

2026/2027 Benefits

- ✓ **Monthly benefit** 85% of income up to 15k per month
- ✓ Previous claims **do not reduce** future benefits
- ✓ Use your **employer allowance** to purchase cover
- ✓ Capital benefit waiting period **reduced to 90 days**
- ✓ All **mental health conditions** covered
- ✓ **Product wording** update

Eligibility

- ✓ **A current financial TWU Pilots member.**
- ✓ An **Australian citizen** or **permanent resident** of Australia
- ✓ Aged between **18-64 years old.**
- ✓ Hold a valid Commercial Pilot Licence (**CPL**) or Air Transport Licence (**ATPL**).

VAA / VARA pilot members

Capital Benefit Increase from 2025 to 2026

Age Band	2025 Maximum Benefit	2026 Maximum Benefit	Capital Benefit Increase
18-24	\$600,000	\$1,000,000	\$400,000
25-29	\$600,000	\$1,000,000	\$400,000
30-34	\$600,000	\$900,000	\$300,000
35-39	\$600,000	\$800,000	\$200,000
40-44	\$600,000	\$700,000	\$100,000
45-49	\$400,000	\$450,000	\$50,000
50-54	\$300,000	\$350,000	\$50,000
55-59	\$200,000	\$250,000	\$50,000
60-64	\$100,000	\$125,000	\$25,000

FAQ

1. Do you exclude any medical conditions?

No. We do not maintain a standard list of excluded medical conditions, as the policy is designed to cover all conditions, including mental health.

Pre-existing conditions are not automatically excluded; each is assessed individually during underwriting to determine whether it falls within our guidelines.

2. If I am renewing my policy, will I be able to access the new capital benefit limits?

Yes. If the new capital benefit limits apply to your age category, you will automatically have access to the higher benefits when submitting your online renewal application by **clicking through the renewal email received from Aircrew**. No manual changes are required by you.

3. Can I use my EBA allowance to purchase LOL?

Yes. Our online application allows you to tailor your level of cover and benefits so that the premium remains within your nominated budget, such as the Air Pilot Award amount or any allowance provided under your EBA.

4. Can I spend over my LOL allowance?

Yes. If you need more cover than what's available, you can apply for Top-Up Cover by contacting us.

5. Can I purchase a Loss of Licence policy mid-term?

Yes. You can purchase a Loss of Licence policy anytime. Your premium & policy period will be automatically pro-rated to align with the common renewal date of May 1.


Virgin Australia pilots purchasing a policy mid-term will be required to pay the premium out-of-pocket and claim reimbursement through V-Claim using the payment receipt provided.

6. If I am 60 years or older, am I covered for illness as well as accident under my LOL policy?


Yes. Virgin Australia pilots remain covered for both illness and accident up to age 64 with Aircrew Insurance (provided you renew continuously). From age 65, cover is no longer available.


If you have any questions regarding joining the TWU or applying for Pilot Loss of Licence Insurance, please contact:

 Angela Oakley  1800 116 460
(Option 5)

 lolprotection@twu.com.au

In consultation with Gallagher Specialty:

 Joanne Green / Leesa Dewar

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