

## Group loss of training expenses insurance

### Frequently asked questions - USA

**What are the insurance cover requirements?**

We can provide you with a group loss of training expenses policy for trainee pilots training at your flight school if they are training to be a commercial pilots. The PPL element of their license is covered under our loss of training expenses insurance if it is part of your professional pilot training course.

To prevent over-insurance, we may limit the sum insured we offer you depending on if you or your trainee pilots have loss of training insurance already in place through another provider.

**What are the benefits under this policy?**

The core benefit of our group loss training expenses insurance is a lump sum benefit payable to a trainee pilot if they suffer an accident or an illness and their medical certificate(s) is suspended for a long term or permanent basis by the FAA or other local licensing authority.

**What is an excess period when talking about insurance?**

An excess period is a waiting period during which no benefit is payable. It is not a franchise period. It runs from the date the trainee pilot is first unable to continue their training for 180 days and gives all parties time to review and assess the situation. The FAA and similar authorities take seriously all cases where a future career is on the line and may need some time to consider this important decision.

**Can I cover students already training when the policy starts?**

Yes, you can insure all students currently training for the professional pilot track at your facility. If new students start during the policy period, they will be covered as long as you tell us about them.

**What information do I need to provide in order to get a quote?**

There is a simple enrolment process for this cover as it is a Guaranteed Issue product. All you need to do is fill in a short Group Questionnaire and return to David Hampson at Schragger Hampson Aviation Insurance Agency along with a list of trainee pilots you're looking to cover (names, DOBs, sum insured amounts). There is no individual application form or individual medical underwriting required.

**Can my insured trainee pilots receive documents outlining their cover**

Yes, we can provide tailored policy documents to you as the training course organizer and to any insured trainee pilots.

**If a trainee pilot training at my flight school can't complete their training course due to a medical problem, how much will the claim pay-out be?**

If a trainee pilots suffers an illness or an injury which results in the FAA or other relevant licensing authority taking their medical certificate(s) away on a long term or permanent basis for a reason covered under the policy, we will pay the irrecoverable training expenses which have been incurred to date.

**What happens to the cover when a student completes their training course?**

Each student's cover ends when they complete their full professional pilot training course at your facility or earlier if they leave for a non-medical reason, receive a claim payout or you do not renew your policy.

Students who complete their training successfully may be eligible for loss of license cover with us depending on their employment situation, location and other covers in place. Such students can contact David Hampson at Schragger Hampson Aviation Insurance Agency for further details.

**Can the benefit be paid to a financial institution or flight school who funds pilot training costs via a loan?**

Yes, we can note any other beneficiaries other than the trainee pilots and their respective pay-out amounts on the policy if you provide us with the details.

**What do I do if one of my insured trainee pilots needs to make a claim?**

Please contact David Hampson at Schragger Hampson Aviation Insurance Agency soon as possible with initial details and he will liaise with Hiscox and the trainee pilot from there.

**Broker contact details:**

David Hampson  
Schragger Hampson Aviation Insurance Agency  
david@planeinsurance.com  
(781) 274-0303