

Professional Pilot Insurance Plan — “By Pilots for Pilots”

The Professional Pilot Insurance Plan (PPIP) is a unique group insurance program designed by pilots and offered exclusively to professional pilots and their families.

One of the most valuable assets that we as individuals possess is the ability to earn income. Loss of income through untimely death, accident or illness can have a devastating effect on a family's lifestyle and dreams unless provisions are made for the replacement of lost income.

In addition, most employer-sponsored plans do not provide sufficient coverage. If you change jobs or employers, you effectively lose your coverage. Professional Pilot Insurance Plan and Pilot Income Protection provide complete portability, giving you and your family the protection you need.

Eligibility for Professional Pilot Insurance Plan

Available to pilots under age 65 who:

- » hold a valid and current Canadian Airline Transport Pilot Licence (ATPL) or Commercial Pilot Licence (CPL),
- » have a valid and current medical certificate (Category 1),
- » are residents of Canada, and
- » are covered under a provincial or territorial health insurance program.

Pilot Income Protection and Loss of Licence

Available to pilots who:

- » are under age 65 for Pilot Income Protection or under age 60 for Loss of Licence Insurance, and
- » hold a valid and current Airman Certificate,
- » are available for work in the capacity for which you hold an ATPL or Commercial Licence and have been for a continuous period of 30 days, and
- » can demonstrate 36 months previous actual earnings from your occupation as a pilot upon which to base maximum limit of benefit per month (maximum 85% of pre-disability net monthly average salary).

How do I apply for coverage?

Enrollment is easy. Application forms for the Professional Pilot Insurance Plan including Pilot Income Protection, Critical Illness and Loss of Licence are available at www.ppip.ca

Additional Information

This summary is a brief description only.

For additional information please visit our website www.ppip.ca or call us toll free at 1-888-724-1444 between 8:30 and 16:30 Mountain Standard Time.

Insurers

Professional Pilot Insurance Plan and Critical Illness Insurance are underwritten by Industrial Alliance Insurance and Financial Services Inc.

Pilot Income Protection and Loss of Licence are underwritten by Catlin Underwriting Agencies Limited.

Group Home & Auto Insurance are underwritten by The Co-operators.

Contact Information

Call us toll free at 1-888-724-1444 between 8:30 and 16:30 Mountain Standard Time.
E-mail us at: ppip@rbiadvisory.com



Form 4802 (APR/2015)

Professional Pilot Insurance Plan



www.ppip.ca

PRODUCT SUMMARY

Optional Group Life

- » Available to both you and your spouse.
- » Can be purchased in units of \$50,000 to a maximum of \$500,000.
- » Includes a Living Benefit which pays 25% of the life insurance benefit (\$50,000 maximum) to the insured if he/she is diagnosed with an illness and expected to live less than 12 months.
- » Coverage is available to age 70.
- » Coverage is “occupational” and in effect 24 hours per day, 365 days per year.
- » Automatic approval with current and valid CAT1 Medical

Accidental Death, Disease & Dismemberment Insurance (ADD&D)

- » Optional benefit available to pilots only (spouse excluded).
- » Coverage is “non-occupational” (excludes losses during “flight time”).
- » Pays an amount equal to the sum insured in the event of an accidental death.
- » Pays a portion of the death benefit for dismemberment, loss of use or paralysis due to an accident.
- » Optional life must be elected prior to having ADD&D coverage.
- » Coverage is available to age 70.

Dependent Life

This coverage is compulsory for pilots with eligible dependents. Each spouse and dependent child is insured for a \$5,000 death benefit. Coverage commences from birth.

Pilot Income Protection (PIP)

As an aviator you are especially vulnerable to loss of your career and earnings potential due to serious injury or long term sickness. 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.

The benefit is triggered by the fact that you have suffered a serious accident or are long-term sick and unable to work. PIP will pay an agreed monthly amount (available in units of \$500 - minimum \$1,000, maximum \$10,000) for up to 60 months following the waiting period (90, 120, 180 or 365 days). PIP provides coverage up to a maximum age of 65.

Critical Illness Insurance

It is an unfortunate fact – even with the best extended health and disability plans, a serious illness can end up costing you money. Critical Illness Insurance is designed to give you some extra resources at a time when you need to focus on your health, not your finances.

Critical Illness Insurance pays a lump sum benefit directly to you upon diagnosis of a covered condition. The benefit payment is tax free, and you can spend it any way you wish.

You and your spouse can apply for up to \$300,000 of coverage each. The plan provides coverage for 25 illnesses, as well as the AdvanceCare Benefit and OneWorldAssist Service.

Coverage for 25 life changing illnesses:

- | | |
|----------------------------------|---------------------------------------|
| » Alzheimer’s Disease | » Loss of Independent Existence |
| » Aortic Surgery | » Loss of Limbs |
| » Aplastic Anemia | » Loss of Speech |
| » Bacterial Meningitis | » Major Organ Failure on Waiting List |
| » Benign Brain Tumour | » Major Organ Transplant |
| » Blindness | » Motor Neuron Disease |
| » Cancer (Life-Threatening) | » Multiple Sclerosis |
| » Coma | » Occupational HIV |
| » Coronary Artery Bypass Surgery | » Paralysis |
| » Deafness | » Parkinson’s Disease |
| » Heart Attack | » Severe Burns |
| » Heart Valve Replacement | » Stroke |
| » Kidney Failure | |

Dependent Children Critical Illness Insurance

You can also apply for \$10,000 of coverage for your dependent children. They will be protected for the same 25 illnesses as adults plus six child-specific conditions. Benefit payments for your children will be paid to you.

Child Specific Conditions

- | | |
|----------------------------|----------------------|
| » Cerebral Palsy | » Muscular Dystrophy |
| » Down’s Syndrome | » Cystic Fibrosis |
| » Congenital Heart Disease | » Type 1 Diabetes |

AdvanceCare Benefit

The AdvanceCare Benefit will pay 10% of the total benefit amount for Coronary Angioplasty and several early stage cancers. This benefit is not available to dependent children.

Loss of Licence Insurance

Should you lose your Medical Certificate due to accident or illness you may qualify to receive a lump sum payout based on the amount of insurance in force. To qualify, the condition must result in the licensing authority permanently terminating your medical certificate and therefore permanently revoking your privileges to fly as a pilot.

- » Paid in a lump sum to the member
- » No integration with monthly disability benefits
- » Flexible coverage options (minimum \$100,000 maximum \$400,000)
- » Age banded rates apply
- » Ease of enrollment
- » Terminates at age 60

Best Doctors Canada

When you’re facing the uncertainty of a medical condition, Best Doctors provides clarity and understanding, helping ensure you get the right information, the right diagnosis and the right treatment.

Best Doctors provides access to more than 53,000 expert physicians in over 450 specialties and subspecialties worldwide. You can get an expert second opinion about surgery or a serious medical diagnosis, find a specialist, or get help understanding your condition and navigating the healthcare system.

Group Home and Auto Insurance

Our Group Home and Auto Insurance program gives you access to preferred home and auto insurance rates, exceptional coverage and exceptional service. You can get the best value for your home and auto insurance coverage by taking advantage of the discounts and savings available through our Group Home and Auto Insurance Program. Features of the Professional Pilot Insurance Group Home & Auto program include:

- Discounts and savings up to 40%
- Manage and update policy information online
- 24/7 OneStep® claims and emergency assistance
- Get an online QuickQuote estimate in as little as 30 seconds
- A chance to win \$25,000 PLUS 64 prizes of \$500 when you get a quote!

To receive your free, no-obligation Auto or Home insurance quote call 1-800-387-1963 or go to www.cooperatorsgroupinsurance.ca. Be sure to specify that you are requesting a quote from the group plan for the Professional Pilot Insurance Plan.