

NOTAM

To: Holders of Canadian Air Line Transport Pilot Licences & Commercial Pilot Licences
From: RBI Advisory Group - Administrators of the Professional Pilot Insurance Plan
Subject: **Exciting News – Three Great Enhancements to the Professional Pilot Insurance Plan**

As the Administrator of this program, we are constantly working to provide you with the best insurance plan available. We are pleased to announce three important enhancements now available to you.

1. Pilot Income Protection (PIP)

Pilot Income Protection (PIP) has been designed for professional pilots who are members of the [College of Professional Pilots of Canada](#). PIP will protect both you and your spouse in the event that you are unable to carry out your normal occupation due to accident or sickness. If you suffer a serious accident or are long-term sick and unable to work, PIP will pay an agreed monthly amount up to 60 months following the waiting period of your choice (90, 120 or 180 days). Coverage is provided up to a maximum age of 65. The product is underwritten by [Catlin Underwriting Agencies Limited](#). Click [here](#) to learn more and get an application form.

2. Commercial Pilots Now Eligible

Effective January 1, 2015, eligibility for the Professional Pilot Insurance Plan has been broadened to include pilots who hold a current and valid **Commercial Pilot Licence (CPL)** and a current medical certificate (CAT1). Previously only pilots who held a Canadian Airline Transport Pilot License (ATPL) were eligible.

3. Critical Illness Insurance

Critical Illness Insurance is now available through the Professional Pilot Insurance Plan. This important benefit can make a real difference to someone who is diagnosed with one of the 25 covered medical conditions. As a member of the Professional Pilot Insurance Plan you and your spouse are guaranteed up to \$50,000 of Critical Illness Insurance regardless of your medical history **as long as you apply by February 28, 2015**. And, for even more peace of mind, you can purchase \$10,000 of coverage for your dependent children.

Critical Illness Insurance provides a tax-free lump sum payment if you are diagnosed with one of the covered illnesses. This plan covers 25 illnesses, including cancer, heart attack and stroke. You will receive payment whether or not you are able to work while you are ill, and whether or not you make a full recovery. You are free to use the money in any way you choose. You can apply for up to \$300,000 of this important coverage. Amounts over \$50,000 are medically underwritten. Do take advantage of this opportunity to apply for up to \$50,000 of **Guaranteed Acceptance Critical Illness Insurance before February 28, 2015**. The open enrollment period cannot be extended. For more information and an application form, call RBI Advisory Group toll free at 1-888-724-1444.

For more information and complete details of these enhancements to the program, please visit our website at www.ppip.ca or contact our office. We look forward to speaking with you!

RBI Advisory Group
*Administrators of the Professional Pilot
Insurance Plan*
Toll Free 1 888 724 1444
Fax 403 938 0232
www.rbiadvisory.com
www.ppip.ca
Email ppip@rbiadvisory.com