

Aviation Cover

Commercial Pilots and Flight Attendants



CommInsure



Important information

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The case studies in this brochure are hypothetical stories based on our understanding of typical customers and are included for illustrative purposes only. The names and identifying features do not reflect any particular person.

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Commercial Pilots and Flight Engineers – guidelines

As a Pilot or Flight Engineer, you are responsible for people's lives when you're in the air. But down on the ground, it's all about you and your family.

Income protection for Commercial Pilots and Flight Engineers

Income protection insurance protects your ability to earn an income should you suffer sickness or injury – providing financial security for you and your family. We will pay a monthly benefit of up to 75% of your income. You can choose between Income Care or Income Care Plus Cover.

Features:

- Total Disability based on 'own' occupation
- Benefit period two, five years or to age 60
- Maximum monthly benefit of \$30,000*
- Partial Disability Benefit of two years
- Minimum 30 day waiting period
- Choice of Agreed Value or Indemnity.

Benefits:

- Automatic Indexation Benefit
- Guaranteed Insurability Benefit
- Worldwide Cover
- Premium Waiver Benefit
- Recurrent Disability Benefit
- Waiver of Premium if Unemployed or on Maternity Leave
- Reward Cover Benefit
- Rehabilitation Benefit
- Waiver of waiting period for specific conditions.

These additional benefits are provided under Income Care Plus

- Overseas Assist Benefit
- Rehabilitation Expense Benefit
- Death Benefit
- Specific Injuries Benefit
- Crisis Benefit
- Bed Confinement Benefit
- Accommodation Benefit
- Transport Benefit
- Family Support Benefit
- Home Care Benefit.

Eligibility

- Australian citizen residing permanently in Australia
- Holds an Australian Airline Transport Licence (Pilots) or Australian Flight Engineer Licence (Flight Engineers)
- Employed by a recognised fixed schedule commercial fare paying passenger airline operating within Australia
- Copy of current Civil Aviation Safety Association (CASA) medical examination and any additional tests or reports
- Minimum entry age 20 (next birthday)
- Maximum entry age 55 (next birthday)
- Expiry age 60 (minimum five year policy duration).

Note: CommInsure's usual medical requirements will apply, however, a medical examination will not usually be required if the CASA medical examination is within the last twelve months. * Maximum of \$2 million over the duration of the policy.

Jeremy's story



Occupation: Pilot

Age: 39 years

Sex: Male

Income: \$150,000 per annum

Sum insured:
\$9,375 per month

Jeremy is a commercial pilot, married with two young children under the age of five years. Jeremy suffered a compound fracture of his right forearm when he fell from a ladder while doing some light maintenance work around his home.

He broke both the radius and the ulna, requiring an operation. This was complicated by acute right forearm compartment syndrome which meant that he was left with mild nerve damage and muscle weakness. Rehabilitation and ongoing treatment still continue even though eight months have lapsed.

One of the bones has failed to fuse and bone graft surgery is scheduled in the next few weeks. Without insurance, it would have been very difficult for Jeremy's family to cope.

Flight Attendants – guidelines

Income protection for Flight Attendants

Income protection insurance protects your ability to earn an income should you suffer sickness or injury – providing financial security for you and your family. We will pay a monthly benefit of up to 75% of your income. You can choose between Income Care or Income Care Plus Cover.

Income protection features:

- Total Disability based on 'own' occupation
- Benefit period two or five years
- Maximum monthly benefit of \$30,000*
- Minimum 60 day waiting period
- Choice of Agreed Value or Indemnity.

Income protection benefits:

- Automatic Indexation Benefit
- Guaranteed Insurability Benefit
- Worldwide Cover
- Premium Waiver Benefit
- Recurrent Disability Benefit
- Waiver of Premium if Unemployed or on Maternity Leave
- Reward Cover Benefit
- Rehabilitation Benefit
- Waiver of waiting period for specific conditions.

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- Crisis Benefit
- Bed Confinement Benefit
- Accommodation Benefit
- Transport Benefit
- Family Support Benefit
- Home Care Benefit.

Eligibility

- Australian citizen residing permanently in Australia
- Employed by a recognised fixed schedule commercial fare paying passenger airline operating within Australia
- Maximum five year benefit period
- Minimum entry age 20 (next birthday)
- Maximum entry age 55 (next birthday)
- Expiry age 60 (minimum five year policy duration).

* Maximum of \$2 million over the duration of the policy.

Flight Attendants – guidelines

Total and Permanent Disability (TPD) Cover

TPD Cover provides you with a lump sum if you become totally and permanently disabled due to illness or injury. We will pay a maximum of \$3 million.

TPD benefits:

- TPD Cover Loyalty Bonus Benefit
- Severe Hardship Booster Benefit
- TPD Financial Planning Benefit (up to \$5,000)
- TPD Accommodation Benefit
- Automatic Indexation Benefit.

Eligibility

- Australian citizen residing permanently in Australia
- Employed by a recognised fixed schedule commercial fare paying passenger airline operating within Australia.
- Available between the ages of 17 and 59 inclusive
- Expiry age 80.

Nicole's story

Occupation: Flight Attendant

Age: 47 years

Sex: Female

Sum insured:
\$300,000

Nicole has worked as a flight attendant for the last 15 years; however, she recently suffered a severe back injury which has left her totally and permanently disabled.

Nicole's specialist has confirmed that she will be unlikely to work in any occupation ever again. Nicole is paid a lump sum TPD benefit, which is a huge relief, she will have the money to pay for her medical bills and will continue to be able to meet her day to day expenses.



Anna's story

Occupation: Flight Attendant

Age: 34 years

Sex: Female

Income: \$64,000 per annum

Sum insured:
\$4,000 per month

Anna was diagnosed with breast cancer in November 2005. Her treatment involved a lumpectomy followed by chemotherapy and radiation therapy. Recovery has been slow for Anna, however, her physical stamina is almost back to normal and gradually Anna is recovering mentally and emotionally.

It is anticipated that with therapeutic support she will return to work by the end of the year. Anna had overwhelming support through this ordeal from her parents and partner. Whilst she is keen to have children in the future, she is aware that due to treatment she has a 50% chance of infertility.

In this case CommInsure paid the monthly benefit to the value of \$4,000 a month. With this benefit Anna would be able to meet her mortgage repayments and obtain the medical attention she needs.



Questions and answers

What happens if I become unemployed or go on leave?

Cover will continue if you become unemployed or go on maternity, paternity or long service leave, as long as you continue to pay premiums. If you have been unemployed or on maternity, paternity or long service leave for twelve months or more immediately preceding a claim, then the definition of Total Disability and Totally Disabled changes to mean that, because of sickness or injury, you are unable to perform any occupation for which you are reasonably suited by education, training or experience.

As an additional benefit, if you become involuntarily unemployed CommInsure will waive your premium for up to three months over the duration of your policy. We will also help cover your minimum monthly Commonwealth Bank loan repayments for up to three months.

What happens if I change jobs?

If you change jobs you are able to take your cover with you to any occupation provided you continue to pay your premiums and comply with policy conditions. The policy is guaranteed renewable up until the policy expiry date, which means that we will not cancel it or increase the premium as a result of a change in your circumstances.

What happens if I become disabled when I am overseas?

The policy provides cover 24 hours a day anywhere in the world.

What happens if I become disabled if I am not at work? Or in transit to or from work?

You are covered. This cover provides the protection you need, and is not restricted to workplace injuries.

Will an offset for permanent loss of licence apply?

In the event of a claim, your benefit payments will not be offset against any loss of licence payments due to permanent incapacity. We only offset temporary loss of licence incapacity payments.

Which airlines are included?

Commercial airlines such as Qantas, Virgin Blue, Jetstar and larger regional Australian commercial airlines which carry fare paying passengers on well-established routes. This offer does not apply to charter airlines.

Why can't pilots apply for TPD?

Due to the specialised nature of the occupation, pilots could not be reasonably expected to transfer their skills to a similar job.

Why CommInsure?

CommInsure has received a number of awards recognising our comprehensive product ranges, excellent customer service and commitment to leading industry and consumer education by building awareness of the need for insurance.

Our awards include:

- **Best Income Protection**
Money Magazine Best of the Best 2007 Awards
- **Most Innovative Income Protection Product**
Asset Magazine Awards 2006
- **Life Insurance Company of the Year**
Australia and New Zealand Institute of Insurance and Finance Awards 2007
- **Best Life Insurance Company**
Australian Banking and Finance Insurance Awards 2005
- **Best Life Insurance Product**
Australian Banking and Finance Insurance Awards 2005
- **Term Life Product of the Year**
Personal Investor Magazine Awards for Excellence in Financial Services 2005
- **Trauma Product of the Year**
Personal Investor Magazine Awards for Excellence in Financial Services 2005 (joint winner)
- **Best Call Centre**
Australian Banking and Finance Insurance Awards 2005



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8 am–8 pm (Sydney time)

Monday to Friday

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