

Digit Aviation Insurance Policy for Pilots**Policy Schedule****(UIN: IRDAN158RPAV0044V01202425)**

Corporate office: Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095

Insured Details and Policy Details:

Insured Details		Policy Details			
Name Of the Insured	Federation of Indian Pilots	Policy Number	D183610018		
		Invoice Number	IA163059085		
Mailing Address of the insured	C-1202, Lotus Corporate Park, Gram Peth, Off Wester express Highway, Near Jai Coach Signal, Goregaon (East), Mumbai – 400063	Invoice Date	Policy Issue Date	22-01-2025	
City / Location	Mumbai	Period of Insurance	From	01-01-2025	00:00:00
Contact No	8169164840		To	31-12-2025	23:59:59
Email ID	office@fipindia.com				
GST State Code	NA	Interest Insured	Loss of License and PA Cover - For Flying/ Non-flying/ Abinitio and pregnant pilots		
GSTIN/UIN Number	UNREGISTERED	Partner/Intermediary Contact and email-id	+91-9867144996/ anthony.peter@howdenindia.com		
PAN Number	AACCO4128Q	Partner/Intermediary Code and Name	1137172 - HOWDEN INSURANCE BROKERS INDIA PRIVATE LIMITED		

Coverage details and Sum Insured: Flying pilots

Sr. No.	Name of Section	Description	Limit of Payable Claim
1.	Section IA: Loss of License Insurance	Loss of License (LOL) Employed in India. TMU - Waiting Period: 60 Days. Cases where no Form CA 35 has been obtained by pilot due to serious illness FIP will endorse such certificate of illness, as being correct subject to treating doctor medical documents for month to be shared. Survival Period for PMU Claims is 30 Days	
	• Permanent Total Disablement and / *Permanent Medical Unfitness (PMU)	Any disablement due to personal injury, illness, disease or disability permanent in nature Otherwise due to Psychosis, Psychoneurosis or Epilepsy	100% of Sum Insured
		Due to Psychosis, Psychoneurosis or Epilepsy	18% of Sum Insured
	• Temporary Total Disablement and / **Temporary Medical Unfitness (TMU)	Any disablement due to personal injury, illness, disease or disability temporary in nature Otherwise due to Psychosis, Psychoneurosis or Epilepsy	For current policy year – The following process will be managed: •Step 1: 75% of the average net monthly salary as per Form 16 of FY 2023-24 OR Net Average Monthly Pay for the last 3 months as per the salary slip will be evaluated and the higher of the 2 will be considered. •Step 2: The above amount will be then compared to 1.25% of the SI and the lower of the same will be considered. TMU benefit is applicable for not more than 15 months from the date of loss TMU claims will be

			processed up to the date of receipt of fitness form CA35 from competent authority.
		Tail period for TMU is 15 months. In case where the same TMU gets converted to PMU the tail period for PMU is 24 months from the date of expiry of the Policy.	
		Due to Psychosis, Psychoneurosis or Epilepsy	Above payment module applicable for not more than 12 months from the Trigger date.
2.	Section IB: Loss of License Insurance	Loss of License (LOL) Employed Abroad. TMU Waiting Period of 60 days Claim will be honored subject to unfitness being declared by DGCA form CA 35 only. No payment will be made to foreign accounts	
		or in foreign currency. Survival Period for PMU Claims is 30 Days	
	Permanent Total Disablement and / *Permanent Medical Unfitness (PMU)	Any disablement due to personal injury, illness, disease or disability permanent in nature Otherwise due to Psychosis, Psychoneurosis or Epilepsy	100% of Sum Insured
		Due to Psychosis, Psychoneurosis or Epilepsy	18% of Sum Insured
	Temporary Total Disablement and / **Temporary Medical Unfitness (TMU)	Any disablement due to personal injury, illness, disease or disability temporary in nature Otherwise due to Psychosis, Psychoneurosis or Epilepsy	For current policy year – The following process will be managed: •Step 1: 75% of the average net monthly salary as per Form 16 of FY 2023-24 OR Net Average Monthly Pay for the last 3 months as per the salary slip will be evaluated and the higher of the 2 will be considered. •Step 2: The above amount will be then compared to 1.25% of the SI and the lower of the same will be considered. TMU benefit is applicable for not more than 15 months from the date of loss TMU claims will be processed up to the date of receipt of fitness form CA35 from competent authority.
		Tail period for TMU is 15 months. In case where the same TMU gets converted to PMU the tail period for PMU is 24 months from the date of expiry of the Policy.	
		Due to Psychosis, Psychoneurosis or Epilepsy	Above payment module applicable for not more than 12 months from the trigger date
3.	Section II: Personal Accident	Accident including aviation accident resulting in Death or loss of two limbs, two eyes, or loss of one limb and one eye	100% of the Sum Insured for both Fixed wing & Rotary Wing pilots

Coverage details and Sum Insured: Non-Flying, Ab-initio and pregnant pilots

Sr. No.	Name of Section	Description	Limit of Payable Claim
1.	Section I: Loss of License Insurance	Loss of License (LOL) Coverage for only Non Flying, ab-initio and pregnant pilots holding a Valid Indian Flying License	

	<ul style="list-style-type: none"> Permanent Disablement and / *Permanent Medical Unfitness (PMU) 	Any disablement due to personal injury, illness, disease or disability permanent in nature Otherwise due to Psychosis, Psychoneurosis or Epilepsy	100% of Sum Insured
		Due to Psychosis, Psychoneurosis or Epilepsy	18% of Sum Insured
2.	Section II: Personal Accident	Accident including aviation accident resulting in Death or loss of two limbs, two eyes, or loss of one limb and one eye	100% of the Sum Insured for both Fixed wing & Rotary Wing pilots

Group Details

(Applicable If Policy is issued on Group Basis/ taken by Association)

Total Number of Pilots Insured (in case of Group Policy / Policy	As per annexure
Sum Insured Details	As per annexure

Other Details

Definitions

Flying Pilots : Pilots holding a valid flying license by DGCA and valid medical certificate/assessment by the competent authority to exercise privileges of the same license and are presently employed in flying duties in India/abroad.

Non-Flying Pilots : Pilots holding a valid flying license by DGCA and valid medical certificate/assessment by the competent authority to exercise privileges of the same license, but are presently not flying (due to company closure/compulsory leave without pay/pilot who is pregnant)

Ab-initio Pilots : Pilots holding a valid flying license by DGCA and valid medical certificate/assessment by the competent authority to exercise privileges of the same license, but have never been employed as Pilots in India.

Special Terms and Conditions

Section 1A & 1B (Flying pilots) and Section 1 (Non flying, Abinitio, pregnant pilots)	<ul style="list-style-type: none"> Venereal diseases and/or AIDS will not be covered Test flights after construction or reconstruction of the aircraft will be covered for full spectrum Covid claims are covered under the policy. Omicron, being a variant of Covid 19 will also be covered. However, all other claims caused by or resultant from a declared endemic, epidemic and/or pandemic will not be covered under the policy. Any loss caused due to the actions of Naxalite Groups/ Maoists/ Ultras and other acts of Terrorism will be covered.
Section 2 (Flying, Non-flying, Ab-initio, pregnant pilots)	<ul style="list-style-type: none"> Personal Accident Cover is on 24 hour worldwide basis Death or bodily injury due to or arising due to or arising out of directly or indirectly connected with or traceable In the event of the disappearance of the Insured Person, following a forced landing, stranding, sinking or wrecking of an Aircraft in which such Insured Person was known to have been travelling as an occupant or crew member it shall be deemed after twelve (12) months, that such Insured Person shall have died as the result of an Accident. If at any time, after the payment of the Accidental death benefit, it is discovered that the Insured Person is still alive, all payments shall be reimbursed in full to the Company Test flights after construction or reconstruction of the aircraft will to be covered for full spectrum Any loss caused due to the actions of Naxalite Groups/ Maoists/ Ultras and other acts of Terrorism will be covered.
Other conditions	<ul style="list-style-type: none"> The jurisdiction for this policy is India GoDigit share: 100% Maximum Age Limit for Flying Pilots is 65 years. Maximum Age Limit for Non-Flying and pregnant Pilots is 55 years. Maximum Age Limit for Ab-initio Pilots is 45 years. 24 hours call centre to be operational for the customers for claim intimation.

- If there is an untimely demise and the member pilot passes away during the TMU period then INR 15 lacs is payable to the member , if Insured pilot Sum Insured is above INR 50 lacs, else INR 7.5 lacs is payable if Sum Insured opted is below 50 lacs. Claim is admissible only post member pilot survives the cooling period of 60 days.
- Expenses of upto INR 10,000 incurred to attend legal proceedings in connection with an event which may give rise to claim under the policy, with consent of the insurance company
- Pilot purchases a comprehensive policy and his employer's closes down the airline or delay in salary payments due to a defaulting employer, compulsory unpaid leave, then the coverage will continue for the said pilot. The comprehensive cover will be made available to him despite being unemployed, claims admissibility is subject to unfit declared by DGCA.
- Cumulative Bonus – 7% of Sum Insured
- Completed Age to be considered for premium calculation
- Pro-rata premium to be charged for FIP member pilots opting for insurance policy during the year but not after 1st Oct 2025
- Premium paid by pilots individually and policy issued to each pilot separately including information of his FIP membership number and Flying license number
- In case of adverse medical reports, insurer or FIP's Managing Committee may deny or reduce the Sum insured to pilots (to either 50%, 60% or 90% of Sum Insured). Premium will reduce proportionately upon offering lower Sum Insured
- In case of PMU claim, claimant has to survive for 30 days. However, for PA cases there shall be no binding on survival limitation. While in the due course of the Pilot being declared as PMU and is within the cooling period – in an unforeseen event of accident the PA cover as per – his / her eligibility will remain in force and the Pilot will get compensated as per the eligible Sum Insured under PA.
- In the event where a person insured takes ill and has to go, or be removed to hospital because of a serious illness such as a heart ailment or surgery or similar illness of serious nature where hospitalization is necessary, and he/ she is unable to exercise the privileges of his/ her license, then the certificate from the authority admitting him/ her or treating him/ her at the hospital or hospital discharge certificate will determine the date of his/ her illness. Such an illness shall be of a nature, which requires him/ her to have to obtain a fitness certificate/ CA 35 from the competent or accepted medical authority to qualify to once again exercise the privileges of his/ her license. The FIP will endorse such certificate of illness, as being correct.
- Pilot declared TMU/PMU/PA due to medical reasons only during the period including but not limited to any accidental/administrative/legal/incidental inquiry will be entitled for benefits subject to pilot is receiving salary and only on submission of rest documents as per expiring + additional 1 month salary slip for TMU trigger month with last 3-month salary slip from the TMU date. TMU claim calculations will be as per ongoing standard formula.
- The person Insured shall not be under 18 or over 65 years of age at the commencement of this insurance. In the event that the age limit is relaxed beyond 65 years by DGCA the policy shall be reviewed to consider inclusion of such pilots
- Policy Coverage is on 24 hours, worldwide basis
- It is understood and agreed that the landing and taking off the insured Aircraft by day on landing grounds other than licensed airfields are covered under this Policy per AVN23A. Runway, Landing Strip, Helipad etc. built in line with regulations / guidelines as rolled out/ proposed by the regulator of the country or as acceptable to them, unless there is an emergency.
- Rescue operations as directed by the Govt. of India to the employers and thereon to the Pilots needs to be included in the said policy
- Pre-existing Medical condition: Pilots holding Fit medicals at policy inception are covered as per agreed terms and Pilot who are unfit at policy inception will be reinstated once declared fit by DGCA.
- In case documentation from employer is not available due to closure of airline, administrative delays etc.,

Pilots will be required to share last available documents such as Salary Slip and form 16 for consideration with FIP endorsement.

- Repatriation expenses upto a limit of INR 10,00,000 per Pilot. A. REPATRIATION EXPENSES ENDORSEMENT
 1. If the Insured Person shall suffer Bodily Injury during the period of insurance which independently of any other cause shall necessitate the repatriation of the Insured Person, the Insurer will indemnify the Insured up to the amount of the Sum Insured in respect of reasonable travelling expenses incurred for the Repatriation of the Insured Person or in the case of death reasonable funeral expenses and expenses incurred in transporting the body or ashes or in making the necessary arrangements
 2. The Repatriation of the Insured Person shall be deemed necessary if a qualified medical practitioner
 - a. Shall estimate that the Insured Person is likely to be totally disabled in excess of four weeks and/or
 - b. Shall certify that the Insured Person should be repatriated because local facilities are inadequate for the treatment

- **Pregnancy Exclusion Clause:** The Insurance under this policy shall not extend to cover death or temporary disablement resulting directly or indirectly from pregnancy or in consequence thereof. Whereas pregnancy is not a cause to prefer a claim under the policy, it is understood and agreed that in case a lady member, during the course of pregnancy leave, suffers any illness/accident/heart attack/ stroke and/ or any other similar illness or accident that incapacitates her permanently in a manner as would normally prevent her from exercising the privileges of her license, by an event not in any way related to her pregnancy or any complications thereof of permanent nature as laid down in the policy her claim will be honored as in any normal case for the duration of the contract. The compensation, however, for the purpose of TMU would exclude the compulsory grounding period due to pregnancy as laid down by the authority and the policy would respond from 60 days after the date of otherwise medical unfitness or from the date from which the lady pilot would have been allowed to resume duties after the childbirth, whichever is later.

Conditions:

- (1) At the time of enrolment – Pregnant to be considered under Non-Flying Pilots Category
 - (2) If declared pregnant mid- term of the policy, the policy will switch to PMU/PA cover only, however the SI enrolled during enrolment in Flying Category continues and a 5% of overall premium to be refunded as token. However, if the pilot choose to switch to non-flying policy (pro-rata refund and pro-rata premium will be charged accordingly).
 - (3) A Non-Flying Pregnant pilot, if declared fit to fly post-delivery within the policy term can switch to comprehensive plan (PMU/TMU/PA) by paying the balance premium (4) Maximum Age limit is 55 years
- No refund is applicable for pilots who have claimed
 - IMP: Movement from the Comprehensive (TMU + PMU + PA) Plan to Standalone PMU + PA plan in case a pilot stops flying as his/her employer may shut shop or due to job loss will be allowed and premium will be adjusted on pro rata basis. Similarly, a non- flying pilot who may have opted for a standalone PMU PA cover if becomes eligible to fly again can opt to join the main policy. Premium adjustment would be pro rata. No refund is applicable for pilots who have claimed.

Premium and Payment Details:

Total Net Premium (INR)	0
CGST rate and amount (INR)	0
SGST/UTGST rate and Amount (INR)	0
IGST rate and Amount (INR)	
Final Premium (INR)	0

Important Notice

1. ***Cheque dishonor / non-receipt of payment:** If premium paid through Cheque, the policy is void ab-initio in case of dishonor of Cheque or non-receipt of payment.
2. This policy is subject to the standard policy wordings, warranties, exclusions and conditions as per Digit Aviation Insurance Policy for Pilots.
3. The Coverage has been provided basis information provided by you/proposer to us and the policy is not valid, if any of the information provided is incorrect.
4. The [Policy Wording](#) attached herewith includes all the Standard Coverage offered by Go Digit General Insurance Ltd. to its Customers. For any clarification, please call our Call Center Number 1800 258 5956.

For & On Behalf of Go Digit General Insurance Ltd.

Consolidated Stamp Duty has been paid as per Letter of Authorization No.67-B/04/2017-18 Date: 30th May 2017 issued by Department of Stamps and Registration, Bengaluru-560009-KARNATAKA



Praveen Bhat
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Authorized Signatory
Printed, Signed and Executed at Bengaluru

In case of any claim, please contact our 24-Hour Call Centre at 1800 258 5956 or email us at 'hello@godigit.com'.

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