

NOVEMBER 2018

PERSONAL ACCIDENT INSURANCE

Insurance Product Information Document

Company: Aviabel, an AXIS Capital company

Product: Personal Accident Insurance

This document provides information about the purpose and cover of the Crew Personal Accident Insurance, but is no formal part of the contract. You can find all terms and conditions in the general and particular conditions.

What is this type of insurance?

This insurance covers personal injury by the insured persons. This insurance product is designed for private pilots, professionals, flight engineers, personnel and passengers on board of an aircraft.



What is insured?

Standard coverage

- ✓ Payment of a capital sum (fixed amount, defined in the particular policy conditions) in case of death and/or permanent disability.

Optional coverage

- ✓ Payment of a day rate (fixed amount defined in the special policy conditions) in the event of temporary disability
- ✓ Compensation of medical costs after intervention of social insurance system



What is not insured?

- ✗ accidents resulting from the failure to comply with applicable regulations and laws governing aviation
- ✗ accidents attributable to the failure to respect restrictions associated with permits and qualifications
- ✗ accidents resulting from the aircraft being used for purposes other than those provided for in the special conditions
- ✗ accidents resulting from limited visibility, where the aircraft is not equipped for flying in such conditions
- ✗ actual or threatened malicious use of biological and chemical materials,
- ✗ nuclear reaction, nuclear radiation or radioactive contamination
- ✗ the insured person engaging in or taking part in armed forces service or operations
- ✗ the insured person's suicide or attempted suicide or intentional self-injury of the insured person being in a state of insanity
- ✗ the insured person's deliberate exposure to exceptional danger (except in an attempt to save human life)
- ✗ the insured person's own criminal act
- ✗ the insured person being under the influence of alcohol or drugs
- ✗ pregnancy or childbirth
- ✗ exclusions generally applicable to all insurance contracts, such as claims caused or contributed by war.

The general and particular conditions specify the underwritten insurance and reciprocal obligations between the insurer and the policyholder in more detail.



Are there any restrictions on cover?

- ! Extend of coverage is standardly from the moment of embarking till the moment of disembarking the aircraft. Accident on tarmac can be included and in very specific cases a 24h coverage can be provided.
- ! Geographical limits, type of aircraft authorized to use, allowed uses need to be defined in the policy.

Variables in function of type of aircraft:

- ! Maximum limits
- ! Waiting period for the daily rate in case of temporary disablement
Insured limit for temporary disablement and/or medical expenses are in function of the insureds sums death and/or permanent disablement.
- ! Maximum numbers of days covered for the daily rate. Standard = 200 days



Where am I covered?

Any accident occurring while the insured person is on board of the aircraft or boarding/disembarking is insured. The coverage can be extended to include accidents in hangars, at the airport or on the tarmac. The geographical limits are defined in the contract and depend on the type of aircraft. The geographical exclusion clause is applicable: LSW617H.



What are my obligations?

- ✓ You must take all reasonable steps to avoid or reduce any damage or loss.
- ✓ You must comply with all regulations regarding the safe operation of the aircraft.
- ✓ You must inform Aviabel immediately in case of a damage that is insured by this insurance product.



When and how do I pay?

You pay the full annual premium on policy purchase or pay in half year or quarterly instalments.



When does the cover start and end?

You can choose the start and end date of the coverage. Both are mentioned in the particular conditions.



How do I cancel the contract?

By registered post at least 3 months prior to the annual renewal date and 2 months prior notice for the Netherlands.