



Loss of Licence (LOL) Summary – Key Facts and Rates

Policy Summary

The following summary does not contain the full terms and conditions of the insurance which can be found in the Insurance Certificate. This summary does not form part of your contract of insurance. You need to keep us informed about any changes in your circumstances.

Insurer

This insurance is underwritten by Catlin Underwriting Agencies Limited, and administered by RBI Advisory Group. Catlin Underwriting Agencies Limited is authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Reg. No. 423308).

About this Insurance

This is Loss of Licence insurance following accident or sickness to an individual professional pilot which results in licensing authority cancelling the Medical Certificate and revoking such licence as required to carry out their duties as a professional pilot.

How much does it Cost?

Age Band	Annual Premium Per \$1,000 of Insurance	Monthly Premium Per \$1,000 of Insurance
Up to age 34	2.10	\$ 0.175
35-39	3.74	\$ 0.312
40-44	5.74	\$ 0.478
45-49	10.53	\$ 0.877
50-54	17.14	\$ 1.428
55-59	25.33	\$ 2.110
Terminates age 60		

Does not include Provincial Sales Tax where applicable (MB,ON,QC)

How much may I apply for?

The minimum amount of Loss of Licence one may apply for is \$100,000 CAN while the Maximum amount is \$400,000 CAN. To calculate your premium please use the appropriate age band based upon your current age (rate is per \$1,000 of insurance).

Significant Features and Benefits

- Coverage as a result of accident or illness

Significant or Unusual Exclusions or Limitations

- Active duty with an armed force
- HIV, AIDS
- Mental disorders unless agreed by Catlin Underwriting Agencies Limited (refer to Specimen Certificate and conditions)
- Criminal acts
- Intentional self injury
- Any pre-existing condition unless agreed by insurers
- Change in Medical standards
- Maximum Age Limit of 60



Cooling off period

If you decide that you do not wish to proceed then you are entitled to cancel this contract of insurance by writing to RBI Advisory Group within 14 days of either:

- The date you receive this contract of insurance or
- The start of the period of insurance whichever is later.

Cancellation

After the Cooling off Period there are no cancellation rights under this insurance unless specified under the issued certificate of insurance.

Claims

We hope you will not suffer any misfortune, but if you do and wish to make a claim, please contact the plan administrators at:

RBI Advisory Group – Administrators of the Professional Pilot Insurance Plan

P.O. Box 89 Station Main
Okotoks, Alberta
Canada T1A 1A4
1 888 724 1444
Fax 403 938 0232
Email: ppip@rbiadvisory.com

The Insurer will require you to complete a Claim Form as soon as practically possible.

Questions and Complaints

If you have any questions or concerns about this insurance or the handling of a claim, please contact RBI Advisory Group.

If you wish to make a complaint, you can do so at any time by referring the matter to:

Complaints Manager
Catlin Underwriting Agencies
Limited
20 Gracechurch Street
London
EC3V 0BG

Telephone Number: +44 (0)20 7743 8487

Email: Catlinukcomplaints@catlin.com

Complaints that cannot be resolved by the Complaints Manager may be referred to the Financial Ombudsman Service. Further details will be provided on request and at the appropriate stage of the complaints process.

Financial Services Compensation Scheme (FSCS)

Catlin Underwriting Agencies Limited is covered by the Financial Services Compensation Scheme. The Insured may be entitled to compensation from the Scheme if we are unable to meet our obligations under this contract of insurance. If the Insured were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract of insurance. Further Information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU) and on their website: www.fscs.org.uk