



I N S U R A N C E

P I L O T

I N D I V I D U A L O R G R O U P

- LOSS OF LICENSE
- INCOME PROTECTION



W W W . A T L A S U N D E R W R I T E R S . C O M

WHAT WOULD
YOU DO IF
YOU ARE
PROHIBITED
FROM FLYING?



PILOT INSURANCE

UP TO 3 YEAR POLICY TERMS

This insurance provides disability benefits in the form of a lump sum or monthly payments if you are prevented from flying temporarily or permanently due to accident or illness.

Two coverage options available:

- Loss of License
- Income Protection

Additional Benefits:

- Life Insurance
- Accidental Death
- Dismemberment
- Cost of living adjustment (COLA)

- Commercial Pilots
- Corporate Pilots
- Cargo Pilots
- Aerial Applicators
- Agricultural Pilots
- Firefighter Pilots
- Air Show Pilots
- Test Pilots
- Air Ambulance Pilot

1 LOSS OF LICENSE COVERAGE



UP TO USD \$2 MILLION
Lump Sum Benefit

COVERAGE DESCRIPTION:

Loss of License coverage provides monthly or Lump sum disability benefits if you temporarily or permanently lose your medical certificate due to health reasons.

COVERAGE DETAILS:

- Lum Sum Payment for Permanent Loss of License Up to USD \$2 Million
- 2% of Lump Sum benefit paid monthly for temporary loss of license (Up to 24 months)
- Full Benefit available up to age 60
- 90 days elimination period

SOLUTIONS THAT COUNT

Why buy Loss of License Coverage?

As a pilot, you must meet strict health requirements in order to fly, and a majority of pilots understand that a relatively small health concern can threaten years of hard work

- Mental Illness covered
- Degenerative Diseases covered
- No Exclusions for Pre-Existing Conditions (If Approved)

2

INCOME PROTECTION



UP TO USD \$25,000
Monthly Benefit

COVERAGE DESCRIPTION:

Income Protection coverage provides temporary or permanent total disability benefits if you are unable to perform your job as a pilot as a result of an accident or illness. Benefits are payable regardless of your ability to perform any other occupation.

COVERAGE DETAILS:

- Monthly Income Benefit up to USD \$25,000
- Disability benefit is payable whether accident or illness is work related or not.
- Payout based on own occupation regardless of your ability to work.
- Monthly Benefit periods of : 12 - 24 - 36 - 48 - 60
- Elimination period (Days): 30 - 60 - 90 - 180 or longer
- Cost of Living Adjustment (COLA) option

F i n a n c i a l
\$ e c u r i t y

Why buy
Income
Protection?

Ensure you and your family's financial security and protect your monthly income in the event of an accident or illness.

Income Protection Helps Cover:

- Mortgage & Car Payments
- Tuition & Education Expenses
- Medical Bills
- Any other financial obligations



SHORT TERM COVERAGE

INDIVIDUAL OR GROUP

1 LOSS OF LICENSE COVERAGE

If you lose your medical certificate temporarily you will receive:

- 2 % of Lump sum benefit paid each month for up to 24 months

2 INCOME PROTECTION

If you are temporarily disabled due to accident or illness you will receive:

- 60% of annual salary paid each month for up to 24 months

ADD ADDITIONAL BENEFITS:

- **Short-Term Disability** : Provides disability benefit in Just 14 days (Reduces your Elimination period)
- **Life Insurance**: Family Income Protection, Business Continuation, Estate Planning, College funding.
- **Accidental Death** : Supplemental Life insurance which covers you in case of death as a result of an accident.
- **Dismemberment** : Provides coverage against the permanent loss of one or more limbs, loss of sight, hearing, and/or paralysis as a result of an accident.
- **Cost of Living Adjustment (COLA)**: Monthly income benefit adjusted for inflation.



LONG TERM COVERAGE

INDIVIDUAL OR GROUP



1

LOSS OF LICENSE COVERAGE

If you permanently lose your medical certificate you will receive:

- Up to 2 Million in Lump sum benefit paid until age 60

Long-Term Disability (Additional Benefit)

Provides a disability benefit of Maximum 60 % of your salary for 20 years (up to age 60 once Loss of License coverage ends)

2

INCOME PROTECTION

If you are permanently disabled due to accident or illness you will receive:

- A Monthly Income Benefit Up to USD \$25,000

ADD ADDITIONAL BENEFITS:

- Short-Term Disability : Provides disability benefit in Just 14 days (Reduces your Elimination period)
- Life Insurance: Family Income Protection, Business Continuation, Estate Planning, College funding.
- Accidental Death : Supplemental Life insurance which covers you in case of death as a result of an accident.
- Dismemberment : Provides coverage against the permanent loss of one or more limbs, loss of sight, hearing, and/or paralysis as a result of an accident.
- Cost of Living Adjustment (COLA): Monthly income benefit adjusted for inflation.

LLOYDS OF LONDON

REINSURANCE MARKET

Lloyds of London is considered the premier insurance and reinsurance market in the world. Formed in 1689 in a London coffee shop, Lloyds has over 300 years of knowledge and expertise in the international insurance markets. It is not like any other traditional insurance or reinsurance company, it is actually made up of various members which come together to form underwriting syndicates to pool and spread the various underlying risks. There are close to 300 Lloyd syndicates worldwide, each specializing in a particular type of risk. It is this vast network of members which consists of individuals and corporations that gives Lloyd unmatched financial strength to insure in over 200 countries worldwide.

And because of our association with Lloyds of London, any one of our products that are under Lloyd's umbrella is extended the same financial stability consistent with the Lloyds market.

Lloyd's Financial Market Ratings


A⁺

STANDARDS & POOR'S **A+ (STRONG)**
FITCH RATINGS **A+ (STRONG)**

A

A.M BEST **A (EXCELLENT)**





NAVIGATE
THE SKY
WITH
PEACE OF MIND

100% REINSURED BY LLOYD'S OF LONDON

CONTACT INFORMATION

COVERAGE REINSURED WITH CERTAIN
UNDERWRITERS AT LLOYD'S OF LONDON

ADMINISTERED BY :
ATLAS UNDERWRITERS
United States, FL 33325