

# Pilot Income Protection

*A Disability  
Financial Planning Tool*

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## LOSS OF LICENSE COVERAGE

FOR:

- Commercial Pilots
- Corporate Pilots
- Cargo Pilots
- Aerial Applicators
- Agricultural Pilots
- Firefighter Pilots
- Air Show Pilots
- Test Pilots
- Air Ambulance Pilots



**PETERSEN**  
INTERNATIONAL UNDERWRITERS

*Yes. We cover that.*

## DISABILITY INSURANCE FOR THOSE WHO FLY FOR A LIVING

### Income Protection Including Temporary & Permanent Loss of License

Corporate and commercial pilots have always had a tough time securing proper disability insurance. In the past, the majority of disability insurance companies have told pilots that they are “uninsurable” because there are too many factors that could cause them to lose their license. Due to strict FAA medical qualifications, many health issues that would allow employees in the traditional workplace to continue working would cost a pilot his or her ability to fly for a living.

#### Take The Case Of...

California is ablaze annually with numerous major wildfires. The television news can look like an adventure movie: tanker planes and water dropping helicopters swooping across the TV screen making daring water drops. Brave and heroic men and women are risking personal injury and possible loss of life in fighting the raging fires. This is not an adventure movie, it is real.

Fortunately for the pilots and crew members, observant and caring Insurance Brokers have tended to their needs with the Pilot's Disability Insurance plan offered by Petersen International Underwriters.



While traditional disability insurance carriers have effectively turned their backs on this occupation, Petersen International Underwriters has designed a disability insurance plan that will cover pilots if they lose their license and are no longer able to fly due to a disability.



In addition to corporate pilots, coverage is also available for helicopter pilots, charter operators, fire fighting pilots, commercial pilots, agricultural aviators, stunt pilots and test pilots. The Pilot Disability Plan is available on an individual basis as well as on a guaranteed issue basis for groups.



## WHY PURCHASE DISABILITY INSURANCE?

A disability insurance policy is one of the most crucial parts of a sound financial plan. A sufficient DI plan makes it possible for a disabled pilot to pay his or her mortgage and utilities bills, buy clothing and cover school costs for his or her children, as well as put food on the table every day. Cash flow is critical when you're unable to work for an extended period of time; Petersen International Underwriters' Pilot Disability Insurance Plan will allow grounded pilots to maintain their standards of living.

- Pilot Disability Insurance provides exceptional benefits at affordable rates
- Provides monthly payments to keep your world intact until your medical certificate is reinstated
- Monthly benefit amounts from \$500 to \$25,000 per month or more
- Lump Sum for Permanent Total Disability up to **\$2 Million**
- Monthly Benefit Periods of 12, 24, 36, 48, and 60 months
- Elimination Periods of 30, 60, 90, 180 days or longer
- True Own Occupation Total Disability definition

## Optional Riders Available

- Residual Disability Rider Benefit
- Optional Cost of Living Adjustment (COLA)

## Special Features Also Included

- Recurrent Disability
- Presumptive Disability
- Transplant Benefits
- Waiver of Premium
- Survivorship Benefits
- Rehabilitation Benefits

