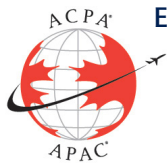




## Pilots Loss of Licence Insurance Program



EXCLUSIVELY FOR MEMBERS OF

Air Canada Pilots Association  
Association des pilotes d'Air Canada

### Loss of Licence Insurance Program Exclusively for members of the Air Canada Pilots Association (ACPA)

This exclusive Loss of Licence Insurance Program underwritten through Certain Underwriters at Lloyd's, London is specifically designed for ACPA members.

All members who are actively at work and under the age of 65 are eligible to apply for individual coverage under the negotiated rates, terms and conditions through Nacora.

Depending on your age and income, the Loss of Licence Insurance program can provide up to \$600,000 of tax-free financial support if your pilot's licence is revoked on medical grounds.



### PROGRAM HIGHLIGHTS

- 4 plan options to choose from including stand-alone Permanent Total Disablement (PTD) lump sum benefit or a combination of Temporary Total Disablement (TTD) monthly benefits and a PTD lump sum
- You may also choose the elimination (waiting) period for benefits that best suits your own personal financial situation
- Includes War and Terrorism risk while actively on duty
- Includes partial coverage for Substance Illness and Undiagnosed Illness
- Coverage under your policy can be continued during periods of furlough whether or not you have been re-employed elsewhere
- Guaranteed policy terms of up to three years depending on your age and health history
- Policy may be renewed subject to a new application
- Worldwide coverage

### COVERAGE OPTIONS

#### Option 1A (PTD Only)

Payable as a lump sum Capital Benefit after a 12-month elimination (waiting) period.

#### Option 1B (TTD & PTD)

2% of the Capital Benefit is payable monthly after 90 days of TTD for up to 12 months.

A PTD lump sum Capital Benefit is payable after the monthly benefits if your licence is permanently revoked due to a permanent unfitness assessment.

### Option 2A (PTD Only)

Payable as a lump sum Capital Benefit after a 24-month elimination period.

### Option 2B (TTD & PTD)

2% of the Capital Sum is payable monthly after 180 days of TTD for up 24 months.

A PTD lump sum Capital Benefit is payable after the monthly benefits if your licence is permanently revoked due to a permanent unfitness assessment.

NOTE: The lump sum Capital Benefit for PTD in Options 1B or 2B equals the Capital Sum Insured less any amount you have received under the TTD benefit.

### AVAILABLE COVERAGE AMOUNTS

Up to 56 <sup>th</sup> birthday	The lesser of 5 times your Air Canada annual earnings and \$600,000
Age 56 to 65 <sup>th</sup> birthday	1 times your Air Canada annual earnings

*Assumes that pre-existing in force coverage does not exceed 2 times annual earnings.*

### COST OF INSURANCE

Premiums will vary depending on your age and the Capital Sum Insured that you choose.

All Premiums and currency are quoted in Canadian dollars (CAD).

### ANNUAL RATES PER \$1,000 OF CAPITAL SUM INSURED

	Option 1A	Option 1B	Option 2A	Option 2B
Age Band	PTD only	TTD and PTD	PTD only	TTD and PTD
Under 30	\$4.25	\$4.68	\$3.61	\$3.86
30 to 34	\$4.90	\$5.51	\$4.17	\$4.53
35 to 39	\$5.38	\$6.05	\$4.57	\$4.97
40 to 44	\$6.28	\$7.22	\$5.34	\$5.90
45 to 49	\$8.59	\$9.88	\$7.30	\$8.07
50 to 54	\$11.75	\$13.81	\$9.99	\$11.21
55 to 59	\$17.29	\$20.75	\$14.70	\$16.76
60 to 65 <sup>th</sup> birthday	\$27.17	\$35.32	\$23.09	\$27.94

To obtain a formal quote or apply for coverage, simply complete and return the application to:

#### Nacora International Insurance Brokers

E-mail: [lossoflcence@nacora.com](mailto:lossoflcence@nacora.com)

Fax: 905-507-2882

Telephone: 905-507-1551

Toll Free: 1-855-736-3407

Your application will be reviewed by an underwriter and a formal quote and offer of coverage will be issued based on the information you provide.

There is no interim coverage during the underwriting process.

### COVERAGE BEGINS WHEN YOUR:

- Application is approved,
- Signed formal quote is received AND
- Premium payment has been received.

Your policy documentation, payment receipt and detailed information about our claims process will be forwarded to you.

Premium financing is available. Please contact Nacora International Insurance Brokers for details.

This brochure presents a brief overview of available coverages under this insurance program. Please refer to the policy wording, a copy of which is available from Nacora upon request, for the actual terms, conditions, limitations and exclusions pertaining to the coverages provided under this insurance program.

Nacora International Insurance Brokers is known as a leader of innovative insurance solutions in Canada, and, through its network of 42 offices in over 36 countries, Nacora deploys insurance, claims and risk management specialists covering transport and logistics all over the world. In partnership with Kuehne + Nagel, Nacora has developed market leading cargo insurance solutions tailored to the individual needs of specific industry segments. It focuses on marine cargo, aviation, specialty programs, commercial midmarket and providing comprehensive personal insurance solutions.