

HOW TO USE OUR DOCUMENTS

Before choosing the cover you find appropriate for you, we advise you to read the following informations, which may be helpful.

LIFE INSURANCE

It is very important to be covered in case of death, especially if you have a family to support. Many companies do take such insurance for their employees, but these covers end as soon as you leave the company (retirement, or any other reason). Getting older, it becomes increasingly difficult to find a new life insurance. For this reason, we recommend having a personnel life insurance, even if you are already covered by your employer; with the APPN contract, you are covered up to 65 years old, with a possibility to extend it up to 75 years with some limits.

Maximum Cover 690 000 €

LOSS OF LICENCE

This cover is very important, especially in our area. As we all know it, a pilot can easily loose his licence, even for a minor medical reason. A loss of licence can jeopardize a financial situation due to the fact the technical flight personnel is without means before reaching the age a Belgian technical flight personnel may retire.

A cover equal to 4 years of net salary appears to be an advisable standard.

Maximum Cover 600 000 €

TEMPORARY LOSS OF LICENCE

Each company has its own rules in case of short term (or even long term) disability.

Before choosing any complementary cover, you need to know for how long and on which bases you would be paid by your employer.

Taking a complementary cover equal to your net salary will obviously allow maintaining your income and your standard of living.

Maximum Cover 16 000 € / month

Enter the guarantee(s) you have chosen as well as the corresponding monthly premium in the box reserved for this purpose on the membership or modification form. You will, by adding the amounts, obtain the total sum of your monthly premium.

The APPN's fee is a fixed price of **5 €**.