Aviation

Preferred classes may be available for pilots of major airlines flying in the US and Canada. For pilots with other aviation activity, Preferred rate classes may be available with an Aviation Exclusion Rider.



CASE STUDY 1

Scenario:

Female, Age 35, \$3 Million, OPTerm 20

Professional pilot flying for Southwest Airlines

Does not engage in any aviation activity outside of work

With a clean medical record, this applicant could qualify for Preferred Plus and would NOT require either the Aviation Exclusion Rider (AER) or a flat extra.

CASE STUDY 2

Final Decision:

Male, Age 45, \$1 Million, OPTerm 30

Scenario:

Preferred Plus

- Private pilot
- Has a total of 400 lifetime aviation hours
- Flies 75 hours/year
- Has his Instrument Flight Rating (IFR)

Female, Age 52, \$750,000, OPTerm 15

Final Decision:

Preferred and Preferred Plus can only be issued with an AER. The proposed insured has a choice: Preferred Plus with an AER, or Standard Plus with aviation activity covered.

CASE STUDY 3

Scenario:

- Employed as a crop duster
- Flies in a plane that was specifically designed for crop dusting

Final Decision:

This policy would carry a flat extra of \$5.00 per thousand. The AER is not an option since we cannot exclude the proposed insured's occupation.

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