanying documents does not take into account **your** objectives, financial situation or needs. **You** should consider whether any general advice is suitable for **you** and **your** circumstances. Before **you** make any decision about whether to acquire this Pilot Loss of Licence Insurance, **you** should read the Product Disclosure Statement (PDS) and/or policy wording before making **your** decision.

9. Pilot loss of licence insurance

This insurance policy provides financial protection in the event **your** medical certificate is cancelled, suspended or invalidated due to **bodily injury** or **illness** during the **period of insurance** and occurring within the scope of cover.

10. What loss of licence cover you can apply for

We offer two types of cover, the significant **policy** benefits and features are summarised below. Please refer to the policy wording for full details of the benefits, terms, limits, conditions and what is not covered. All cover is subject to the payment of the premium. If **you** require further information, please contact **us** or **your** broker or adviser.

Long term inability to fly cover (capital benefit)

cover summary

A lump sum capital benefit is payable in the event of **long term disability**.

- 100% of the **total sum insured** due to **bodily injury** or **illness**, excluding **mental health conditions** or **classified illness**
- 100% of the **total sum insured** up to a maximum of \$600,000 due to **mental health conditions**
- 35% of the **total sum insured** due to a **classified illness**
- 90 days **waiting period**
- **total sum insured** reduced by any **monthly benefits** paid under Section 3 – Temporary inability to fly cover
- **total sum insured** resets annually and not reduced for previous claims

Temporary inability to fly cover (monthly benefit)

cover summary

A **monthly benefit** is payable in the event of a **temporary total disability**. This cover only applies if an amount is shown in **your certificate of insurance**.

- the lesser of 85% of **your** income or \$15,000 per month due to **bodily injury** or **illness**, including **mental health conditions**
- maximum **monthly benefit period** up to twenty-four (24) months, subject to the cap below
- aggregate of **monthly benefits** capped at the **total sum insured** under Section 2 – Long term inability to fly cover
- choice of **waiting period** options ranging from 60 up to 180 days

11. Who is eligible to apply?

You can only apply for cover under this **policy** if at the date of application, **you**:

- are an Australian citizen or permanent resident of Australia;
- are aged over eighteen (18) and under sixty (60) years;
- are actively **at work**;
- hold a Commercial Pilot Licence (CPL) or Air Transport Pilot Licence (ATPL) with either:
 - a valid Class 1 medical certificate; or
 - a valid Class 2 medical certificate held solely for the purposes of commercial flying as authorised by **CASA**.
- derive **your** principal source of income from holding the **licence**

12. Not everything is covered

As with most insurance policies, claims may be refused in certain circumstances when something is not covered under the terms of the **policy**. Please make sure **you** read 'What your policy does not cover' in Section 4 of the policy wording and understand what is not covered.

There are also limitations on some cover benefits, it is important that **you** read the policy wording together with the **certificate of insurance** so that **you** understand the extent of the cover and its limitations. **You** should specifically read 'General conditions applying to the policy' under Section 5 and 'General provisions applying to the policy' under Section 6 to make sure the cover **we** provide meets **your** expectations.

13. How to apply for pilot loss of licence insurance

You can apply online or complete an application form that is made available from a licensed agent or broker who has a current agreement with **us**. They may request any additional information and submit to **us** for **our** consideration.

14. When cover commences

If **you** satisfy the eligibility criteria **your** cover will commence from the date stated in the **certificate of insurance** within the **period of insurance**. If **you** have a medical condition that requires further investigation by **us**, then **we** will confirm the start date once **we** have assessed the medical condition.

15. How to make a claim

You must give **us** written notice of any event in the **period of insurance** which is likely to give rise to a claim within thirty (30) days, or as soon as is reasonably practicable after the date of the incident. **You** should include **your policy** number in this correspondence.

Please send the notice to:

Aircrew Insurance
Level 18, 324 Queen Street
Brisbane QLD 4000
Telephone: 1300 089 847
Email: support@aircrewinsurance.com.au

Once notified of a claim, **we** or **our** authorised agents will provide **you** with claim forms. **You** must fully complete and return the claim forms to **us** or **our** agents together with such other information and documentation that **we** or **our** agents may require in order to consider the claim, including but not limited to health certificates, **medical practitioner** reports, employer reports and related evidence of the claim.

Please refer to Section 7 for claims conditions applying to the **policy**.

16. Claim benefit offsets

Capital benefit offset applicable to long term inability to fly cover (Section 2)

The actual amount payable to **you** in the event of a **long term disability** under Section 2 will be reduced by any **temporary total disability** payment(s) paid by **us** to **you** under Section 3 (refer scenario 1).

Scenario 1 – Monthly benefits deducted from the total sum insured capital benefit

The below scenario shows that any Section 3 **monthly benefits** paid are deducted from the Section 2 capital benefit **total sum insured**.

Section 2 – Long term inability to fly cover (capital benefit): total sum insured	\$500,000
Section 3 – Temporary inability to fly cover (monthly benefit): insured monthly benefit	\$15,000
Maximum number of monthly benefit payments under Section 3	24 months
Actual months of disability (monthly benefits paid)	18 months
Total Section 3 monthly benefits paid (18 × \$15,000)	\$270,000
Remaining Section 2 capital benefit (\$500,000 – \$270,000)	\$230,000

Monthly benefit offset applicable to temporary inability to fly cover (Section 3)

The actual amount payable to **you** in the event of a **temporary total disability** under Section 3 will be reduced by all income previously paid or that **you** may be entitled to, from any of the following sources:

- workers compensation schemes;
- statutory compensation, pension, social security or similar schemes;
- income benefits from other policies of insurance, mutual funds and/or superannuation or pension funds or plans; and
- any employer funded sick leave payments.

17. Monthly benefit limited by total sum insured

Monthly benefits under Section 3 – Temporary inability to fly cover is capped such that the total of all benefits paid under Sections 2 and 3 combined cannot exceed the **total sum insured** under Section 2 – Long term inability to fly cover. This means **monthly benefits** will cease once the **total sum insured** is exhausted and could therefore be payable for less than the maximum **monthly benefit period** of 24 months.

Scenario 2 – Monthly benefit period limited by total sum insured

The below scenario shows that the aggregate **monthly benefits** under Section 3 cannot exceed the Section 2 **total sum insured**. After 20 months, the **total sum insured** of \$300,000 is paid and no further **monthly benefits** (months 21–24) are payable, even though the maximum **monthly benefit period** of 24 months has not ended.

Section 2 – Long term inability to fly cover (capital benefit): total sum insured	\$300,000
Section 3 – Temporary inability to fly cover (monthly benefit): insured monthly benefit	\$15,000
Maximum number of monthly benefit payments under Section 3	24 months
Maximum months actually payable before exhausting Section 2 ($\$300,000 \div \$15,000$)	20 months
Section 3 total monthly benefits paid ($20 \times \$15,000$)	\$300,000
Section 2 total sum insured (capital benefit) is fully exhausted	\$0

18. Your duty to take reasonable care not to make a misrepresentation

Your application for insurance cover will be treated as if **you** are applying for a ‘consumer insurance contract’. Before the contract of insurance is entered into, **you** have a legal duty to take reasonable care not to make a misrepresentation to the insurer under the *Insurance Contracts Act 1984* (Cth). It is very important that **you** comply with **your** duty, as this may impact **your** insurance cover.

A misrepresentation is an answer or statement that is not true, only partially true, or does not fairly reflect the truth.

When **you** apply for insurance, **we** will ask **you** clear and specific questions that are relevant to **our** decision to insure **you**. **Your** answers in response to **our** questions are important as **we** use them to determine whether **we** can provide insurance cover to **you**, and if so, the terms of the **policy** and the premium **we** will charge. This means that when answering **our** questions, **you** should respond fully, honestly and accurately.

The duty to take reasonable care not to make a misrepresentation applies anytime **you** answer **our** questions as a part of an initial insurance application, when extending or making changes to an existing insurance, and reinstating any previous contract of insurance.

We may later investigate the answers **you** provide to **us**, for example, when a claim is made.

Guidance for answering our questions

Please ensure that **you** take care when providing **your** answers in response to **our** questions in relation to **your** insurance application. **You** should respond fully, honestly and accurately. If **you** do not, it may affect **your** insurance cover.

When answering **our** questions, please:

- Think carefully about **your** responses. If **you** do not understand the question or require further explanation, please ask **us** before responding;

- Make sure **your** responses are truthful, accurate and complete answers to every question that **we** ask **you**;
- Provide **us** with all relevant information in response to **our** questions. If **you** are unsure what information to include, please include it or check with **us**, **your** broker or adviser;
- Do not assume that **we** will contact anyone else for the information **we** are asking **you** for;
- Review each answer **you** have provided on **your** insurance application carefully and make any corrections (if necessary) before submitting it to **us**. **You** are responsible for the answers that **you** provide **us**, even if **you** have had help in preparing **your** application, for example from **your** broker, adviser, or someone else.

Before **your** insurance cover starts, please tell **us** of any changes that may be required to the answers **you** have given to **our** questions. This may save time as any changes may require further investigation or assessment of the risk.

If, after **your** insurance cover starts, **you** think **you** may not have complied with **your** duty, please contact **us**, **your** broker or adviser immediately and **we** will let **you** know whether it has any impact on **your** cover.

We may contact **you** after **you** have submitted **your** application to clarify or collect any information that **you** may not have included. The information **you** provide may be recorded and used by **us** in assessing **your** application. **Your** duty to take reasonable care not to make a misrepresentation applies to all types of communication with **us**, including written, electronic, online, when speaking with **us** in person or on the telephone, or a mix of these.

If you do not comply with your duty

If **you** do not take reasonable care not to make a misrepresentation, it may have serious consequences for **your** insurance. If **you** have failed to comply with **your** duty, **we** have certain rights, which may depend on what **your** insurance offer may have been had **you** not made a misrepresentation, and whether or not the misrepresentation was fraudulent. **We** have different actions available to **us**, for example, **we** may do one of the following:

- Avoid **your** insurance cover. This means that **your** insurance contract and cover will be treated as if it never existed;
- Change the amount of cover, for example the level of cover may be reduced;
- Change the terms of **your** insurance contract, for example certain events may be excluded from being covered.

This may mean an insurance claim may not be paid, or the amount or benefit paid may be reduced, or premiums increased.

If **we** suspect that **you** may have breached **your** duty to take reasonable care not to make a misrepresentation, before **we** exercise any of the actions available to **us**, **we** will:

- Explain **our** reasons why **we** believe **you** have breached **your** duty; and
- Provide **you** with an opportunity to respond and provide **us** with further information.

If **we** decide to make changes to **your** cover, **we** will notify **you** of **our** decision and provide **you** with the review process and complaints procedure to follow if **you** disagree with **our** decision.

If you need help

It is very important that **you** understand this information, the questions that **we** ask **you** and **your** duty. If **you** are having difficulty for any reason, such as a disability, English language, or require further support such as a support person **you** trust, please contact **us** so that **we** may tell **you** how **we** may assist in providing additional support.

If **you** have any questions, please contact **us**, **your** broker or advisor.

19. What to do if you have a complaint

If **you** have any concerns or wish to make a complaint in relation to this **policy**, **our** services or **your** insurance claim, please let **us** know and **we** will attempt to resolve **your** concerns in accordance with **our** Internal Dispute Resolution procedure. Please contact Aircrew Insurance in the first instance:

Complaints Officer
Email: support@aircrewinsurance.com.au

We will acknowledge receipt of **your** complaint and do **our** utmost to resolve the complaint to **your** satisfaction within ten (10) business days.

If **we** cannot resolve **your** complaint to **your** satisfaction, **we** will escalate **your** matter to Lloyd's Australia who will determine whether it will be reviewed by their office or the Lloyd's UK Complaints team. Lloyd's contact details are:

Lloyd's Australia Limited
Post: PO Box R1745
Royal Exchange NSW 1225
Email: ldraustralia@lloyds.com
Telephone: +61 (02) 8298 0783

A final decision will be provided to **you** within thirty (30) calendar days of the date on which **you** first made the complaint unless certain exceptions apply.

You may refer **your** complaint to the Australian Financial Complaints Authority (AFCA), if **your** complaint is not resolved to **your** satisfaction within thirty (30) calendar days of the date on which **you** first made the complaint or at any time. AFCA can be contacted as follows:

Telephone: 1800 931 678
Email: info@afca.org.au
Post: GPO Box 3 Melbourne VIC 3001
Website: www.afca.org.au

Your complaint must be referred to AFCA within two (2) years of the final decision, unless AFCA considers special circumstances apply. If **your** complaint is not eligible for consideration by AFCA, **you** may be referred to the Financial Ombudsman Service (UK) or **you** can seek independent legal advice. **You** can also access any other external dispute resolution or other options that may be available to **you**.

20. Privacy

Aircrew Insurance is committed to protecting the privacy of the personal information **you** provide **us**. **We** use and retain **your** personal information in accordance with the Australian Privacy Principles and *Privacy Act 1988 (Cth)*. In addition to the information below, **you** can see full details on how **we** use **your** information via **our** Privacy Notice available on **our** website: www.aircrewinsurance.com.au/wp-content/uploads/22901-Data-Protection-Insurance-Privacy-Policy.pdf

We need to collect the personal information on the applicable proposal form to consider **your** application for insurance and to determine the premium (if **your** application is accepted) when **you** are applying for, changing, or renewing an insurance **policy** with **us**. This information will also be used if **you** lodge a claim under **your policy**. **We** may also need to request additional information from **you** in connection with **your** application or a claim. If **you** do not provide **us** with this information, or any additional information **we** request, **we** may not be able to process **your** application or offer **you** insurance cover or respond to any claim.

We may collect the following personal information:

- **Your** name, date of birth, address, other contact details, occupation, financial information such as **your** bank account details, details of the items **you** want to insure (including the location of those items where this applies) or the cover **you** want to take out, details of any other people **you** are including on the proposal or **policy**, and details of insurance claims **you** have made.

We may also collect the following sensitive personal information about **you** and any other people **you** are including on the proposal or **policy**. **We** will obtain consent before collecting sensitive personal information unless **we** are required or permitted by law to collect it without consent.

- Medical details, details of any criminal convictions and details of any insurance claims made (including details of personal injuries or medical conditions)

We may receive personal information from, or disclose personal information to, the following parties:

- a) **Our** relevant employees and related entities involved in delivering **our** services;
- b) If **your** insurance broker collects this form from **you**, to that broker;
- c) Facilitators such as legal firms, professional experts such as accountants, actuaries, engineers and technology experts;
- d) **Our** appointed third party administrators (TPAs) for claims assessment and administration services;
- e) **Our** service providers based within Australia or overseas, such as the United Kingdom, who assist **us** in delivering **our** services;
- f) Insurance companies with whom **we** transact business;
- g) The Lloyd's Syndicates **we** represent (which are located in the United Kingdom);
- h) Insurance reference bureau, credit reference bureau or dispute resolution organisations;
- i) Reinsurers or reinsurance brokers (which may include reinsurers located outside of Australia).

Where **we** do disclose the information, the recipient may hold the information in accordance with its own privacy statement/policies. Those may include, by way of example, disclosing the information to and storage of that information by its associated entities, which may be located overseas. **We** will take reasonable steps to ensure that any overseas recipients comply with privacy obligations that are substantially similar to the Australian Privacy Principles, unless **you** consent otherwise or an exception applies. **We** may also be required to provide **your** personal information to others for purposes of public safety and law enforcement and if required by law or a law enforcement body to do so.

By completing and returning a proposal form or providing **us** with any additional information in connection with **your** application, **you** agree to **us** using and disclosing **your** information as set out above. This consent to the use and disclosure of **your** personal information remains valid unless **you** alter or revoke it by giving **us** written notice.

When **you** give **us** personal information about other individuals, **we** rely on **you** to make or have made the individual aware that **you** will or may provide their personal information to **us** and the types of other parties and service providers **we** may provide it to, for the relevant purposes **we** and the other parties

and service providers will use it for, and how they can access it. If **you** have not done so, **you** must tell **us** before **you** provide the relevant personal information to **us**.

We take reasonable steps to protect **your** personal information from misuse, loss, unauthorised access, modification, or disclosure, and to securely destroy or de-identify it when it is no longer required.

You may request access to **your** personal information and, where necessary, correct any errors in this information (some restrictions may apply). If **you** would like to access a copy of **your** personal information or **you** wish to correct or update **your** personal information, please contact **us** at Aircrew Insurance, Level 18, 324 Queen Street, Brisbane QLD 4000, by email at support@aircrewinsurance.com.au or call **us** on 1300 089 847.

If **you** have any concerns about how **we** are collecting and processing **your** personal information, **you** may raise a complaint by email at support@aircrewinsurance.com.au. If **you** are dissatisfied with **our** response, **you** may refer the matter to the Office of the Australian Information Commission (OAIC). The OAIC contact details can be found at www.oaic.gov.au.

21. Cancelling your policy

You may cancel this **policy** at any time by notifying **us** in writing. The cancellation will take effect from 4:00pm on the day **we** receive **your** written notice of cancellation or such time as may be otherwise agreed.

We may cancel the **policy** or any Section thereof, for any of the reasons set out in Section 60 of the *Insurance Contracts Act 1984 (Cth)*. Cancellation by **us** takes effect from 4:00pm on the day which is three (3) business days from the date **we** notify **you** in writing.

If the **policy** is cancelled by **you** or **us**, **we** will refund the premium for the **policy** less a proportion of the premium to cover the period for which insurance applied. However, **we** will not refund any premium if **we** have paid a claim or benefit to **you** under the **policy**.

22. Cooling-off period

We will refund all premium for cover under the **policy** if **you** request cancellation of the insurance **policy** within twenty-one (21) days of inception of the **period of insurance**. To do this **you** must advise **us** in writing. **You** will not receive a refund if **you** have made a claim under the **policy** during the cooling-off period.

23. Costs

The premium payable by **you** will be shown in **your certificate of insurance**. The premium is calculated taking into consideration a number of risk factors including **your** age, occupation, **cover type**, **total sum insured**, **waiting period** and any previous claims history.

Your policy includes stepped premiums which means the premium is recalculated each year based on **your** age at **your policy** anniversary. Generally, this means **your** premium will increase each year as **you** get older.

Premiums are subject to Commonwealth and State taxes and/or charges where applicable. They can include GST, Stamp Duty and any other charges.

24. Overdue premium

Your premium for this insurance must be paid within thirty (30) days from the payment due date otherwise **you** are not entitled to make a claim and **we** may cancel **your** insurance.

25. How to contact us

For any matters relating to **your** insurance, please contact:

Aircrew Insurance
Level 18, 324 Queen Street
Brisbane QLD 4000, Australia
Telephone: 1300 089 847
Email: support@aircrewinsurance.com.au

26. Change in legislation

A reference to legislation, statutory order, section, subsidiary instrument, or part in this document includes a reference to any replacement or re-enacting or amending or equivalent legislation, statutory order, section, subsidiary instrument or part.

POLICY WORDING

Section 1 - General definitions applying to the policy

For the purposes of **you** reading this PDS and **your** policy wording, some words have a special meaning for the terms **we** have used. Any word or expression to which a special meaning has been given in any part of this **policy** is defined below and shall bear this meaning wherever it is shown in **bold**. Please note words in a singular can be plural and vice versa.

accident	means a sudden violent, unforeseen, external and visible event which occurs at an identifiable time and place during the period of insurance .
at work	means you are actively and competently performing all the essential duties of your usual occupation for which you hold a licence without restriction, or you are on approved leave, other than leave which is taken for reasons related to bodily injury or illness .
bodily injury	means a physical injury caused by an accident and including any illness solely and directly resulting from such accident .
casa	means the Civil Aviation Safety Authority (CASA) responsible for regulating civil aviation in Australia.
certificate of insurance	means the certificate of insurance attaching to and forming part of the policy or any subsequently substituted certificate of insurance. The certificate of insurance is part of this contract of insurance and sets out details of you , the cover type that applies to you , the period of insurance and any amendments to the policy .
civil war	means a state of armed opposition, whether declared or not, between two or more parties belonging to the same country where the opposing parties are of different ethnic, religious or ideological groups, including armed rebellion, revolution, sedition, insurrection, civil unrest, coup d'état and the consequences of martial law.
classified illness	means an illness which first manifests during the period of insurance which is by its nature or origin: <ul style="list-style-type: none"> i. either directly or indirectly consequent upon or contributed to by drugs or alcohol, unless prescribed by a medical practitioner in the treatment of an illness; or ii. an illness which is incapable of diagnosis with available objective evidence or has not been diagnosed as an illness despite such evidence being available.
commencement date	means the date shown in the certificate of insurance .
cover types	means one of two types of cover: <ul style="list-style-type: none"> i. long term inability to fly cover; or ii. long term and temporary inability to fly cover.

The cover type **you** selected and to which **you** are entitled under the **policy** will be shown in **your certificate of insurance**.

date of loss	means the first day that you are prevented or suspended from acting in the capacity for which the licence is held in connection with your occupation due to bodily injury, illness or classified illness . Suspension, invalidation or cancellation must be evidenced by our receipt of a long term or temporary unfit assessment issued by the relevant licence issuing authority within thirty (30) days from the date of loss.
illness	means any sickness (including mental health conditions), symptom, disorder, disability or disease, other than a classified illness , which first occurs or first becomes apparent during the period of insurance and is not a pre-existing condition .
licence	means either: <ol style="list-style-type: none">I. a Class 1 medical certificate; orII. a Class 2 medical certificate, provided that the Class 2 medical certificate was required and held solely for the purposes of undertaking commercial flying activities as permitted by CASA regulations <p>which you were required to hold for your work as a commercial pilot at the date of loss, as issued by CASA.</p>
long term disability/disablement	means that due to bodily injury, illness or classified illness : <ol style="list-style-type: none">i. the licence issuing authority has cancelled, suspended, invalidated, or refused renewal of your licence and you have suffered a continuous period of temporary total disability for longer than the waiting period; andii. the medical condition giving rise to your long term disability is unlikely to improve as a result of medication or treatment; andiii. in the opinion of a medical practitioner and after consideration of all relevant medical evidence, it's unlikely you will regain a valid licence within five (5) years of the proposed claim settlement date.
loss of licence	means absolute prevention, as a consequence of bodily injury, illness or classified illness , from acting in the capacity for which a licence is held.
medical practitioner	means a medical officer of CASA , Designated Aviation Medical Examiner (DAME) or any appropriately qualified and registered treating specialists involved in diagnosis and management of your condition. For mental health conditions , this can include a treating psychiatrist, psychologist or similar specialist. A medical practitioner doesn't include your family members, relatives or employees.
mental health conditions	means any psychological or psychiatric disorder(s) diagnosed by a specialist or other appropriately qualified medical practitioner and which is included in the internationally-recognised classification system.

Such a diagnosis shall include severe and lasting impairment in personal performance as indicated by at least one of the following:

- i. a limitation in activities of daily living;
- ii. social functioning;
- iii. impairment in concentration, memory or other cognitive functioning leading to chronic task under-performance in terms of aptitude, learning new material, reliable accuracy, endurance or pace of work;
- iv. deterioration or decomposition in work settings; episodic disorders of mood;
- v. disorders of form and control of thought.

monthly benefit	means the lesser of 85% of your monthly income , reduced by any claim benefit offsets or fifteen thousand dollars (\$15,000).
monthly benefit period	means the maximum number of months which monthly benefits are payable as specified in the certificate of insurance , commencing from the date of loss and excludes the waiting period .
monthly income	<p>means if you are:</p> <ol style="list-style-type: none">i. an employee, your pre-tax gross monthly income solely derived from commercial piloting activities, plus special duties, regular overtime payments that form part of your ordinary remuneration, supervisory allowances or flying credits you would normally receive averaged during the previous twelve (12) months or over such shorter period as you have been employed. Monthly income shall be determined at the date of loss.ii. self-employed, your pre-tax gross monthly income solely derived from commercial piloting activities net of business costs and expenses incurred in the twelve (12) month period immediately preceding the date of loss or any shorter period that you have been continuously self-employed. <p>In each case monthly income excludes superannuation contributions, payments of an intermittent nature and income derived from any source not directly attributable to commercial piloting activities.</p>
period of insurance	means the period stated in the certificate of insurance or such shorter time if the policy is cancelled or cover ceases.
policy	means the product disclosure statement, policy wording, certificate of insurance and any additional endorsements we subsequently issue to you .
pre-existing condition	<p>means any bodily injury, illness (including mental health conditions) or classified illness, including any related signs or symptoms, side effects or complications, which before the commencement date of this policy:</p> <ol style="list-style-type: none">i. you were aware of, or a reasonable person in the same circumstances could reasonably have been expected to be aware of, whether diagnosed or not; or

- ii. **you** sought, or a reasonable person in the same circumstances would have sought medical advice, investigation, diagnosis, counselling, or treatment; or
- iii. **you** had been diagnosed or treated, or were under medical review, monitoring, or investigation.

A condition will not be considered pre-existing where the condition or related symptoms were fully disclosed to **us** and **we** agreed in writing to provide cover.

total sum insured	means the maximum amount we will pay under this policy for all cover types as stated in the certificate of insurance .
terrorism	means an act of terrorism involving, but not limited to, the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent. For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
temporary total disability/disablement	<p>means that due to bodily injury or illness you are:</p> <ul style="list-style-type: none"> i. entirely and continually prevented from acting in the capacity for which you hold a licence; and ii. temporarily suspended by the licence issuing authority; and iii. under the care and following the advice and treatment of a medical practitioner; and iv. not working in any undertaking usually performed for wage or profit. <p>A period of temporary total disability shall also include any period of self-suspension provided it is confirmed within thirty (30) days by the issuance of a temporary unfit assessment by the relevant licence issuing authority.</p>
waiting period	means the period of consecutive days commencing from the date of loss when no benefit is payable, unless agreed by us .
war or related risks	means war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
we/us/our	means Certain Underwriters at Lloyd's, led by Canopus Managing Agents Ltd, Syndicate 4444, and their nominated representatives.
you / your	means the person named in the certificate of insurance .

Section 2 – Long term inability to fly cover (capital benefit)

2.1 What this section covers

This section pays a capital lump sum benefit in the event of **loss of licence** resulting from **long term disability** within twenty-four (24) months from the **date of loss**, evidenced by:

- a) **CASA** (or relevant licence issuing authority) cancelling or refusing to renew your **licence** within twenty-four (24) months of the **date of loss**; or
- b) If no such action is taken by **CASA** within twenty-four (24) months of the **date of loss**, and **you** remain under continuous **temporary total disability**, **we** will assess the claim based on a **medical practitioner's** opinion (including **our** right to independent medical examination) that **you** are unlikely to regain a valid **licence** within the next five (5) years from the proposed claim settlement date.

If paragraph b) applies, **we** must receive notification of **your** claim within thirty (30) days, or as soon as is reasonably practicable, after the twenty-four (24) month period ends.

No benefit is payable under this section if **temporary total disability** benefits have ceased solely because the maximum **monthly benefit period** has been exhausted under Section 3 – Temporary inability to fly cover, without meeting the above requirements.

2.2 How much we will pay

We will pay **you** up to the **total sum insured** stated in **your certificate of insurance** after expiry of the **waiting period**. **We** will not pay more than one (1) of the insured benefits shown in the table below.

Insured benefit	The benefit as a percentage of the total sum insured
a) long term disability due to bodily injury or illness , other than mental health conditions or a classified illness .	100%
b) long term disability due to mental health conditions	The lesser of 100% or \$600,000
c) long term disability due to classified illness which is: <ul style="list-style-type: none"> i. consequent upon alcohol or drugs; or ii. incapable of diagnosis or not diagnosed as an illness 	35%
Payment under 2.2 c) i. above is conditional upon you within ninety (90) days from the date of diagnosis of such classified illness , entering a rehabilitation programme approved by us and demonstrating and continuing to demonstrate to our satisfaction that you are participating and co-operating in all aspects of such rehabilitation programme. The cost of participation in the programme will be deducted from any benefit payment.	

2.3 When we pay

We are not obliged to admit or pay any claim for **long term disability** until after expiry of the **waiting period** and all reasonable enquiries have been completed by **us** and **we** are satisfied that all conditions of cover under this **policy** have been met.

If **you** die before **we** have admitted liability, no **long term disability** benefit will be payable and any pending claim will be treated as withdrawn. **Your** death does not give rise to any additional or separate benefit under this **policy**.

2.4 Claim benefit offset

If cover under Section 3 – Temporary inability to fly cover applies, the **total sum insured** payable for **long term disablement** under Section 2 – Long term inability to fly cover will be reduced by any **temporary total disablement** or co-pilot restriction benefit paid to **you** under Section 3.

The total benefits paid under Sections 2 and 3 combined cannot exceed the **total sum insured** stated in **your certificate of insurance**. This means no further payment is due under Section 2 if Section 3 benefits have already reached the **total sum insured**.

Please refer to Product Disclosure Statement (Part A) scenarios 1 and 2 (pages 6–7).

2.5 Annual reset of total sum insured

The **total sum insured** under Section 2 – Long term inability to fly cover resets to the full amount shown in your **certificate of insurance** at the start of each new **period of insurance**. This means prior **temporary total disablement** claims from a previous **period of insurance** (including renewals) do not reduce future **long term disablement** capital benefit claims.

Any **monthly benefits** paid under Section 3 – Temporary inability to fly cover during the current **period of insurance** will still reduce the capital benefit payable under Section 2 – Long term inability to fly cover.

2.6 Waiting period

We shall not be obliged to settle a claim for **long term disablement** until ninety (90) days after the **date of loss** or all enquiries have been completed by **us**, whichever the later. The **waiting period** shall commence from the **date of loss**.

2.7 Age 60 renewal coverage limitation

At **policy** renewal on or after your sixtieth (60th) birthday, coverage under Sections 2 and 3 will be limited to **bodily injury** only (excluding **illness** and **classified illness**), unless **we** agree otherwise in writing.

Section 3 – Temporary inability to fly cover (monthly benefit)

3.1 What this section covers

This section provides **you** with a **monthly benefit** payment in the event of **temporary total disablement**.

We will pay a **monthly benefit** if **you** have a continuous period of **temporary total disability** for longer than the **waiting period** stated in the **certificate of insurance**.

No **monthly benefits** are payable under this Section for **temporary total disablement** arising directly or indirectly from, or attributable to, a **classified illness**.

3.2 How much we will pay

The **monthly benefit** will be capped at the lesser of 85% of your **monthly income** or fifteen thousand dollars (\$15,000). The amount calculated is 1/365th of the annual benefit for every day of the period for which it is payable.

Insured benefit		The benefit amount
a)	temporary total disability due to bodily injury or illness , excluding a classified illness	The lesser of 85% of income or \$15,000 per month

3.3 When we start paying

The **monthly benefit** for **temporary total disablement** starts to accrue from the first day after expiry of the **waiting period**. **We** shall not be obliged to admit or pay a claim for **temporary total disablement** until after expiry of the **waiting period** and until all reasonable enquiries have been completed by **us**, and **we** are satisfied that all conditions of cover under this **policy** have been met.

We will pay the **monthly benefit** fortnightly in arrears, meaning each payment is made after the end of the fortnight for which **you** were entitled to the **monthly benefit**.

3.4 Waiting period

When applying online, **you** may customise **your** cover under Option A by selecting a **waiting period** from the options shown in the table below. If cover under Option B is selected, a waiting period of ninety (90) days will apply. The applicable **waiting period** will be shown in **your certificate of insurance**.

Waiting period options (Cover Option A only)			
60 days	90 days	120 days	180 days

3.5 Benefit period

The maximum **monthly benefit period** is twenty-four (24) months.

The aggregate **monthly benefits** payable (including co-pilot restriction benefits under 3.9.3) will not exceed the **total sum insured** under Section 2 – Long Term inability to fly cover, even if the **monthly benefit period** has not ended.

Please refer to Product Disclosure Statement (Part A) scenarios 1 and 2 (pages 6-7).

3.6 When we stop paying

We will pay a **monthly benefit** until the first of the following occurs:

- a) **you** die; or
- b) the first day **you** are no longer **temporary totally disabled** and able to perform **your** normal duties, whether or not **you** choose to return to normal duties; or
- c) the date **you** are entitled to a **long term disablement** benefit; or
- d) the failure to supply medical evidence to support **your** claim or the unreasonable refusal to undergo any surgical, medical, psychiatric or psychological treatment which will assist in **your** return to work; or
- e) the termination of **your** employment other than as a direct consequence of the disability giving rise to the claim; or
- f) the aggregate of all **monthly benefits** paid has exhausted the **total sum insured**; or
- g) the end of the maximum **monthly benefit period**.

3.7 Claim benefit offset

A **monthly benefit** payable to **you** will be reduced by all income paid or **you** are entitled to, from any of the following sources:

- a) workers compensation schemes;
- b) statutory compensation, pension, social security or similar schemes;
- c) income benefits from other policies of insurance, mutual funds and/or superannuation or pension funds or plans;
- d) any employer funded sick leave payments.

We will however pay the difference between what is payable under the above sources and what **you** would be otherwise entitled to recover under the **policy**, where permissible by law.

3.8 Age 60 renewal coverage limitation

At **policy** renewal on or after your sixtieth (60th) birthday, coverage under Sections 2 and 3 will be limited to **bodily injury** only (excluding **illness** and **classified illness**), unless **we** agree otherwise in writing.

3.9 Included features under this section

3.9.1 Recurrent disability benefit

If **you** received a **monthly benefit** payment for **temporary total disability** and subsequently suffer a recurrence of the same or related medical condition within six (6) months of **monthly benefit** payments ceasing, **we** will treat the second claim as a continuation of the original claim and waive the **waiting period** on the second claim.

Any subsequent recurrence of **temporary total disability** which has exceeded the **waiting period** by more than six (6) months or any **temporary total disability** which is entirely unrelated to any prior medical condition will be subject to a new **waiting period**.

You are deemed to have made a full recovery when able to engage in **your** regular occupation and perform normal duties, even if **you** decide not to.

With regard to recurrent disability benefit payments, **we** will only pay the **monthly benefit** for the unused portion of the **total sum insured** not previously exhausted by any prior **monthly benefit** payments.

3.9.2. Rehabilitation expenses benefit

If in **our** opinion **your** potential to return to work will be materially accelerated by a program of rehabilitation, **we** will pay the reasonable costs of the program in addition to the **monthly benefit** payable, provided that before the program is undertaken, **we** and **your medical practitioner** approve it in writing and that payment of such benefit is not in breach of any Health Act or legislation preventing **us** paying these costs.

3.9.3. Co-pilot restriction benefit

This benefit is intended to recognise that certain medical restrictions may limit **your** ability to continue employment in **your** usual flying duties and earn a **monthly income**, even though **your** Class 1 medical certificate has not been suspended or cancelled.

If **you** hold a Class 1 medical certificate and are unable to perform **your** usual flying duties due to a restriction to fly as or with qualified co-pilot, that was imposed as a direct result of **bodily injury** or **illness**, this cover provides a **monthly benefit** if:

- a) **you** were engaged in single-pilot operations at the time the restriction was imposed; and
- b) **you** are unable to continue earning a **monthly income** as a result of the restriction; and
- c) **you** are unlikely to obtain suitable employment in multi-crew operations, having regard to **your** age, type-ratings and employment history, supported in writing by **your** current or prospective employers.

The maximum **monthly benefit period** applicable to the co-pilot restriction benefit is six (6) months, starting from the date **CASA** imposed the condition on **your** medical certificate, not exceeding twenty-four (24) months in total from all **monthly benefit** payments under this **policy**.

If **you** were already in receipt of **monthly benefit** payments under this **policy** immediately before the co-pilot restriction was imposed, no additional **waiting period** will apply.

Except as expressly varied in Section 3.9.3, the provisions of this **policy** that apply to the temporary inability to fly Sections 3.2 to 3.8, apply equally to this benefit.

Any **monthly benefit** payable in respect of this benefit does not constitute a **long term disablement** or **temporary total disablement**, unless and until **your** Class 1 medical certificate is subsequently suspended or cancelled by **CASA** in accordance with the terms and conditions of this **policy**.

Section 4 – What your policy does not cover

No payment of any type will be made under this **policy** if the **long term disability** or **temporary total disability** results directly from:

- 4.1 **your** death, except to the extent provided under general condition 5.4;
- 4.2 any **pre-existing condition**;
- 4.3 any **mental health conditions** where **you** are not being treated or under the ongoing care of an appropriately qualified and registered psychiatrist, psychologist or similar specialist;
- 4.4 suicide or attempted suicide or intentional self-inflicted injury;
- 4.5 pregnancy or childbirth unless the invalidation, suspension or cancellation of the **licence(s)** is a direct consequence of complications arising there from;
- 4.6 **bodily injury** consequent upon **you** having a blood alcohol content over the prescribed legal limit whilst driving or operating a motor vehicle or being under the influence of drugs or narcotics unless it was prescribed by a doctor and taken in accordance with the doctor's advice;
- 4.7 elective cosmetic surgery where the surgery is not necessitated by an underlying medical condition or trauma event, whether pre-existing or not;
- 4.8 **illness** or **classified illness** if **you** are sixty (60) years of age or older at the inception or renewal date of this **policy**, unless otherwise agreed by **us**;
- 4.9 undertaking activities which are prohibited under **your** contract of employment;
- 4.10 a criminal act by **you**;
- 4.11 **war or related risks**;
- 4.12 the use, existence or escape of nuclear weapons, materials or ionising radiation from or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel;
- 4.13 service in the armed forces of any national or international organisation;
- 4.14 **us** contravening the *Health Insurance Act 1973 (Cth)*, the *Private Health Insurance Act 2007 (Cth)* or the *National Health Act 1953 (Cth)*;
- 4.15 any other specific exclusion or restriction advised by **us** after undertaking **our** normal underwriting process.

Section 5 – General conditions applying to the policy

5.1	Monthly benefit payments	<p>The total of all monthly benefits payable will not exceed the total sum insured under Section 2 – Long term inability to fly cover, as shown in the certificate of insurance.</p> <p>We shall deduct any income tax due on a monthly benefit and remit to the tax authority where it is legal or required for us to do so. We will not pay a monthly benefit where such a payment is excluded or invalid under this policy or by law.</p>
5.2	Coverage limitation	<p>Coverage is limited to bodily injury only from the renewal following your sixtieth (60th) birthday, unless otherwise agreed by us.</p> <p>If you attain the age of sixty-five (65) years of age during the current period of insurance, the policy will lapse at the renewal date.</p>
5.3	Cessation of cover	<p>Cover will cease under this policy on the earliest to occur of any of the following:</p> <ul style="list-style-type: none"> i. the expiry of the cover whilst on leave without pay period of six (6) months, unless agreed by us before the expiry of such period; ii. where you have not provided sufficient information so that we may correctly assess the extent of our liability. Such cessation will occur after we have provided thirty (30) days' notice to you and only to the extent of the liability we have been unable to determine; iii. the expiry of the monthly benefit period; iv. payment of the total sum insured you are eligible to claim, as stated in the certificate of insurance; v. your ceasing to be gainfully employed in the capacity for which you hold the licence at the inception date of this policy, unless agreed by us in writing; vi. when the policy is lapsed due to non-payment of premium; vii. your death.
5.4	Death and entitlement to benefits	<p>This policy provides benefits in respect of loss of licence. It does not insure against death. The effect of death on benefits under this policy is set out below.</p> <ul style="list-style-type: none"> i. Temporary total disablement (monthly benefit) <p>If you die during the waiting period, no monthly benefit is payable. If you die after the waiting period, any monthly benefit that accrued from the end of the waiting period up to the date of death will be payable, provided the claim otherwise satisfies the terms, conditions, limitations and exclusions of this policy.</p> ii. Long term disablement (capital benefit) <p>The capital benefit is payable only if you survive at least ninety (90) days from the date of loss and your licence is cancelled by CASA while you are alive. If you die before permanent cancellation, no capital benefit is payable. If you die after permanent cancellation, the capital benefit</p>

		remains payable, provided the claim otherwise satisfies the terms, conditions, limitations and exclusions of this policy .
		Any benefit payable following death will be paid to your legal personal representative, unless we are required by law to pay the benefit to another person.
5.5	Cover whilst on leave without pay (LWOP)	<p>If you take employer approved unpaid maternity/paternity leave, then we may continue to provide cover under this policy for a period of up to six (6) months from the date upon which such leave commences, subject to written approval from us and provided that we continue to receive premiums. Any benefit payable shall be the amount that would have been payable if you had been eligible for that benefit on the last day prior to commencement of leave.</p> <p>If you take employer approved unpaid leave for reasons of study or holidays/travel, then we may continue to provide cover under this policy for a period of up to six (6) months from the date upon which such leave commences.</p> <p>You must obtain our written approval and we may impose conditions on the cover (including the benefit amount) prior to the commencement of such leave, and we must continue to receive premiums.</p> <p>In either of the circumstances described in 5.5:</p> <ol style="list-style-type: none"> i. no benefit is payable during any period of unapproved leave without pay; ii. our written approval will be required before the expiry of the initial six (6) months if the cover is to continue beyond the initial six (6) month period.
5.6	Premiums	The first premium is payable within terms of notice issued in relation to this policy . Acceptance of payment of any premium after the due date (on a regular basis or otherwise) will not be construed as a waiver of payment terms. Following the expiration of any period of insurance , we reserve the right to vary these policy terms and the premium rates.
5.7	Non-payment of premium	You must pay the premium within the agreed credit terms or your policy will not be in force. If you do not pay the premium by the payment due date or your payment is dishonoured, your policy will not be in force and we may lapse the policy and/or decline any claim(s) you have made.
5.8	Government charges	You must pay all Stamp Duty, taxes and Government charges that we advise are applicable to this policy . As any new, or increase to, Government charges, duties or taxes is beyond our control, we may adjust our premium rates in line with such introduction or increase, or we may pass such charges, duties or taxes on to you directly. These include, but are not limited to, State and Territory Stamp Duty and Goods and Services Tax.
5.9	Notices	We will issue notices at the address specified in the certificate of insurance as the registered address for notices.

5.10	Change of business / personal activities	You must inform us as soon as reasonably practicable of any alteration in your business or personal activities which increases the risk of bodily injury or illness which could reasonably be expected to increase the possibility of a claim being made under this policy .
5.11	Working overseas	You must notify us of any arrangement to work overseas where the contract of employment is greater than six (6) months.
5.12	Law and jurisdiction	This insurance will be governed by the laws of Australia and jurisdiction of Australian Courts unless we have agreed otherwise prior to inception of the policy .

Section 6 – General provisions applying to the policy

6.1	Assistance and co-operation	<p>You shall co-operate with us and upon our request, assist in making settlements, in the conduct of law suits and in enforcing any right of contribution or indemnity against any person or organisation who may be liable to you because of bodily injury with respect to which insurance is afforded under the policy. In that regard, you shall attend hearings and trials, provide all necessary instructions and assist in securing and giving evidence and obtaining the attendance of witnesses. You shall not, except at your own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others or yourself or seek medical treatment at the time of accident.</p>
6.2	Currency	All amounts shown in the policy are in Australian dollars.
6.3	Due diligence	You must take all reasonable care to prevent or minimise bodily injury or illness under this policy .
6.4	Fraudulent claims	If you make a claim or arrange for another party to make a claim that is in any way false, dishonest or fraudulent, then we may refuse to pay any such claim.
6.5	Other insurance	<p>In the event of a claim, you must advise us as to any other insurance that covers the same risk, that you are entitled to claim under or have access to.</p> <p>If you make a claim under one insurance and you are paid the full amount of your claim, you cannot make a claim under the other insurance. If you make a claim under any other insurance and you are not paid the full amount of your claim, we will pay the difference, up to the amount this policy covers you for, provided your claim is covered by this policy.</p> <p>We may seek contribution to amounts we have paid, or must pay, from your other insurer. You must give us any information we reasonably ask for to help us make a claim from your other insurer.</p>
6.6	Subrogation	<p>When we pay any benefit amount under this policy, you or your legal representative agree that we shall be subrogated to all of your rights to recover against any person or entity and you or your legal representative agree to execute and deliver any certificates, information and other documentation as we may reasonably require and do whatever else is necessary to enable us to secure such rights. Neither you nor your legal representative shall take action or wilful inaction after we have paid any amount, which will prejudice our rights to subrogation.</p>
6.7	Service of suit	<p>The Underwriters accepting this Insurance agree that:</p> <ol style="list-style-type: none">i. if a dispute arises under this Insurance, this Insurance will be subject to Australian law and practice and the Underwriters will submit to the jurisdiction of any competent Court in the Commonwealth of Australia;ii. any summons notice or process to be served upon the Underwriters may be served upon:

Lloyd's Underwriters' General Representative in Australia
Post: PO Box R1745
Royal Exchange NSW 1225
Email: serviceofsuitaus@lloyds.com

who has authority to accept service on the Underwriters' behalf;

- iii. if a suit is instituted against any of the Underwriters, all Underwriters participating in this Insurance will abide by the final decision of such Court or any competent Appellate Court.

6.8	Sanctions	No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, the Commonwealth of Australia, the United Kingdom or the United States of America.
6.9	Several liability notice	The subscribing (re)insurers' obligations under contracts of (re)insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing (re)insurers are not responsible for the subscription of any co-subscribing (re)insurer who for any reason does not satisfy all or part of its obligations.
6.10	Cyber risks	Any benefits for bodily injury, illness or classified illness due to: <ul style="list-style-type: none">i. the use of, or inability to use, any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device);ii. any computer virus;iii. any computer related hoax relating to i and/or ii above are payable, subject to the terms, conditions, limitations and exclusions of this policy .

Section 7 – Claims conditions applying to the policy

7.1 Notice of claim **You** must give **us** or **our** authorised agent written notice of any event in the **period of insurance** which is likely to give rise to a claim within thirty (30) days, or as soon as is reasonably practicable. **You** should include **your policy** number in this correspondence.

Please send the notice to:

Aircrew Insurance
Level 18, 324 Queen Street
Brisbane QLD 4000
Telephone: 1300 089 847
Email: support@aircrewinsurance.com.au

Once notified of a claim, **we** or **our** authorised agents will provide **you** with claim forms. **You** must fully complete and return the claim forms to **us** or **our** authorised agents together with such other information and documentation that **we** or **our** authorised agents may require in order to consider the claim including but not limited to all relevant health certificates, **medical practitioner** reports, employer reports and related evidence of the claim.

7.2 Waiting period and lodging a claim **You** do not need to wait for the **waiting period** to end before notifying **us** of a claim or sending **us** claim forms and supporting documents. The **waiting period** only affects when benefits start to accrue, not when **you** can lodge a claim.

7.3 Proof of claim **You** must prove **your** claim. This means **you** must provide **us** or **our** authorised agent with a fully completed claim form(s) together with all relevant evidence of the claim and all of the information and documentation that **we** or **our** authorised agent request. **We** are not responsible for any expenses incurred in providing the information and evidence related to a claim. After **we** have received the fully completed claim form, together with the related medical and other reports, **we** may require further assessments or investigations before **we** can fully assess a claim. These may include, but are not limited to:

- i. medical examinations,
- ii. functional capacity tests,
- iii. vocational assessments.

Additionally, **we** or **our** authorised agent may seek information from third parties in connection with the claim for which **we** may require **your** consent. If this consent is withheld, **we** will not be able to assess or accept the claim.

Any of the additional assessments/investigations mentioned above is undertaken at **our** cost.

-
- 7.4 Duty to co-operate and minimise loss
- You** must co-operate fully with **us** at all times during the claim process and take all reasonable steps to minimise the loss and actively pursue re-validation of **your licence**. This includes but is not limited to:
- i. following the advice of, and complying with the recommended treatment plan of **your medical practitioner** for the **bodily injury, illness or classified illness**;
 - ii. making all reasonable efforts in a timely manner to regain your licence, including presenting to **CASA** and appealing any adverse decision if reasonably advised;
 - iii. actively participating in rehabilitation programmes approved by **us** or **your medical practitioner** to assist **your** return to flying duties.

Claim payments will not be payable during any period of non-compliance with this duty. Non-co-operation that prejudices our position, including prolonging disability, will constitute a breach of this policy, and we may refuse, suspend or reduce benefits to the extent of the prejudice caused.

-
- 7.5 Medical disagreements
- In relation to a claim under this **policy** where there is a conflict between **medical practitioner** opinions as to whether:
- i. a **bodily injury, illness, or classified illness** is a pre-existing condition;
 - ii. you are suffering from **temporary total disability or long term disability**;
 - iii. **you** are unlikely to regain validation of **your licence** within five (5) years for the purposes of Section 2.1 – Long term inability to fly cover;

and that conflict cannot be resolved on the medical evidence available, the matter shall be referred to an independent **medical practitioner** authorised by **us**.

The independent **medical practitioner** may review all relevant medical records, reports and any other information reasonably required and, where necessary, may conduct a medical examination or examinations of **you**. Any reasonable costs of the independent **medical practitioner**, including any examinations, will be paid by **us**.

The written opinion of the independent **medical practitioner** shall be the opinion used for the purposes of determining a claim under this **policy**.

Section 8 – Worldwide cover

- 8.1 All sections provide cover anywhere in the world, twenty-four (24) hours a day unless otherwise shown in the **certificate of insurance**.



Aircrew Insurance
Telephone: 1300 089 847
Email: support@aircrewinsurance.com.au

Aircrew Insurance is a Business Name of Strategic Underwriting Pty Ltd
ABN 71 619 739 212 / AFSL No. 554636, of Level 18, 324 Queen Street, Brisbane QLD 4000.