



Leadership and beyond

दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड
The New India Assurance Co. Ltd.

मुख्य कार्यालय : 121000, न्यू इन्डिया सेंटर,
पोर्ची मॉडल, 17-ए, कोपरगेज रोड, मुंबई - 400 001.
सीपा : 22815072 / 22892755 / 22892759
जी.एस.टी. रजि. नं. : 27AAACN4165C3ZP
सिन नं. : L66000MH1919 GOI 000526

Divisional Office : 121000, New India Centre,
4th Floor, 17-A, Cooperage Road, Mumbai - 400 001.
Direct : 22815072 / 22892755 / 22892759
G.S.T. Regd. No. : 27AAACN4165C3ZP
CIN No. : L66000MH1919 GOI 000526

Insured	Federation of Indian Pilots
Address	C-1202, Lotus Corporate Park, Gram Peth, Off Wester express Highway, Near Jai Coach Signal, Goregaon (East), Mumbai - 400063
Broker	Howden Insurance Brokers India Pvt Ltd
Type of Insurance	Pilot's Loss of License & Personal Accident
Period of Insurance	From 01 st January 2026 to 31 st Dec 2026
Policy No.	12100043250400000001
Claim payment period	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
Extended Reporting Period	60 days
Interest Insured	Loss of License and PA Cover - For Flying/ Non-flying/ Ab-initio and pregnant pilots

Scope of Cover

Coverage details and Sum Insured: Flying pilots

Name of Section	Description	Limit of Payable Claim
Section IA: Loss of License Insurance	Loss of License (LOL) Employed in India. TMU - Waiting Period: 60 Days. Claim will be honoured subject to unfitness being declared by DGCA form CA 35. 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	
	Loss of License (LOL) Indian Pilots Employed Abroad with foreign license or Indian License	
	TMU Waiting Period of 60 days. Claim will be honoured subject to unfitness being declared by DGCA form CA 35/certificate from the equivalent authority. Claim will be paid in INR 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

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Handwritten signature/initials.



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	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	monthly salary as per latest Form 16 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.
		<ul style="list-style-type: none"> • 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/equivalent certificate from competent authority.
	Due to Psychosis, Psychoneurosis or Epilepsy	Above payment module applicable for not more than 12 months from the Trigger date.
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

Name of Section	Description	Limit of Payable Claim
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	
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
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

Definitions

Flying Pilots: Pilots holding a valid flying license by DGCA/Foreign country license 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/ Foreign country license 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)

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सीधा : 22815072 / 22892755 / 22892759
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पिन नं. : 400001

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Ab-initio Pilots: Pilots holding a valid flying license by DGCA/ Foreign country license 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)	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)	Personal Accident Cover is on 24*7 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
	Policy extends to cover while flying in support of the Army in civil registered helicopters for the ongoing military contract in Ladakh.
	Holding an Employer-provided Loss of License (LOL) policy does not impact the compensation payable under the FIP New India Assurance Loss of License (LOL) and Personal Accident (PA) policy. All policy benefits, entitlements, and coverage terms under the FIP New India Assurance LOL and PA policy remain unaffected by the existence of an Employer-provided policy
Other conditions	Any loss caused due to the actions of Naxalite Groups/ Maoists/ Ultras and other acts of Terrorism will be covered.
	The jurisdiction for this policy is India
	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.
	Extended Claim reporting period 60 days
	Policy Extends to cover Pre Existing illness/sickness &/or aggravation of Pre-existing injury/diseases/illness for all the pilots who are declared fit to fly by the authorised doctor or have obtained a fitness certificate/ CA 35 from DGCA/equivalent authority for foreign employed pilots from the competent authority at the time of enrolment into the policy.
	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. This condition will not apply for PA claims. Claim is admissible only post member pilot survives the cooling period of 60 days

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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/ equivalent authority

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 30th September 2026

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 of emergency where an insured person has to be hospitalized 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.

If Pilot declared TMU/PMU/PA due to medical reasons only during the policy 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/ equivalent authority the policy shall be reviewed to consider inclusion of such pilots

Policy Coverage is on 24*7 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

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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 are covered 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/equivalent authority for foreign employed pilots.
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

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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.

Schedule will override the policy wordings.

AVIATION LOSS OF LICENSE INSURANCE POLICY FOR PILOTS

POLICY WORDINGS

A. PREAMBLE

Whereas the Insured (You) named in the Policy Schedule has made a proposal to The New India Assurance Co Ltd which is hereby agreed to be the basis of this Policy and has paid the premium specified in the Schedule, now the Company agrees to pay the Insured against coverage provided, subject always to the terms, conditions, exclusions, warranties and limitations specified below and in the Policy Schedule/ Certificate of Insurance.

B. DEFINITIONS

- 1. Ab-Initio Pilots:** Pilots holding a valid flying license by DGCA / or similar competent authority and valid medical certificate/assessment by the competent authority to exercise privileges of the same license, but have never been employed as Pilots worldwide.
- 2. Accident:** Means a sudden, unforeseen, uncontrollable and unexpected physical injury caused by external, violent and/ or visible means.
- 3. Aviation Accident:** Any accident to the Insured Person, whilst getting into or alighting from the aircraft or flying any Licensed Standard type of Aircraft either as Pilot or Crew. Licensed standard type of Aircraft would mean any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by regular airline.
- 4. Bodily Injury:** It means accidental physical bodily injury solely and directly caused by external, violent visible cause
- 5. DGCA:** Directorate General of Civil Aviation (DGCA) is a statutory body of the Government of India to regulate civil aviation in India.
- 6. Flying Pilots:** Pilots holding a valid flying license by DGCA/ or similar competent authority 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.
- 7. Incapacity:** Any incapacity causing Permanent Total Disablement or Temporary Total Disablement of the Insured Person.
- 8. Non-Flying Pilots:** Pilots holding a valid flying license by DGCA/ or similar competent authority 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).
- 9. Permanent Total Disablement:** Any disablement due to personal injury or to illness disease or disability including natural deterioration of the Insured Person which entirely prevents him from attending to the occupation and which appears beyond reasonable doubt to be of a permanent nature.
- 10. Policy:** Policy means the Proposal, Policy wordings, the Policy Schedule/ Certificate of Insurance and any applicable endorsements or extensions attaching to or forming part thereof. The Policy contains details of the extent of cover available to the Insured, what is excluded from the cover and the terms & conditions on which the Policy is issued to the Insured.
- 11. Policy Period :** Period commencing from Policy Start Date and time as specified in the Policy Schedule and terminating at Policy End Date and time as specified in the Policy Schedule/ Certificate of Insurance to this Policy.
- 12. Policy Schedule** means the document which includes but not limiting to details regarding the premium amount, insured details, Policy period, Limit of Indemnity, any specific terms and condition applicable to the Policy.
- 13. Sum Insured:** The Sum Insured mentioned in the Policy schedule represents the maximum liability of the Company in

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respect of all claims pertaining to the Insured Person and becoming payable under both Section 1 & 2 of the policy.

- 14. Temporary Total Disablement:** Any disablement due to personal injury or to illness disease or disability including natural deterioration of the Insured Person which is of a temporary nature and entirely prevent him from attending to the occupation.
- 15. Terrorism:** Terrorism means activities against persons, organizations or property of any nature: That involves the following or preparation for the following:
- Use or threat of force or violence;
 - or Commission or threat of a dangerous act; or
 - Commission or threat of an act that interferes with or disrupts an electronic, communication, information or mechanical system; and
 - When one or both of the following applies:
 - a) The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist activity. Terrorism shall also include any act, which is verified or recognized by the relevant Government as an act of terrorism
 - It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.
- 16. We, Our, Us, Ours, Company, Insurer:** Means The New India Assurance Co Ltd
- 17. You, Your, Yourself, Insured, Insured Person(s):** The Person or entity named in the Policy Schedule who are covered under the policy.

C. COVERAGE

SECTION I: LOSS OF LICENSE INSURANCE

In the event of Insured Person's bodily injury and/or illness or disease sustained and/or contracted anytime during the period of insurance resulting whether during or after the period of insurance but not beyond the period of 15 Months (unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance) after the expiry of the policy, in Insured Person's Incapacity as herein after defined, then compensation will be paid to the Insured Person as follows by the Company.

The company hereby agrees to pay compensation as per the following:

- **Item 1:** In the case of the incapacity causing Permanent Total Disablement due to disease, illness otherwise than that due directly or indirectly to Psychosis, psychoneurosis or epilepsy, after the deduction of any payment made under item 3 or 4, the balance of One Hundred Percent (100%) of the Sum Insured.
- **Item 2:** In the case of the incapacity causing Permanent Total Disablement due to disease, illness due to psychosis, psychoneurosis or epilepsy, after deduction of any payments made under item 3 or 4, the balance of Eighteen Percent (18%) of the Sum Insured.
- **Item 3:** In the case of the incapacity causing Temporary Total Disablement due to disease, illness otherwise than that due directly or indirectly to Psychosis, psychoneurosis or epilepsy, at the rate per calendar month for not more Fifteen Months (unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance) or up to the Death or Permanent Total Disablement of the Insured Person of 75% of the net salary as per Form 16 of last financial year OR Net Pay for the last 3 months as per the salary slip will be evaluated and the higher of the 2 will be considered.
- **Item 4:** In the case of the incapacity causing Temporary Total Disablement due to disease, illness due to Psychosis, psychoneurosis or epilepsy at the rate per calendar month for not more than twelve Months (unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance) or up to the Death or permanent Total Disablement of the Insured Person the above amount will be then compared to 1.25% of the SI and the lower of the same will be considered (unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance).

Provided That:

- (i) The liability of the Insurance Company shall be limited to one hundred percent of the capital sum insured.
- (ii) No compensation shall be payable in respect of the first Sixty days (unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance) for Pilots employed in India, as the case may be, of the incapacity for

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temporary disablement

- (iii) Coverage's for Indian Pilot employed abroad with valid Indian License and valid Indian Medical are here by covered under the policy subject to unfitness declared by DGCA form CA 35/ or similar competent authority. Benefit to start post 70 days (unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance) cooling period from Temporary Medical Unfitness (TMU) date as DGCA issued CA 35/ or similar competent authority and no payment can be made to any foreign accounts or in foreign currency.
- (iv) Temporary Medical Unfitness claims will be processed up to the fitness date of receipt of CA-35 from competent authority.
- (v) In case of Permanent Medical Unfitness (PMU) claim, claimant has to survive for 30 days (unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance). However, for PA cases there shall be no binding on survival limitation.
- (vi) Tail period for TMU is 15 months (unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance), however if the same TMU gets converted to PMU the tail period should be 24 months (unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance) from the date of expiry of the Policy.

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 Personal Accident (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.

- **Item 5:** If in the case of the Insured Person being required to attend any Court of enquiry or legal or other proceedings in connection with an event which in the opinion of the Insurance Company might give rise to a claim under this insurance, legal and/or other costs incurred with the consent of the Insurance Company up to an amount (or its equivalent in the currency in which this policy is issued) of Rs. 10,000, unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance.

EXCLUSIONS APPLICABLE TO SECTION I:

This policy does not cover incapacity resulting directly or indirectly from:

- i. War, whether declared or not including any enforcement action by or on behalf of the United Nations. Invasion, acts of foreign enemies' hostilities civil war rebellion revolution Insurrection military or usurped power martial law strikes seizure capture arrests restraints and detentions of all kings princes and people of whatever nation condition or quality whatsoever arising out of participation in any naval, military or air force operations whether in the form of military exercise or war games.
- ii. The Insured Person taking part in riots or civil commotion.
- iii. Intentional self-injury, suicide or attempted suicide (whether felonious or not) provoked assault, dueling fighting (except in bonafide self-defense).
- iv. Deliberate exposure of the Insured Person to exceptional danger (except in an attempt to save human life or property of any kind) or any criminal act of the Insured Person for which he shall have been convicted upon indictment, or personal injury sustained due to the Insured Person being in a state of permanent or temporary insanity.
- v. Riding or driving in any kind of a race.
- vi. Chronic alcoholism or the habitual taking of drugs.
- vii. The death of the Insured Person.
- viii. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from or any nuclear waste or from the combustion of nuclear fuel.
- ix. Incapacity, which but for the Provisions of point no (ix) above would be covered by this policy and is directly or indirectly caused by or contributed to by or arises from ionizing radiations or contamination by radioactivity from any radioactive materials in course of carriage as cargo under International Air Transport Association regulations shall (subject to all other provisions, of this policy) be covered Provided that: it shall be a condition precedent to the liability of the company that the carriage of any radioactive materials shall in all respects comply with the current regulations issued by the International Air Transport Association relating to the carriage of restricted article by air.
- x. While under the influence of liquor or drugs.
- xi. Through deliberate or intentional, unlawful or criminal act, error or omission.

SECTION II: PERSONAL ACCIDENT

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In the event of Insured Person's accidental bodily injury sustained during the period of insurance, directly caused or arising out of or attributable to an accident including an Aviation accident caused by external, violent and visible means and resulting in the death or loss of two limbs, two eyes or loss of one limb and one eye of the insured person anytime during the period of insurance or afterwards but before the expiry of twelve months from the date of the accident, then the Company will pay to Insured Person or his/ her nominee, one hundred percent (100%) of the Sum Insured or as per table of benefit shown in the Policy Schedule / Certificate of Insurance.

EXCLUSION APPLICABLE TO SECTION II:

Exceptions PROVIDED FURTHER THAT this policy shall not apply to death or bodily injury due to or arising out of or directly or indirectly connected with or traceable to:

- i. Suicide or attempted suicide whether felonious or not.
- ii. Disease, self-injury, deliberate self-exposure to unnecessary danger or.
- iii. Any act resulting into breach of law or violation of DGCA/ similar competent authority rules by the Insured Person.
- iv. The insured person being in a state of insanity or under the influence of intoxicating liquor or any drug.
- v. The insured Person flying in an aircraft used for any illegal purpose or engaged or taking part in racing, record attempts speed trials, acrobatics.
- vi. Test flights after construction or reconstruction of the aircraft will be covered for full Spectrum.
- vii. The Insured person and/or the aircraft in which he/she is flying engaging or taking part in any military naval or air force operations or maneuvers, except for rescue operations as directed by the Govt. of India to the employers and thereon to the Pilots.
- viii. War, whether declared or not including any enforcement action by or on behalf of the United Nations. Invasion, acts of foreign enemies' hostilities civil war rebellion revolution Insurrection military or usurped power martial law strikes seizure capture arrests restraints and detentions of all kings princes and people of whatever nation condition or quality whatsoever.
- ix. Death of or bodily injury or any disease or illness to the insured.
 - a) Directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self - sustaining process of nuclear fission.
 - b) Directly or indirectly caused by or contributed to by or arising from nuclear weapon material.Death or bodily injury which but for the Provisions of paragraph ix (a) & (b) above would be covered by this policy and is directly or indirectly caused by or contributed to by or arises from ionizing radiations or contamination by radioactivity from any radioactive materials in course of carriage as cargo under International Air Transport Association regulations shall (subject to all other provisions, of this policy) be covered Provided that it shall be a condition precedent to the liability of the company that the carriage of any radioactive materials shall in all respects comply with the current regulations issued by the International Air Transport Association relating to the carriage of restricted article by air.
- x. "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.
- xi. 100% of the Sum Insured for both Fixed wing & Rotary Wing pilots

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D. CONDITIONS APPLICABLE TO ALL SECTIONS

1. The Insured Person shall not be under eighteen or over sixty five years of age at the commencement of this insurance. In the event that the age limit is relaxed beyond 65 years by OCCA/ competent authority, the policy shall be reviewed to consider inclusion of such pilots.
2. Covid claims are covered under the policy. However all other claims caused by or resultant from a declared endemic, epidemic and/or pandemic will not be covered under the policy, unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance.
3. The Cumulative Bonus to be considered is of 7% of the Sum Insured, unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance.
4. The Insured Person's License and medical is not only valid on the date of the proposal but also valid for a further period of at least 35 days from the date of inception of the risk, unless the proposal is continuous renewal of earlier policy.
5. It is declared and agreed that the maximum sum insured to be granted under the policy is restricted as per annexure attached to the Policy Schedule/ Certificate of Insurance. It is however, further agreed that the compensation under both Temporary Medical Unfitness (TMU) and Permanent Medical Unfitness (PMU) in no case shall exceed the sum insured or the sum of the salary including allowances a pilot would have earned from his employer till date of his retirement, whichever is lower. For this purpose retirement would include service on contract basis or any other extension granted by the employer.
6. In case Policy is issued on Group basis/ to members of Federation of Indian Pilots (FIP): The person would be required to complete the proposal form as supplied by the Company and be certified by Federation of Indian Pilots (FIP) or Group Manager, as to the members bonafide standing with FIP or Group Manager (as applicable), and validity of his license with medical fitness, as also, to the members gross annual emoluments, based on the latest Form 16 issued by the employer. The insured will disclose the existence of any symptoms or disease, of which he has prior knowledge at the time of taking the policy. In the event such disclosure is not made, it is understood that it will be treated as non-disclosure of material facts and will have adverse effect in the event of a claim.
7. It is however, further agreed that if the insured pilot passes away during Temporary Medical Unfitness (TMU) period, then the policy agree to pay Rs. 15,00,000 only if the insured pilot sum insured under the policy is above Rs. 5,000,000 and the policy agree to pay Rs. 750,000 if the insured pilot sum insured under the policy is less than or equal to Rs. 5,000,000 (unless any amount specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance).
8. In the event of an Insured Person who is temporarily grounded for medical reasons, the policy will not be renewed on the due date, unless he/she is medically fit as per his/her CA35 and is allowed to exercise the privileges of his license. He/She will be eligible for fresh cover, from the 1st day of the following month on renewal of license, (only when he/she is fully recovered and declared so by the authorities who grant the license/ CA35) It is understood and confirmed that insurance will be granted to such insured as per the terms of the expiring limits of sum insured, subject to his paying the stipulated premium on pro - rata basis for the balance period of the policy.
9. It is provided that if an Insured Person declared unfit for his/her job or is grounded by the competent authority due to an incident/accident and is been prevented from exercising the privileges of his/her license other than for medical reasons and if during this period the said insured is required to undergo a medical examination and be medically grounded, it is agreed and confirmed that his/her cover will remain valid for the duration of the contract and all conditions as stated in the policy shall apply to such members. However under such circumstances, for the purpose of TMU the policy will respond after 60 days, as the case may be, from the date of medical unfitness as certified by the approved medical authority or from the date from which he/she is allowed to exercise the privilege of his/her license suspended/cancelled due to reasons other than medical grounds, whichever is later.
10. In case where a member insured is declared either temporarily or permanently unfit by CME, Delhi or IAM, Bangalore, or any other medical center authorized by DGCA or competent authority, such member shall immediately notify the Company directly or through FIP/ Group Manager (in case of Group Policy) in writing of such occurrence and such member's unfitness shall commence from the date of the medical certificate. The time period for payment shall be reckoned from date of completion of formalities by the insured. For this purpose the insured undertakes to submit I produce any document, which may be considered relevant by the insured for the purpose of the claim.
11. In the event where an Insured Person is ill and has to go, or to be moved 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

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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. In case of Group Policy - The Group Manager/ FIP will endorse such certificate of illness, as being correct. A letter from the employer confirming the hospitalization and having intimated DGCA/ competent authority of the same and also the inability of the member to present himself before the medical authority will also be submitted.

12. The Insured Person irrevocably authorizes (a) the Company and or Group Manager/ FIP to seek the opinion of the Principal Medical Officer of the competent civil authority (or other appropriate Medical Officer appointed by the competent civil authority for the purposes) or any other of his Medical attendant to ascertain whether or not an incapacity is presumed to prevent him from following his occupation and (b) the said Medical Officer or attendant to express and communicate such opinion to the company and/or FIP. In this connection the Insured Person shall give such further written consent there to as the Medical Officers or Attendants may from time to time require.
13. The Insured Person shall, if required by the Company submit to an independent medical or surgical examinations
14. Policy Coverage is on 24 Hours and on Worldwide Basis, unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance.
15. Any fraud, misstatement or concealment on the proposal or application declaration or in any statement given in connection with a proposal or application or in the making of any claim hereunder shall render this Insurance null and void and all claims and premium paid shall be forfeited.
16. The cover will automatically be terminated as soon as the Insured leaves or resigns or is terminated from the present employment for any reason, unless written notice of the same is given to the company within 30 working days, and the same is acknowledged by the company.
17. In the event of the Sum Insured being paid to the Insured Person in respect of any incapacity of the Insured Person under any previous Certificate or policy of Insurance issued by the Company covering the risks herein covered this Policy shall be cancelled from inception and a full refund premium paid shall be made to the Insured Person.
18. Immediate notice in writing and in any case within 30 days, must be sent to the Company at its office noted in the policy of any injury illness disease or disability
 - a) Including natural deterioration of the Insured Person for which Compensation might become payable under the Insurance and the Insured Person must as early as possible place himself under the care of duly qualified medical practitioner. When a notice is not received within one calendar month after the occurrence of the personal injury or of the first appearance of the disease or disability including natural deterioration or of the date of commencement of the illness, fair and reasonable explanation for the delay must be given, otherwise the claim will not be admitted; Furthermore unless within three calendar months of the date of expiry of this policy due notice in writing has been sent to the company of any personal injury illness disease or disability including natural deterioration for which Compensation might become payable no claim will be admitted hereunder.
19. The Company if it so desires shall be at liberty to appeal against suspension restriction or loss of license in the name of the Insured Person and to employ its own lawyers to conduct such appeal and the Insured Person shall give all possible assistance and information to the Company and to its lawyers in and about the preparation for the conduct of such appeal.
20. No Liability shall attach to the company hereunder in respect of any claim if the Insured Person is also entitled to compensation under any other policy of insurance insuring the Insured Person against the risks hereby insured (other than any Personal Accident or Loss of License insurance effected by the Person Insured's employers) unless written notice of the existence of that other policy shall have been given to the Company and accepted by endorsement hereon.
21. The Company, if it so desire shall be at liberty at its own expense to secure medical treatment to be undergone by the Insured Person which might enable Insured to act again in the capacity for which he holds a license. The Insured Person shall give all possible assistance to this end.
22. Any word or expression to which a specific meaning has been attached in this policy shall bear such specific meaning wherever it may appear.
23. In the case where the Insured, receives payment for permanent total disablement, the Insured undertakes and agrees

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to inform the company immediately if the permanent disability is removed and/or the Insured's License is renewed. In such an event the Company will be entitled to refund of the full amount paid to the Insured in respect of permanent disability and the Insured Person agrees to refund the same. For this purpose the Insured undertakes to execute an Indemnity Bond.

24. In the event of settlement of a claim for Permanent Total Disablement due to cancellation of the Flying License by the Competent Authority, the claimant will submit to the Insurer a "Letter of Undertaking" as per standard draft wording, to the effect that in the event of reinstatement of his license, the insured will inform the same to the Insurer and the entire amount of claim received by the claimant will be refunded back to the Insurer. In the event of becoming FIT, after being declared PMU and upon successful renewal of the Flying License by the Competent Authority, New India is entitled for refund of full amount paid to claimant in terms of clause (1) hereinabove and accordingly the claimant hereby agree and undertake to immediately refund the full amount paid by your company to me as PMU as per clause (1) hereinabove, after retaining such amount of compensation that would have been paid to claimant as per TMU in the intervening period from date of being declared PMU till being declared Fit again for flying
25. Losses caused due to Terrorism, Terrorist activities, High jacking, Naxalism stand covered. Losses caused due to Terrorism, Terrorist activities deemed and recognized by Govt Of India or Foreign Government, where such act is committed as acts of Terrorism, stand covered.
26. In case of Policy is issued for Federation of Indian Pilots Insurance Program: At any given point of time an individual pilot can hold only one Loss of License and Personal Accident Policy under the Federation of Indian Pilots Insurance Program.
27. **Claim Settlement:**
- a) The maximum timelines for disbursement of claims - The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document and/or information.
 - b) In case of PMU claim, claimant has to survive for 30 days from the date of being declared PMU by the competent authority. However, for PA cases there shall be no binding on survival limitation.
 - c) 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 Payment to a "Nominee" (in cases of PA) to be considered a valid discharge and there should be no requirement of a succession certificate, letter of administration, probate, indemnity or surety from the nominee. If no Nominee details stated above, documents will be required.
 - d) Any additional condition as mentioned in the Policy Schedule / Certificate of Insurance
28. 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
29. In case documentation from employer is not available due to closure of airline, administrative delays etc., Pilots are required to share last available documents such as Salary Slip and form 16 for consideration with an endorsement of the same from Employer/ Group Manager/ FIP to suffice.
30. **Cancellation:**
- Cancellation by Insured:** Policy may be cancelled at the option of the insured at any time during the term, by informing Us. In such a case we shall refund proportion premium for unexpired policy period, there is no claim(s) made during the policy period.
- Cancellation by Insurer:** Policy may be cancelled by the Company on the grounds of established fraud, by giving minimum notice of 7 (seven) days to the insured.

E. ENDORSEMENT

Clauses applicable to the Policy (Wherever opted and mentioned in the Policy Schedule)

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- (6) Signed Release and Discharge Voucher Signed by the nominee - Captioned with the compensation/ ratios mentioned in the policy form. (In case of Multiple Nominees) (As per attached format)

KYC documents: (Scan Copy)

1. Cancelled cheque (with name printed) or NEFT mandate letter duly signed & stamped by the Bank.
2. C-KYC Form completely updated with passport size photo and signed by the Policyholder. Click Here for KYC Form -
3. Copy of Aadhar Card.
4. Copy of PAN Card.

In case of any query or for documents submission, please send your emails on central ID's - Office@fipindia.com and mark Howden in CC.

Payment Cycle Process:

For fresh Claim all the documents must be submitted by 25th of each month and then after validation by medical/claims team and for recurring claims all documents must be submitted by the 28th of each month. The payment will be settled to insured's account on or before 10th of the subsequent month.

Agreed Surveyor Clause: An agreed surveyor clause to form part of the policy which would imply in an event of a claim appointing any one of the surveyors only from the list below:

- M/s. Puri Crawford & Associates India Pvt. Ltd, Mumbai- Mr. Wanikar
- M/s. Sudhir Tandon & Company, Mumbai- Mr. Sudhir Tandon
- Or Any other as deemed fit by the insurer

For and on behalf
The New India Assurance Company Limited

Authorized Signatory



पंजीकृत एवं प्रधान कार्यालय : न्यू इन्डिया एश्योरन्स बिल्डिंग, 87, महात्मा गांधी मार्ग, फोर्ट, मुंबई - 400 001.

Regd. & Head Office : New India Assurance Building, 87, Mahatma Gandhi Road, Fort, Mumbai - 400 001.