

## Loss of Licence Insurance FAQs

Since January 2011, APPN has been offering their insurance products to BeCA members at an attractive price. Below you can find some questions & answers concerning this cooperation. Should you have more questions, you can write to the BeCA office at [beca@beca.be](mailto:beca@beca.be).

### 1. Why choose APPN for your insurance?

For several years, BeCA had a cooperation with SAAM to offer a Loss of Licence (LoL) to our members. Because it is important for many of our members, a BeCA working group re-evaluated in 2010 the different products available to pilots. After a careful analysis, we concluded that APPN offers the best products for a big majority of our members.

### 2. Which products are offered to BeCA members?

Three products are offered: a permanent Loss of Licence, a temporary Loss of Licence and a Death Insurance.

### 3. Can all members get an insurance?

Yes, the offer is open to all members up to 45 years old, including students. Everybody can benefit from the permanent Loss of Licence and Death Insurance. However, some age restrictions are applicable (see point 6). To benefit from the temporary Loss of Licence, you need to be currently employed. This insurance is therefore not available to students and jobseekers. Of course every request will be evaluated by APPN.

### 4. Is there a limitation to the student contract?

Yes. You can only benefit from the student contract if you are less than 35 and for a maximum period of 5 years. Once these conditions are no longer applicable, you will be transferred to the jobseeker contract.





## 5. Can I decide to only subscribe to one of the products and not to the other products?

Yes, you can choose the insurance you want. There is no obligation to subscribe to all products.

## 6. Is there any age limit to subscribe to the APPN insurance?

Yes. You have to be less than 45 to be able to subscribe.

## 7. What is the age limit to benefit from the insurances?

Both the standard permanent Loss of Licence and the temporary Loss of Licence contracts end at the age of 60 or when you retire. There is a possibility to extend the age limit until 65 (see point 8).

## **NEW!** 8. I want to benefit from the permanent Loss of Licence until the age of 65. What do I have to do?

When you reach the age of 55, APPN will ask you if you want to end the contract as planned at 60 or if you want to extend it until the age of 65.

## 9. I already have a permanent/temporary Loss of Licence insurance at my company. Can I still benefit from the APPN insurance?

Yes, you can combine different insurances and amounts are cumulative.

## 10. What is the maximum coverage for the permanent LoL?

The maximum coverage of the Permanent Loss of Licence is 600.000€. For new contracts, however, the maximum coverage is initially limited to 340.000€ (see point 12). For students, this amount is limited to 155.000€. Note that the insured sum decreases by 10% per year as of 50. If you decide to extend the insurance until 65, the insured sum (at the age of 55) decreases by 10% per year.

## 11. What is the maximum coverage for the temporary LoL?

The maximum coverage for the temporary Loss of Licence is 16.000€/month. Note however that you cannot insure yourself for a higher amount than your current salary.

## 12. How can I increase my insured sum?

You can increase the insured sum, but rather strict rules apply (see general conditions of the contract) except when changing from a student contract to a normal contract. For this reason, it is important to make a good decision when signing the contract. Increases afterwards will always be limited.

### 13. Why is a different temporary LoL offered to pilots of different companies?

The BeCA working group compared the different temporary Loss of Licence schemes existing in different Belgian companies. We tried to identify for every company a scheme that is complementary to the existing company insurance. For expats, there is a general temporary Loss of Licence scheme.

The different temporary LoL schemes are:

E12 = expat, general / E5 = EAT-DHL, TNT / E15 = Thomas Cook / E17 = Brussels Airlines, JAF

### 14. I don't have my medical certificate or licence in Belgium but in another country. Is this a problem?

This is not a problem. You always have to declare to APPN the country responsible for your licence and medical. The decision of the country that has issued your licence will be respected.

### 15. What is the procedure to subscribe?

BeCA will provide you the documents to be completed, as well as the general conditions of the contracts. You have to send these documents together with a declaration of BeCA membership to APPN.

### 16. What are the fees to be paid?

The amounts are available on request at the BeCA office. The rates are applicable to pilots between 30 and 39. For younger pilots, there is a reduction (max 10%); for older pilots, there is an increase (max 10%) of the monthly fee. Beware that the monthly fee is doubled after 45 years of age.

In addition, there is an administrative fee of 5€/month. When signing a new contract, you also have to pay a deposit of 3-month coverage. This amount will be repaid at the end of the contract.

Note that there is a yearly refund in case the global contract is profitable. This refund is generally done in October/November of the next year. In the last years, this refund has been between 1 and 1,5 months of monthly costs.

As an example, the cost for a permanent Loss of Licence insurance (coverage of 340.000 euro) for a new contract at the age of 30-39 is 61€/month (insurance + administrative fee). More examples are available at the BeCA office.



## 18. What is the reduction offered to BeCA members?

BeCA members benefit from a 50% reduction on the administrative fee. The monthly fee will be 5€ instead of 10€.

## 19. I already have an APPN insurance. Can I also benefit from the reduction for BeCA members?

Yes, ask the BeCA office a membership certificate and send it to APPN with the request to adapt your fees.

## 20. What is the procedure to be followed if I lose my licence?

You have to inform APPN within 5 days of your loss of licence, and provide a medical certificate stating the loss of licence and the reasons for this. In case you have a temporary loss of licence, you also have to provide your last payslip.

## 21. Can I still benefit from the death insurance once I lose my licence permanently?

Yes.

## 22. Where can I find more information concerning APPN?

You can ask the BeCA office for an info package consisting of: APPN statutes, general conditions of the contract, insurance fees of the different contracts and membership forms. If you want to subscribe, don't forget to ask our office your membership certificate as well.

More information can be found on APPN website [www.appn.asso.fr](http://www.appn.asso.fr).

## 23. How can I end the insurance?

You have to ask termination of the contract by the 20<sup>th</sup> of a month for an effective date on the 1<sup>st</sup> of the following month by sending a short notice (with the date and your signature). This document can be sent by email or fax.

### **Contact information:**

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