

Commercial and Private Pilot Disability Options

The high standards and responsibilities bestowed on a professional pilot cannot be overstated. Every time a plane lifts off from the tarmac, the weight



By Joseph Ferraro

of the world rests on the shoulders of the person in the cockpit; a great many souls are literally and figuratively in their hands. The stress is enormous, and the FAA is the ever-present guardian at the gate. This is why even a minor medical issue can lead to indefinite grounding—and why the financial impact of a sudden loss of license can be devastating for both individual pilots and employers.

It's this vulnerability that forces such stringent medical requirements as a way to mitigate the physical and mental health risks in aviation, including illness (heart attacks, strokes) and accidents (eye injury). Statistics show that the leading causes of pilot grounding are cardiovascular issues such as heart attacks, arrhythmia, or strokes; neurological disorders like brain injuries or seizures; vision or hearing loss; and accidents such as falling down stairs, automobile accidents, eye injuries, and so forth. And make no mistake: the sudden loss of license has a direct impact on a pilot's income and career trajectory because you need flying privileges in order to work. There's no ancillary income while that pilot is grounded, because even if they are not flying, they cannot earn from any flight instruction or transport jobs. It can also disrupt seniority and benefits, as well as accelerate early retirement, which is common in medical disqualifications after age 50.

So, how can pilots who can no longer fly make sure they are protected on the ground? The solution is loss of license disability insurance. While traditional disability insurance offers limited coverage in the event a pilot is disabled, as it includes limited "own occupation" definitions, loss of license disability insurance is tailored



specifically to cover the occupation of a pilot. Professional pilots have to meet strict health standards set by the FAA to keep their license. Even if a pilot isn't officially considered "disabled," they can still lose their license if their health doesn't meet those rules. For instance, a pilot with high blood pressure that exceeds FAA limits may be grounded—even if they feel perfectly fine and are capable in day-to-day life. Lastly, traditional options do not always include the limits required to protect their full income.

The key features of loss of license disability insurance are that it covers up to 65% of earned income; offers elimination period options of 90, 180, and 365 days; benefit periods are tailored to age; and coverage can target individuals as well as group multi-life policies.

So, who are the ideal candidates for coverage?

- Commercial pilots employed by airlines, charter companies, or private aviation firms
- Cargo pilots
- Test pilots
- Air ambulance pilots
- Firefighter pilots
- Private pilots with high income from aviation work
- Flight schools or aviation companies with large pilot rosters

Here's a perfect example of how things can go south quickly: A pilot carrying a box

down the stairs slipped and fell, sustaining a lower back injury and a torn meniscus in his right knee. He developed inflammation and severe pain when putting weight on his right knee. An MRI confirmed a torn meniscus and osteochondral lesion. The doctor advised no flying and rest for five months, which resulted in a loss of license. Even after he was deemed fit to fly, it was another seven weeks before his license was reinstated. This reinstatement process can sometimes take several months in complex situations. The insurance paid loss of license benefits until his license was reinstated, which provided the funds to pay his mortgage and provided for his family during this recovery period.

But it's not only the pilot who benefits from the coverage. There are group guaranteed issue options for employers, as well as protected payroll obligations and talent retention. The underwriting process is streamlined, requiring just a medical certificate, FAA license, and income verification.

The cost of being grounded is more than financial—it's career-threatening. If an injury or illness forces your client to bail out, make sure you give them the financial parachute they need for a safe landing. **■**

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