
NOTAM

To: Holders of Canadian Air Line Transport Pilot Licenses
From: RBI Advisory Group - Administrators of the Professional Pilot Insurance Plan
Subject: Exciting News – Increased Coverage Now Available!

As you know, PROFESSIONAL PILOT INSURANCE PLAN (PPIP) is a Group Life Insurance program designed *by pilots* and is *exclusively available* to Canadian ATPL's and their families. Our unique program has been insuring Canadian ATPL's since 2002 and participation continues to grow steadily. Since originally cleared for takeoff, almost \$1.1 Million in claim proceeds has been paid to beneficiaries of your fellow pilots.

As the Administrator of this program, Your opinions and comments are important to us. As a result of your feedback, Effective January 1, 2013 we are pleased to advise the **maximum coverage available under PPIP has increased from \$300,000 to \$500,000** under all three benefits – Optional Life, Spousal Optional Life and Accidental Death & Dismemberment.

If I'm already at the \$300,000 cap, how do I apply for the additional amount?

- Simply complete the Optional Group Insurance Pilot Member Application & Change Form. The updated PDF can be downloaded via the website. Please be sure to include a copy of your current and valid Cat1 Medical when you submit your application.

Does my spouse have to re-qualify to increase the amount of insurance?

- In order to qualify for **additional** coverage your spouse must complete the Health Questionnaire provided within the Member Application and Change Form. This will be submitted to Medical Underwriting for review. Note that your spouse's existing coverage will remain in force even if he/she does not qualify for any increased coverage.

As always, there are many **exclusive** features of this plan such as:

- ✓ You are automatically pre-qualified if you hold a current and valid Canadian ATPL, a valid Cat. 1 medical and are a resident of Canada.
- ✓ Your existing coverage does not change in the event you lose your Cat 1 medical.
- ✓ Coverage is completely portable, meaning you do not need to be employed or keep your present job to keep your coverage.
- ✓ Plan members may increase or decrease your coverage at any time as your personal circumstances change.
- ✓ Your spouse may also apply for coverage and, if approved, receive the same low rates.

Many of our members have purchased this coverage simply as a **low-cost alternative to mortgage insurance**. Others have purchased the coverage as top-up insurance to their existing life coverage. For more information and complete details of this unique program, please visit our website at www.ppip.ca or contact our office. We look forward to speaking with you!

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