

Insurance Product Information Document

Product: Loss of Licence Insurance



This insurance is underwritten by Lloyd's Syndicate 2001 managed by MS Amlin Underwriting Limited. MS Amlin Underwriting Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 204918.






The information provided in this Insurance Product Information Document is a summary of key information about your policy that you should read. The summary does NOT contain the full terms, conditions, excesses and exclusions. These are detailed in the policy wording a copy of which is available on request.

What is this type of insurance?

This policy is designed to meet the needs of customers who wish to protect themselves against their pilots licence or certificate being temporarily suspended or permanently revoked by the local Licensing Authority.

	What is insured?	Covered Limit
✓	Permanent Total Disablement which results in the Licensing Authority making a long term or permanent revocation of Your Licence.	Up to the amount shown in Your schedule.
✓	Temporary Total Disablement which results in Your Licence being temporarily suspended by the Licensing Authority.	Up to the amount shown in Your schedule

	What is not insured?
✗	Active duty with the armed forces.
✗	Changes in medical standards to those prevailing at the commencement date of the Policy.
✗	Criminal acts committed by You.
✗	Your death.
✗	Loss of Licence or You being relieved of flying duties for reasons outside of the scope of this Policy.
✗	Gradual deterioration or degeneration of joints, bones or muscle.
✗	HIV and AIDS.
✗	Infectious or Contagious Disease.
✗	Bodily injury or illness caused by nuclear, chemical, biological or radioactive contamination.
✗	Pre-existing conditions
✗	Suicide or self-injury.
✗	War or Terrorism.
✗	An unauthorised or malicious cyber act
	Are there any restrictions on cover?
!	No claims will be payable if you are 60 at the inception of the Policy and you suffer from any illness whatsoever, including any psychological illness or illness caused by alcohol, drugs or narcotics.
!	This Policy is only available for persons who are under the age of sixty-five at the commencement of the Period of Insurance.
!	This policy is only available when you are permanently resident in the United Kingdom.
!	Claims must be reported to us within 30 days of You suffering physical injury or illness.

	✓	Where am I covered?
		Worldwide
		What are my obligations?
		You must take care to give us accurate answers to the questions asked in the application, including medical information – this applies whether you are purchasing a new policy or making changes to an existing one
		You must ensure you have fully read and agree to the terms of this policy – it is your responsibility to ensure the cover provided is suitable for your needs
		When and how do I pay?
		You can pay in full by credit/debit card, either online or over the phone, or by bank transfer prior to inception of the policy
		When does the cover start and end?
		Cover is valid for the dates specified in the application process and these will be shown on your Policy Certificate Schedule
		How do I cancel the contract?
		You can cancel at any time; if you cancel within 14 days of purchase we will provide a full refund. This is subject to no claims being submitted, and no incidents that may lead to a claim having occurred. To cancel please contact Your Broker.