

Loss of Licence Insurance

Insurance Product Information Document

Company: Accept Försäkringsaktiebolag (publ), 516401-6577, Sweden

Product: Loss of Licence Insurance OSMAA-Trainee

The Insurance Product Information Document is a summary of the terms and conditions for this product. Contact OSMAA for the complete terms and conditions. The Insurance Product Information Document was last revised 2018-10-19.

What is this type of insurance?

Loss of Licence insurance which has been taken out by Flight Instruction School for each and every flight trainee in a class with valid medical certificates issued within EU/ESS area.

What is insured?

- ✓ The insurance offers the insured the right to capital reimbursement, provided that the medical certificate of the insured, due to illness or injury, is:
 - permanently withdrawn or
 - permanently denied renewal.
- ✓ The capital sum is calculated as such tuition paid to OSMAA as is nonrefundable according to contract between trainee and OSMAA and within sum insured as indicated in the insurance policy.

What is not insured?

- ✗ Expenses other than tuition.
- ✗ Should death occur during the insurance period no compensation is paid.

Are there any restrictions on cover?

- ! Attempted suicide.
- ! The insured has willfully or through gross negligence induced or worsened illness or bodily injury.
- ! Criminal act committed by the insured.
- ! Abuse of alcohol, other intoxicant, sedative or narcotic substance.

Where am I covered?

- ✓ The Insurance applies worldwide except for in areas with activities of war or political unrest.

What are my obligations?

- In the case of illness or bodily injury the insured must immediately consult a certified medical doctor, flight medical doctor or specialist as appointed by him/her, and adhere to what is prescribed by said doctor or specialist.
- The claimant shall at his/her own expense provide Accept with medical certificates, journal extracts and other documentation as required for determining Accept's liability to pay benefits.

When and how do I pay?

OSMAA is responsible for paying the insurance.

When does the cover start and end?

- The insurance cover begins when training commences.
- The insurance ends:
 - when the trainee discontinues pilot training or
 - when the trainee no longer holds a medical certificate or
 - on the last day of insurance (as indicated on the insurance policy).

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Försäkringar

How do I cancel the contract?

Not applicable.

Miscellaneous information

Accept Försäkringsaktiebolag (publ), organization number 516401-6577, is an insurance company supervised by the Swedish Finansinspektionen (FI). Their contact details are, email: finansinspektionen@fi.se, web address: www.fi.se, postal address: Finansinspektionen, Box 7821, 103 97 Stockholm, telephone 08-408 980 00. Accept's address is Box 2068, SE-174 02 Sundbyberg, Sweden. For further contact details see www.accept.se.

Accept does not provide advice based on impartial and personal analysis in the sense given under the Law on insurance distribution [Lag om försäkringsdistribution] (SFS 2018:1219). None of Accept's employees receive any variable remuneration.

Accept has appointed a complaints manager who is registered with FI. Complaints are reviewed on an ongoing basis by the complaints manager. One may also appeal to for example Allmänna reklamationsnämnden. Further information is available under Accept's complaints referral found under www.accept.se/allmanna-villkor.

Accept is governed by Konsumentverket with regard to marketing. Their contact details are, email: konsumentverket@konsumentverket.se, web address: www.konsumentverket.se, postal address: Konsumentverket/KO, Box 48, 651 02 Karlstad, telephone: 0771-42 33 00.

The Insurance policy is governed by Swedish law. For information regarding Accept's handling of personal information, autogiro consent as well as right of withdrawal/distance contract law, visit www.accept.se/allmanna-villkor.