

Individual Aircrews Life Cover Policy Schedule							
POLICY NUMBER	W4714GL(
BUSINESS	Airline						
ADDRESS	(Response)						
LOCATIONS	Europe						
NAMED INSURED PERSON	Name: Response Date of Birth: Response Age: Response Nationality: Response Location: Response Rank: Response A Salary: Response						
PREMIUM & BENEFITS	<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: #2c5e8c; color: white;"> <th>Life Sum Assured</th> <th>Critical Illness</th> <th>Annual Premium</th> </tr> </thead> <tbody> <tr> <td>€200,000</td> <td>€0</td> <td>€229.95</td> </tr> </tbody> </table>	Life Sum Assured	Critical Illness	Annual Premium	€200,000	€0	€229.95
Life Sum Assured	Critical Illness	Annual Premium					
€200,000	€0	€229.95					
PERIOD	12 months From: Response To: Response Both days inclusive, any time zone						
AREA OF COVER	Worldwide						
CURRENCY	EURO.						
INSURER LAW & JURISDICTION	100% Omni Life Insurance Company Limited This insurance shall be governed by the Laws of the Republic of Ireland, and subject to the exclusive Jurisdiction of the courts of Republic of Ireland.						
VALIDITY OF QUOTE	This quote is open for 30 days						
TAXES PAYABLE BY INSURED	Any applicable taxes to be added to premium						

BENEFITS

GROUP LIFE AND CRITICAL ILLNESS INSURANCE

INTEREST

Death by any cause

CRITICAL ILLNESS

In event of first occurrence and definite diagnosis of any of the following, and for that Insured Person to have survived for 30 days thereafter:

- (i) **Heart Attack:** The death of a portion of heart muscle as a result of inadequate blood supply as evidenced by an episode of typical chest pain, new electro-cardiographic changes and by elevation of cardiac enzymes.
- (ii) **Cancer:** A malignant tumour characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissue. This includes leukaemia but the following cancers are excluded;
 - 1) Non-invasive cancer in situ.
 - 2) All forms of Lymphoma in the presence of any Human Immuno-Deficiency Virus.
 - 3) Kaposi's Sarcoma in the presence of any Human Immuno-Deficiency Virus.
 - 4) Any skin cancer other than invasive malignant melanoma.
- (iii) **Stroke:** A cerebrovascular incident resulting in permanent neurological damage. Transient Ischaemic Attacks are specifically excluded.
- (iv) **Kidney Failure:** End stage renal failure presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis or renal transplant is initiated.
- (v) **Major Organ Transplant:** The actual undergoing of a recipient of a transplant of a heart, liver, lung, pancreas or bone marrow.
- (vi) **Coronary Artery By-Pass Surgery:** The undergoing of open heart surgery on the advice of a Consultant Cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts but excluding balloon angioplasty, laser or any other procedures.
- (vii) **Multiple Sclerosis:** Unequivocal diagnosis by a Consultant Neurologist following more than one episode of well-defined neurological symptoms with persisting signs of involvement of the optic nerves, brain stem and spinal cord, together with impairment of co-ordination and motor and sensory function. The diagnosis must be confirmed by modern investigational techniques such as image scanning.

One claim for Critical Illness will exhaust 50% of the Death sum insured per Insured Person. Claim payments of Critical Illness, and Death totaling to 100% shall exhaust the policy in entirety per Insured Person.

Pre-existing Critical Illness conditions are specifically excluded.

Critical Illness can only be in force as a rider to Life coverage – Critical Illness cannot be purchased in isolation as a stand alone product.

Maximum age for Critical Illness benefit is 60th birthday.

SUM INSURED	<p>Death by Any Cause: Units of Euro. 50,000 up to a maximum of Euro. 500,000, per Insured Person</p> <p>Critical Illness: 50% of the Death sum insured, up to a maximum Critical Illness sum insured of €250,000.</p>
ACCUMULATION LIMIT	EURO. 10,000,000 any one event
FREE COVER LIMIT	New joiners as at Inception: EURO. 500,000 to age 60, subject to holding a valid, and current Commercial Pilots Licence, or an Air Transport Pilots Licence, and complying with the Actively At Work Warranty for new joiners.
PREMIUM & RATES	
HAZARDOUS PURSUITS	<p>Hazardous pursuits – can be included at a 10% loading to the premium per hazardous pursuit undertaken or declared.</p> <p>Mark need full list or are these the only hazardous pursuits These will include mountaineering, skiing, scuba diving and ab sailing.</p>
MONTHLY PREMIUM	<p>Euro. - to be advised by underwriters</p> <p>Note: Premium and premium rate are standard rated and may vary upon medical underwriting, and assessment of Subjectivities.</p>
TERMS & CONDITIONS	
NORMAL RETIREMENT AGE	65 th birthday attained
TEMPORARY ABSENCE COVER	<p>Cover is maintained for the following periods:</p> <ul style="list-style-type: none"> • Other reasons: None • Illness/Injury: 1 year <p>This is subject to undertaking no hazardous/dangerous pursuits or being in locations that are regarded as war zones or locations with active hostilities occurring</p>
CONTINUATION OPTION	When an Insured Person stops flying underwriters can continue cover even for a new employer at the then current applicable individual rates - subject to the applicant not having left his piloting occupation on grounds of ill health. Otherwise for the first year there will be no medical underwriting during this continuation of cover. Medical underwriting will be

required on a new policy after the first 12 months.

CONTINUED COVER

Early retirement: No
LTD Claimant: No
Late retirement: No

SUBJECT TO

1. Full details of Insured.
2. Up to date Inception membership data, including all sums insured taken up.
3. Clarification of Eligibility criteria.
4. Confirmation of Normal Retirement Age to be 60.
5. Medical underwriting initially by short Life Application Form, and copy of valid and current Commercial pilots Licence, or Air Transport Pilots Licence for benefits in excess of the Free Cover Limit.
6. Up to date membership data in respect of all voluntary Supplemental covers.
7. All claims are subject to proof of salary/earnings.
8. Satisfactorily completed and accepted 'actively at Work Warranty' Form.

Underwriters reserve the right to alter, restrict, or decline any policy terms and conditions upon assessment of the Response of Subjectivities.

All material facts must be advised to underwriters for their agreement of the policy terms, and conditions may be altered, restricted, or declined.

ADDITIONAL PROVISIONS

1. No special risks unless specifically underwritten and accepted by underwriters.
2. Automatic Additions and Deletions subject to satisfactory eligibility criteria being agreed by underwriters.
3. Members in excess of the Normal Retirement Age are subject to underwriting, initially with completion of a Life Application Form and such further medical evidence as may be deemed necessary.
- 4.
5. Expenses incurred in relation to the medical underwriting of members are borne by the Insured, unless underwriters advised otherwise.
6. Please also see attached notes for general conditions. Any cover will also be subject to policy wording, to be issued after inception.

EXCLUSIONS

1. Travel to any war zones not declared to, and accepted by underwriters;
2. War (whether declared or not), terrorism, hostilities or any act of war or civil war;
3. Nuclear, Chemical and Biological (NCB) weapons, or warfare;
4. Nuclear reaction, nuclear radiation or radioactive contamination;
5. The Insured Person engaging in or taking part in armed forces service or operations;
6. The Insured Person's deliberate exposure to exceptional danger (except in an attempt to save human life);
7. The Insured Person's own criminal act;
8. The Insured Person being under the influence of alcohol or drugs;
9. The Insured Person's suicide or attempted suicide or intentional self-injury or the Insured Person being in a state of insanity;
10. Loss directly or indirectly by Kidnap;
11. Loss of Professional or Occupational License;

12. Bonus or Commission;
13. Pre-existing condition of HIV/AIDS.

CONDITIONS

All terms and conditions are subject to final contract wording and cover note, which shall prevail over any previous documents.

IMPORTANT NOTES

DEFINITION OF ACCIDENT EVENT:

The term “accident event” as used herein shall be understood to mean all individual losses arising out of and directly occasioned by one sudden, unexpected unusual specific event occurring at an identifiable time and place.

However, the duration and extent of any “accident” event so defined shall be limited to 24 hours and within a 10 miles radius for any “accident event” hereunder, and no individual loss which occurs outside such period and/or radius shall be included in that “accident event”.

The insured may choose the date and time when such period of consecutive hours commences and also the specific 10-mile radius determining an “accident event”.

If any event is of greater duration than the above period, the insured may divide that event into two or more “accident events” provided that no two periods overlap and provided no period commences earlier than the date and time of the first recorded individual loss to the insured arising out of the event.

ELIGIBILITY:

Cover for Eligible members commences on the effective date of the commencement of the policy for existing members, and on the first day of employment with the insured for new members. This is always subject to members satisfying the actively at work condition, and the insured satisfying all subjectivities and outstanding requirements.

ACTIVELY AT WORK CONDITION:

All members must be actively at work and mentally and physically capable of conducting the regular duties of their employment, at the inception date of this insurance or upon the eligibility date into the program, provided not having been absent for more than 10 consecutive days in the preceding three months.

Unless medically underwritten and accepted, no benefit shall be payable if a claim is directly or indirectly related to the medical condition or complications thereof for which the staff member was absent from work on the proposed commencement date of insurance or date of increase in benefit. If not medically underwritten and accepted, full cover up to the Free Cover Limit will be granted after twelve consecutive months of full-time working in his/her normal capacity (annual leave and normal field breaks are considered to be actively at work).

WAR & TERRORISM EXCLUSION:

This insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

WAR or WARLIKE OPERATIONS (whether war be declared or not):

- **Warlike operations:** hostilities; invasion; mutiny; riot; civil commotion assuming the proportions of or amounting to an uprising; civil war; rebellion; revolution; insurrection; conspiracy; military or usurped power; martial law or state of siege; act of an enemy foreign to the nationality of the insured person or the country in or over which the act occurs; overthrow of the legally constituted government; explosions of war weapons; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not.

TERRORIST ACTIVITY: including the use of armaments, the detonation of any form of explosive or nuclear devices, the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent, including the poisoning via the air or water supplies or food products and deliberate destruction of buildings and transportation. This exclusion extends to any action taken in controlling, preventing, suppressing or in any way relating to any terrorist activity.

- **Terrorism:** An act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any

section of the public, in fear for such purposes.

- **Chemical agent:** Any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.
- **Biological agent:** Any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants.