

**PADRAIC SMITH & Co LTD CLIENTS
SHORT TERM DISABILITY SCHEDULE**

POLICY No.	W4714STD(response)
BUSINESS	Airline
ADDRESS	(response)
LOCATIONS	Europe
ELIGIBILITY CRITERIA	Voluntary open to all Pilots and First Officers of the Insured that at inception hold a valid, and current Commercial Pilots License, or an Air Transport Pilots License.
NAMED INSURED PERSON	<p>Name:</p> <p>Date of Birth:</p> <p>Age:</p> <p>Nationality:</p> <p>Location:</p>
PREMIUM & BENEFITS	<p>Salary:</p> <p>SHORT TERM DIS</p> <p>Total Sum Assured. €RESPONSE</p> <p>Annual Premium. €RESPONSE</p>
PERIOD	<p>12 months</p> <p>From: RESPONSE</p> <p>To: RESPONSE</p> <p>Both days inclusive, any time zone</p> <p>No cover in force unless agreed by underwriters</p>
AREA OF COVER	Worldwide
CURRENCY	EURO.
INSURER	100% Omni Life Insurance Company Limited
CHOICE OF LAW & JURISDICTION	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
BENEFITS	GROUP SHORT TERM DISABILITY INSURANCE
INTEREST	Disability by any cause, subject to terms and conditions herein
DISABILITY DEFINITION	The Insured Person is totally unable to perform the essential duties of their own previous occupation.
SUM INSURED	60 % of Salary
INDEMNITY PERIOD	Up to earlier of: <ul style="list-style-type: none"> - Commencement of Loss of Licence cover, but in no event to exceed 90 days including the STD deferred period; - Date of recovery of the Insured Person; - Death of the Insured Person; - Attainment of age 60; - The Insured Person reaches normal retirement age; - Failure to provide evidence of continued disability; - Refusal to follow rehabilitation programs, medical advice, or treatment.
DEFERRED PERIOD	14 Days
ESCALATION	Nil
FREE COVER LIMIT	New joiners as at Inception: subject to holding a valid, and current Commercial Pilots License, or an Air Transport Pilots License, and complying with the Actively At Work Warranty for new joiners.
PREMIUM & RATES	
MONTHLY PREMIUM	RESPONCE Premium to be in 12 equal monthly installments. Note: Premium and premium rate are standard rated and may vary upon medical underwriting, and assessment of Subjectivities.
RATE GUARANTEE PERIOD	1 year
TAXES PAYABLE BY INSURED	Any applicable taxes to be added to premium

TERMS & CONDITIONS

**NORMAL
RETIREMENT AGE**

65th birthday attained

**CONTINUATION
OPTION**

None

OFFSETS

From the benefit amount will be deducted any form of social security benefit; federal social security act benefits; workers compensation law; state cash sickness law; distributions from deferred compensation plans, or retirement plans; association disability income benefits; sick pay; benefits received under a formal wage, or salary continuation plan.

SUBJECT TO

1. Full details of Insured.
2. Clarification of Eligibility criteria.
3. Confirmation of Normal Retirement Age to be 65.
4. Medical underwriting initially by short Life Application Form, and copy of valid and current Commercial pilots License, or Air Transport Pilots License for benefits in excess of the Free Cover Limit.
5. All claims are subject to proof of salary/earnings.
6. 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. Expenses incurred in relation to the medical underwriting of members are borne by the Insured, unless underwriters advised otherwise.
5. 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, Terrorism, or warlike action (whether declared or not), civil war, rebellion, insurrection, or military or usurped power;
3. The actual or threatened malicious use of pathogenic or poisonous biological or chemical materials;
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. Neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or emotional diseases or disorders of any type;
11. Regularly and/or extensively practiced professional or hazardous sports or pursuits, unless agreed by underwriters.
12. Loss directly or indirectly by Kidnap & Ransom;
13. Loss of Professional or Occupational License;
14. Bonus or Commission;
15. Partial Disability;
16. Venereal disease or Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immuno-deficiency Virus (HIV) howsoever these have been acquired or may be named;
17. Workers Compensation;
18. Pregnancy or childbirth;
19. Dependents.

**PRE-EXISTING
CONDITION EXCLUSION**

No compensation shall be payable hereunder in the event of any claim arising out of or attributable to any disability, condition or illness for which an Insured Person has received or required medical or psychiatric treatment or counseling in the 24 months prior to the effective date of an Insured Person's inclusion hereunder, until a period of 24 months has elapsed during which time an Insured Person has neither received nor required any medical or psychiatric treatment or counseling for the said disability, condition or illness.

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.