

# Leadenhall Pilot Shield Temporary / Permanent Loss of License Insurance Product Information Document

## Leadenhall Asia Limited

Registered in Hong Kong-Leadenhall Asia Limited is an authorised Agent under the Hong Kong Insurance Authority Licence No FA3534

This is a summary of the Insurance cover, before purchase, further information can be found in your quotation; the following does not contain terms and conditions of the full policy terms, these can be found in your Policy wording and Schedule of benefits, which you will receive after your purchase. It is important you read all these documents carefully.

### What is this type of insurance?

This is a Loss of Licence insurance, which is designed to provide regular monthly income to cover Temporary Medical certificate suspension as a result from an accident or illness. With a Permanent loss of licence and the resultant inability to earn an income from commercial flying activities providing a lump sum benefit as a result of an accident or illness.



**What is insured?**  
**Temporary Loss of Licence (Monthly Benefit)**

- ✓ Due to an accident or illness
- ✓ Monthly Benefit Options US\$1,000 – US\$15,000 / HK\$8,000 - HK\$120,000
- ✓ Indemnity Period Options 12, 24, 36, 48, 60 Months
- ✓ Waiting Period Options 60, 90, 120, 150, 180 & 365 days
- ✓ Protects Pre -Disability Earnings up to 75% of Pre-Disability Income after tax

**Permanent Loss of Licence**

- ✓ Lump Sum benefit up to US\$500,000 / HK\$4,000,000; or two-times 'annual' salary, whichever the lesser.



**What is not insured?**  
**Any bodily Injury or illness arising out of, or due to:**

- ✗ Criminal Acts
- ✗ Armed Forces
- ✗ Intentional self- injury
- ✗ HIV/AIDS
- ✗ Pre-existing conditions
- ✗ Mental disorders



**Are there any restrictions on cover?**

- ! Endorsements may apply to your policy. These will be shown in your policy documents.



**Where am I covered?**

- ✓ This insurance covers you in the territories listed in the Schedule.



**What are my obligations?**

- You must pay your premium.
- You must provide medical history as required
- You must provide any information we require to assess your claim
- You must let us know if you have other insurance which also covers your covered benefits
- You must tell us as soon as practicably possible if you become aware about any changes in the information you have provided to us which happens before or during any period of insurance.
- When we are notified of a change we will tell you if this affects your policy. For example we may amend the terms of your policy or require you to pay an additional premium. In certain circumstances we may cancel your policy in accordance with the "Cancelling This Insurance" section of the policy document. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.

**When and how do I pay?**

You can pay by Credit Card (Quarterly / Annually), For full details of when and how to pay, you should contact your broker.

**When does cover start and end?**

The term of this insurance contracts is 12 calendar months.

You can find your start and end date in your quotation and / or policy schedule.

**How do I cancel the contract?**

You can cancel this insurance at any time by contacting your broker. After the cooling off period of 15 Days, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered.