



PROTECTING PILOTS HEALTH & WEALTH

Leadenhall Pilot Shield

Temporary & Permanent Loss of Licence

Insurance Protection for Commercial Pilots
for both Individual & Group plans



LEADENHALL

NAVIGATOR
Insurance Brokers Ltd.

Tel (852) 2530 2530
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crew@navigator-insurance.com
www.navigator-insurance.com

Unit 8E Golden Sun Centre
59-67 Bonham Strand West
Sheung Wan, Hong Kong

ABOUT US Leadenhall Asia, we are a specialty Lloyd's Coverholder and Insurance Managing General Agent, partnered with leading International Insurers and Lloyd's of London, we develop custom Insurance solutions for those that demand first class protection, delivering the financial security they deserve.

WHY 'LEADENHALL PILOT SHIELD' "Your Health and Wealth are your most valuable assets, how would you manage your financial commitments if your medical certificate was suspended?"

If you were to suffer a serious illness or injury then your career, and future earning capacity could be at risk. This risk also extending to your family, through every aspect of life including housing, children's education and access to affordable medical cover.

Leadenhall Asia have developed a carefully curated Pilot Shield Income Protection series and Pilot Shield Healthcare series, tailored for the unique needs of the local and International Pilot communities and their families. Working with specialist Insurance Underwriters and Brokers, to protect long term, a Pilots Health and Wealth.

Leadenhall Asia Pilot Shield covers most aviation licencing jurisdictions in the region.

INTERNATIONAL COMMERCIAL AVIATION PILOTS LOSS OF LICENSE The continued double digit growth of both Domestic & International travel originating from Asia, continues to create exciting opportunities for locally and Internationally trained Pilots who are considering moving overseas or working for an overseas carrier. With varying Medical licencing standards throughout the region, we understand this can create considerable additional uncertainty for Pilots considering a career move.

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Leadenhall Pilot Shield

COMMERCIAL
AIRLINE
EXECUTIVE JET
PILOT
HELICOPTER
PILOT

COMMERCIAL PILOTS

In the event of a loss of your Medical certificate, Leadenhall Asia has designed flexible solutions to provide financial security with a stable monthly income to enable you to have sufficient time to deal with your covering you for temporary inability to return to work or permanent inability to return to work as a pilot with a lump sum benefit.

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Leadenhall Asia Pilot Shield Income Protection series

Provides Pilots with up to USD 1,250,000 of Combined Income Replacement and Lump Sum Benefits.

LEADENHALL PILOT SHIELD

Temporary loss of licence'

Monthly benefit

Provides a regular monthly income while you're not flying if your medical certificate is suspended permanently or temporarily.

- Monthly Benefit Options USD 1,000 to USD 15,000
- Indemnity Period Options available from 12 months to 60 months
- Waiting Period Options available from 60 days to 365 days
- Pre-disability income protection up to 75% of Gross pre disability earnings
- Indemnity available up to the Pilots 60th Birthday

LEADENHALL PILOT SHIELD

Permanent Loss of Licence

Lump sum benefit

Provides for a lump sum benefit, in the event that a pilots medical certificate is permanently suspended and the pilot is unable to fly for a living.

- Lump Sum Benefit available up to USD 500,000
- Cover available for Pilots up to their 60th Birthday

Our policy is available to pilots on a stand-alone individual basis, or you can buy our cover as an additional 'top up' to an existing group or employer provided scheme.

LEADENHALL PILOT SHIELD

Student Fee's

Launching soon

Training to be a commercial Pilot? Safeguard against incurring debt if you are unable to complete your professional training course due to an accident or illness.

Student pilot fees insurance protects against the possibility of being unable to complete a professional training course due to an injury or illness and incurring significant debt due to unrecoverable training fees and accommodation expenses.

This product can be offered on an individual application or group basis to flying schools. With some aviation flying schools deeming it mandatory to have this type of insurance in order to train students.

Streamlined Application Process

All applicants will be subject to Full Medical Underwriting prior to acceptance. Subject to Policy Limits and Coverage Options chosen, Applicants may qualify for Fast Track acceptance, If you have:

- An existing Income Replacement Policy with similar benefit Limits without special terms or Exclusions imposed
- No Pre-existing Medical conditions
- No History of prolonged medical absences from work for more than 28 days
- No Licence withdrawal by ANY Aviation medical licencing authority
- Actively Employed
- Hold a valid medical certificate issued by an Aviation Medical Examiner (AME) approved by the relevant licencing authority

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Frequently Asked Questions

GENERAL QUESTIONS

Who is the Insurer?

The Insurer is XL Insurance Company SE, Hong Kong Branch (An AXA Group Company)

What if I change my employer, do I have to cancel my Cover?

The insurance is subject to the law and jurisdiction as stated in the schedule of benefits, together with the aviation licencing jurisdiction under which your medical certificate assessment will reviewed. If you remain within the same licencing jurisdiction, there will be no requirement to cancel your policy. If you are planning to move to another licencing jurisdiction, contact your Broker.

Are applicants subject to Full Medical Underwriting?

Yes, each individual applicant will be required to complete a health declaration with medical history as part of the Underwriting and acceptance process.

What are the eligibility requirements to apply for an Individual Loss of Licence protection?

You must be currently employed with a valid Medical licence with no limitations. A copy of your current medical certificate will be required.

At the time of application, you must be of good health, with no current, planned or scheduled treatments or medical practitioner visit to treat a current symptom, illness or disability.

There are restrictions for certain Nationalities who are eligible to apply. A copy of National ID or Passport will be required.

There are residential requirements on those who are eligible to apply. A copy of your residency proof will be required.

If you unsure that you meet the eligibility requirements, please contact your broker.

**GENERAL
QUESTIONS****I'm on an existing group scheme, but want top-up my available benefits, can your insurance support this?**

Our product offering is extremely versatile, via our platform, you can effortlessly create multiple Indemnity limit, waiting periods and coverage configurations that best meet your financial protection needs, serving as your primary loss of licence protection or to supplement coverage provided by your group or employer scheme.

Is cover available to Individuals only or can groups apply?

Group schemes solutions are available upon request, with Underwriters experienced in developing bespoke solutions for smaller groups of 50 pilots to larger groups of many thousands. We work with Brokers to develop solutions that can cater for diverse legacy contractual requirements, with the grandfathering at a group level the acceptance of pre-existing medical backgrounds. Together we work with group administrators to design new and enhanced coverage and protection options.

Larger group solutions can be supported with a customised fully automated policy administration and crewmember management platform.

If you are interested in a bespoke group solution, please contact your broker for more information.

What are the payment options?

Premiums may be paid by Credit Card, (Annually or Quarterly in advance). We may offer further premium payment options in the future. Speak to your Broker if you have any questions.

CLAIMS**How do I make a claim ?**

Notice of a claim or potential claim should be made in writing, using an International Sickness reporting form available upon request from your Broker.

All events that might give rise to a claim must be notified within 30 days. Therefore, any accident or illness must be reported by the Insured Crew Member If:

The Insured Crew Member is continuously absent from work for more than 30 days; or

The Insured's Crew Member's licence is suspended on medical grounds; or

The Insured Crew Member believes it is likely that his/her licence may be suspended on medical grounds.

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The Insured Crew Member believes it is likely that his/her licence may be suspended on medical grounds.

What happens if I'm paying by instalments and I may need to claim?

This is an annual contract, with premiums payable regardless of a claim being made against your insurance.

Will I receive benefits for the waiting period?

No benefit payments are payable throughout the waiting period. Temporary benefit payments are paid monthly in arrears following the end of the waiting period and will continue until either your Medical certificate is reinstated or the end of the benefit period, whichever is the sooner.

If I hold a Temporary Loss and Permanent Loss, in the event of a claim, will I receive the benefit from both my Temporary. (monthly benefit) and Permanent loss (lump sum) policies?

Yes, subject to the specific terms of each policy being met. Your Permanent loss cover will not become payable until the expiry of your temporary cover.

I hold a medical certificate from my home country together with another jurisdiction where I am currently working, if my home country licence lapses, on what jurisdiction will my Temporary and Permanent Loss of Licence be evaluated on?

Your Temporary loss policy will be assessed under the licensing rules of HKCAD, unless we have specifically agreed otherwise.

Your permanent loss policy, if you hold other licenses, payment will not be made until ALL licenses have been revoked.

Is my claim affected by tax?

There are a number of variables to consider, your Nationality, is your Insurance Employer provided or personally funded. We would strongly recommend you speak to your tax adviser or accountant for advice to ensure you are clear on any tax implications and reporting requirements when receiving Temporary Income or Permanent loss benefits.

What happens to my benefits if I'm furloughed?

For Temporary Loss of Licence, the Pilot can choose to maintain their current insurance, reduce cover or if they choose so to cancel. We would highlight that the Policy will only respond if the Insured suffers an accident or illness and has their licence revoked as a result.

In calculating the benefit available under their Temporary loss policy, the available cover will be based on their furloughed salary, before applying the respective Waiting period and Pre-Disability Earnings maximum percentage as outlined in their Policy schedule. During this time however the pilot must maintain their medical licence.

For Permanent loss, whether the pilot chooses to maintain or reduce cover, during this time however the pilot must maintain their medical licence.

In most circumstances, if a Pilot chooses to cancel their policy, any subsequent reinstatement will be subject to a New application and full medical Underwriting.

How do I make a complaint?

The Insurer is dedicated to providing a high-quality service and they want to ensure that they maintain this at all times. If the Insured has any questions or concerns about the Policy or the handling of a claim, please contact the broker through whom this Policy was arranged.

If the Insured wishes to make a complaint they can do so at any time by referring the matter to:

Chief Executive
Leadenhall Asia Limited
48/F, Lee Garden One,
33 Hysan Avenue, Causeway Bay,
Hong Kong
Tel: +852 3905 1815
Email: complaints@leadenhall-asia.com

In the unlikely event that Insurer's internal dispute resolution procedure is unable to resolve a dispute to the Policyholders' satisfaction, the Policyholder may in certain circumstances be referred to the Insurance claims.

If the Insured wishes to make a complaint, it can do so at any time by referring the matter to:

Complaints Department

XL Insurance Company SE (Hong Kong Branch)

20/F, AXA Southside

38 Wong Chuk Hang Road

Wong Chuk Hang Hong Kong

Email: **HongKongcomplaints@axaxl.com**

AXA XL web address: **<https://axaxl.com/insurance/global/asia-pacific/hong-kong>**

Telephone Number: (852) 2820 5888

Fax: (852) 2877 8138 \ 2169 3628

The complaint will be acknowledged, in writing, within 5 (five) business days of it being made.

If the Insured remains dissatisfied after the Complaints Department has considered the complaint or a final decision has not been received within forty (40) business days, the insured may, if eligible, refer the complaint to the Insurance Authority if it relates to the conduct of the Insurer's appointed insurance agent at:

Insurance Authority (IA) – North Point Office

23rd Floor, 625 King's Road North Point Hong Kong

Email: **complaints@ia.org.hk**

IA web address: **<https://www.ia.org.hk>**

Telephone Number: (852) 3899 9983

Fax: (852) 3753 3812

For complaints relating to claims, the insured may, if eligible, refer the

The Insurance Complaints Bureau (ICB)

29th Floor, Sunshine Plaza

353 Lockhart Road

Wanchai

Hong Kong

Email: icb.enquiry@icb.org.hk

ICB web address: <http://www.icb.org.hk/en/index.html>

Telephone Number: (852) 2520 2728

Fax: (852) 2520 1967

Please note that the ICB handles complaints for personal lines, and for non-commercial purposes. Also the limitation of claims mediation be the ICB is limited to an amount up to HKD 1,200,000.

How is my Private Data used?

This Privacy Notice describes how Leadenhall Asia and XL Insurance Company SE (“we”, or “us”, “Insurer”) collect and use the personal information of insureds, claimants and other parties (“you”) when we are providing our insurance and reinsurance services.

The information provided to us, together with medical and any other information obtained from you or from other parties about you in connection with this Policy, will be used by us for the purposes of determining your application, the operation of insurance (which includes the process of underwriting, administration, claims management, analytics relevant to insurance, rehabilitation and customer concerns handling) and fraud prevention and detection. We may be required by law to collect certain personal information about you, or as a result of any contractual relationship we have with you. Failure to provide this information may prevent or delay the fulfilment of these obligations.

Information will be shared by us for these purposes with group companies and third-party insurers, reinsurers, insurance intermediaries and service providers. Such parties may become data controllers in respect of your personal information. Because your Insurer operate as part of a global business, they may transfer your personal information outside the European Economic Area for these purposes.

You have certain rights regarding your personal information, subject to local law. These include the rights to request access, rectification, erasure, restriction, objection and receipt of your personal information in a usable electronic format and to transmit it to a third party (right to portability).

If you have questions or concerns regarding the way in which your personal information has been used, please contact: **contact@leadenhall-asia.com** or **dataprotectionHK@axaxl.com**.

We are committed to working with you to obtain a fair resolution of any complaint or concern about privacy. If, however, you believe that we have not been able to assist with your complaint or concern, you have the right to make a complaint to the Local Data Protection Authority in HK (PCPD).

Office of the Privacy Commissioner for Personal Data
Room 1303,
13/F, Sunlight Tower,
248 Queen's Road East,
Wanchai,
Hong Kong
Fax: +852 2877 7026
e-mail: **complaints@pcpd.org.hk**

For more information about how Leadenhall Asia process your personal information, please see our full privacy notice at:
<https://www.leadenhall-asia.com/privacy-policy.html>

For more information about how the Insurer processes your personal information, please see our full privacy notice at:
<https://axaxl.com/privacy-and-cookies>.

Brokers, Intermediaries, Partners, Employers and Other Third Parties

If you provide us with information about someone else, we will process their personal information in line with the above. Please ensure you provide them with this notice and encourage them to read it as it describes how we collect, use, share and secure personal information when we provide our services as an insurance and reinsurance business.

IN PARTNERSHIP WITH AND UNDERWRITTEN BY



All contents of this Brochure are for information purposes only. This brochure does not constitute an offer or confirmation of Insurance cover. The benefits available are governed by the terms described in the Policy wording, Schedule to the Policy and Schedule of Benefits. All amounts are in US Dollars (USD).

Please speak to your Broker with regards the suitability of Leadenhall Asia's Pilot Shield product Terms and Policy Conditions, together with your personal circumstances and Insurance protection needs.

This Insurance Policy is not available for certain Flying Jurisdictions, Nationalities or Country residencies.

Please check with your Broker for more information.

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ARRANGED AND ADMINISTERED BY

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Leadenhall Asia Limited is an authorised Agent under the Hong Kong Insurance Authority Licence No FA 3534



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