

Insurance Product Information Document


Product: Individual Loss of Training Expenses 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 being declared unfit to complete their commercial pilots training course or from acting in the capacity that the license would have permitted.

	What is insured?	Covered Limit
✓	In the event that an injury or illness occurs which prevents you from completing the training course that would enable you to obtain a commercial pilot's license or type rating, We will reimburse the fees paid for the training course incurred up until Your injury or illness.	Up to the amount shown in your schedule.
✓	In the event of a valid claim being made above We will also pay the necessary and reasonable living expenses if you cannot complete the training course.	Up to £5000
✓	In the event of a valid claim being made above We will pay the interest charged upon repayment of a loan from an authorised and regulated entity.	Up to £5000

	What is not insured?
✗	Acrobatic or stunt flying activities.
✗	Under the influence of alcohol.
✗	Participation in armed force services.
✗	Assault or fighting except in self-defence
✗	Criminal acts by you.
✗	Your death or intentional self-injury, suicide or attempted suicide.
✗	Drugs, unless prescribed by a medical practitioner.
✗	Deliberate exposure to exceptional danger.
✗	HIV and AIDS.
✗	Infectious or Contagious Disease.
✗	Mental disorder.
✗	Participation in extreme sports.
✗	Bodily injury or illness caused by nuclear, chemical, biological or radioactive contamination
✗	Pre-existing conditions
✗	Pregnancy or childbirth.
✗	Racing
✗	War, Terrorism, Riots or Civil Commotion.
✗	Termination of the training course for reasons other than Bodily Injury or Illness.
✗	Suicide, attempted suicide or intentional self-injury.
	Are there any restrictions on cover?
!	This Policy is only available for persons who are under the age of fifty-five at the commencement of the Period of Insurance.
!	This policy is only available when you are permanently resident in the United Kingdom.

	✓	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.