



# WILLIS PERSONAL ACCIDENT AND LOSS OF LICENCE

## WHAT IS PERSONAL ACCIDENT INSURANCE?

Personal accident insurance is a means of providing cover for the accidental death or disablement of any insured person. This 'benefit' coverage pays out automatically in the event of a loss covered under the schedule of benefits, i.e. there is no need to establish legal liability.

Disablement coverage can either be offered on (1) a 'scale' basis providing a percentage of the overall benefit limit for pre-agreed levels of incapacity, or (2) a 'career ending' basis (e.g. a sight-impairing eye injury for a pilot), whereby a defined sum payment is made.

### CORE PERSONAL ACCIDENT PRODUCTS:

- Accidental death
- Permanent/temporary disablement
- Medical expenses
- Travel insurance
- Death by natural causes (short-term life)
- War/terrorism risks

## WHAT IS LOSS OF LICENCE INSURANCE?

Loss of licence insurance provides cover in the event of the permanent revocation of a flying licence, due to an accident and/or illness. In common with Personal Accident insurance, it is a 'benefit' coverage.

The coverage can either be offered on (1) a defined sum insured basis, or (2) as a multiple of a pilot's annual salary.

### CORE LOSS OF LICENCE PRODUCTS:

- Permanent loss of flying licence
- Permanent and temporary loss of flying licence

### GROUPS WHO TYPICALLY BUY THIS COVER INCLUDE:

- Pilots
- Air traffic controllers
- Military flight crew
- Flight training schools
- Pilot unions

## WHY SHOULD YOU BUY THESE COVERAGES?

A company's most important assets are its employees. If an employee is incapacitated either through illness or an accident, having these coverages in place can substantially mitigate the financial burden both to the company and employee.

In a business environment where companies regularly send employees to remote and potentially dangerous locations around the world, in addition to the basic coverages above, Willis can arrange for the provision of emergency assistance, giving peace of mind to employers, employees and their families alike. These services include a 24-hour multi-lingual emergency assistance hotline, the management of inpatient and outpatient care, liaison with medical professionals, coordination of repatriation and support for bereaved families.

Furthermore, in a competitive employment marketplace, a company that offers such benefits to its employees is more likely to attract and retain its key personnel.

### WHAT WE NEED TO OBTAIN A QUOTE ON YOUR BEHALF:

- A list of personnel (names, dates of birth and corporate rank)
- The sum insured required (a set limit or a multiple of salaries)
- A minimum of three years loss history (if available)
- If a policy is currently in force, a copy of the current wording and premium rate



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## TEN REASONS WHY YOU SHOULD PARTNER WITH WILLIS...

1. **We tailor every programme** to our client's specific needs – we do not just offer a generic product.
2. **We minimise your workload**, having developed an approach which drastically simplifies the quoting/renewal process – we do not waste your time.
3. **We partner with you** to mutually agree on your programme goals and the most suitable marketing strategies to achieve them.
4. **We pre-screen industry-leading insurers**, based on their ability to meet and exceed our criteria in four key areas: (1) financial strength and security, (2) coverage, (3) pricing and (4) excellence in claims service – we do not use just **any** market.
5. **We use our unique limited binding facilities** to provide you with the broadest coverage at the most competitive terms.
6. Willis has developed our **unique CUBE system** – an electronic trading platform which speeds up response time from insurers and enables us to issue policy documentation instantaneously.
7. **Willis is the only broker to retain a significant full-time specialist team**, dedicated to handling Aviation Personal Accident and Loss of Licence risks – unlike our competitors.
8. **Willis employs a dedicated claims team** solely responsible for handling Aviation Personal Accident and Loss of Licence claims, with in-depth knowledge of our products, ready to service claims promptly and thoroughly – contactable 24/7 – unlike our main competitors, we do not outsource the handling of your claims.
9. The **Willis Excellence Model** ('WEM') is engrained in our company-wide culture. It is the way by which we conduct business and ensure that we provide the highest standards of quality, consistently across the entire company – our standards of service do not vary.
10. As part of our Willis Excellence Model, every client receives our **Client Bill of Rights**. This is our written commitment to our industry-leading philosophy of integrity, transparency and accountability to our clients.

## CONTACT THE TEAM

For more information about these, or any other services, please contact a member of the Willis Personal Accident and Loss of Licence Team.

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