Key Features

Fitness to Fly insurance provides Temporary & Permanent Loss of Income benefits for airline pilots to 65.

- Monthly benefit up to maximum $15,000 or 75% gross salary.*
- Monthly benefits commence 91st day of injury or illness
- Monthly benefit payable monthly for up to 24 months.
- Permanent Total Disability Lump Sum 1x, 2x, 3x or 4x salary.
- Lump sum is paid in addition to annual benefits.
- Accident and illness cover to maximum age 65!

*Maximum benefit from all sources, including other insurance and social welfare where applicable.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Plan Benefit</th>
<th>Benefit Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Temporary Total Disablement by Bodily Injury or Illness</td>
<td>Up to 75% of Salary</td>
</tr>
<tr>
<td>B</td>
<td>Temporary Total Disablement by Classified Illness or Psychological Illness</td>
<td>Nil</td>
</tr>
<tr>
<td>C</td>
<td>Permanent Total Disablement by Bodily Injury or Sickness</td>
<td>1x, 2x, 3x or 4x Salary</td>
</tr>
<tr>
<td>D</td>
<td>Permanent Total Disablement by Classified Illness or Psychological Illness</td>
<td>Nil</td>
</tr>
</tbody>
</table>

Key Policy Conditions and Exclusions:

**DISABILITY DEFINITION:** OWN OCCUPATION – any illness or injury which prevents the performance of the essential duties of your normal occupation, Airline Pilot.

**SUM INSURED:** Maximum Total Temporary Disablement 75% of salary, subject to a total maximum of $15,000 per month benefit, payable for 24 months followed by a Permanent Total Disablement (PTD) Lump Sum of your choice, 1x, 2x, 3x or 4x salary, payable where there is no prospect of an improvement in your medical condition to perform the essential duties of your normal occupation as an airline pilot. Maximum Lump Sum $600,000.

**PRE-EXISTING CONDITION EXCLUSION:** Any claim arising out of or attributable to any disability, condition or illness for which an Insured Person has received or required medical or psychiatric treatment or counselling in the 24 months prior to the effective date of an Insured Person’s insurance, until a period of 24 months has elapsed during which time an Insured Person has neither received nor required any medical or psychiatric treatment or counselling for the said disability, condition or illness.

**EXCLUSIONS:** War, Terrorism or warlike action (whether declared or not), civil war, rebellion, insurrection or military or usurped power; Travel to any war zones not declared to, and accepted by underwriters; Nuclear, Chemical and Biological weapons or warfare; Partial disability; Bonus or commission; Loss directly or indirectly by Kidnap & Ransom; Attempted suicide or self-inflicted injury; Misuse of drugs or alcohol; HIV; Loss of Occupational Licence; Failure to pass a periodical aviation medical for anything other than bodily injury or sickness; Mental or nervous disorders; Workers Compensation; Maternity unless medical complications arise; Dependents; Regularly or extensively practiced hazardous sports including but not limited to: Boxing, Climbing/ Mountaineering requiring ropes or guides or free climbing; All professional sports; Hang Gliding, Delta wing gliding and paragliding; Motorized racing of any form; Deep sea diving; Parachuting; Bungee jumping; Show jumping, steeple chasing, eventing or flat horse racing.

*FITNESS TO FLY LOI monthly benefits are payable from the 91st day after diagnosis/notice by KAL AME until Fitness to Fly is restored By KAL AME*