

## Aviation Disability Insurance



Whether operating as a commercial pilot, or merely enjoying the thrill of flying, it is important that the right insurance is purchased to offer protection to you, your family, or your business whilst you are in the air. Many personal accident, and indeed life policies exclude flying unless as a passenger on a commercial airline.

### Aviation Disability Insurance

Provides cover akin to a standard accident & disability insurance. However, due to its very nature, the policy is written to include the risk of flying either as a pilot or passenger. Cover can be considered for microlights, helicopters and other aerial activities including parachuting. If required, cover can be limited to 'whilst flying' or on a 24 hour basis.

#### Typically cover can be offered for:

**Accidental death** – a lump sum benefit payable following the death of the insured person after an accident.

**Permanent total disablement** – a lump sum payment following an accident or illness which permanently prohibits an individual from continuing their usual occupation.

**Temporary total disablement** – generally, a monthly payment designed to replace lost income following an accident or illness which temporarily prohibits an individual from undertaking their employment / contractual obligations.

**Capital and continental scale benefits** – a lump sum payment following the loss of, or loss of use of eye(s) and / or limb(s), speech or hearing (or a scale of benefits for other disabling injuries) after an accident or illness.

#### Information required to obtain terms:

- Age of the insured (s) and occupation (s)
- Flying history and plans
- Schedule of benefits and sums insured

#### The HSBC advantage

HSBC Insurance Brokers has extensive knowledge and experience in the provision of these covers. We have experience in designing specific solutions for our clients and, with access to the Lloyd's and London markets, can arrange cover for clients' individual needs in most territories of the

world. We have a number of facilities in place which enable us to provide both a fast turnaround as well as competitive terms for all types of cover. Alternatively, subject to certain criteria, we are able to place binding authorities and facilities for coverholders in the Lloyd's and London markets. Generally, all risks can be arranged on either a direct or reinsurance basis.

#### Further information

##### David Gray

Tel: +44 (0)20 7661 2651

E-mail: david.e.gray@hsbc.com

##### Michael Knox-Watson

Tel: +44 (0)20 7661 2654

E-mail: michael.knox-watson@hsbc.com

For full details of all products and services offered by the Accident, Health and Contingency practice, please visit our website at: <http://www.insurancebrokers.hsbc.com/accident-health-contingency>

#### Other Accident and Health products

*Hostile Zone Disability*

*Corporate Accumulation Disability*

*Entertainers Disability*

*High Limit Death and Disability*

*Group and Individual Accident and Illness*

*Group Business Travel*

*Kidnap and Extortion*

*Credit Card Travel and Disability*

*Loss of Licence*

*Sports Disability*

*Confidential Life*

*Yacht Crew*

*Leisure Travel*

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