

# Professional Protection for Cockpit and Cabin

Pilot and Cabin Crew Flight  
Disability Insurance

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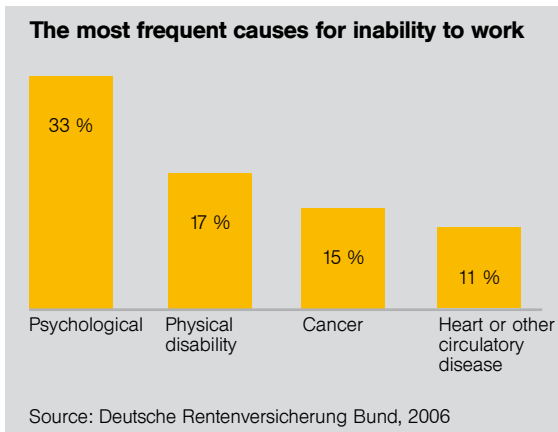


**Albatros**

A member of the Lufthansa Group

## Unable to fly? Not me.

Working in the cockpit or cabin is a special activity in many regards. The risk of becoming occupationally disabled is also higher than in other fields. That has led to the fact that many insurers differentiate between flight disability and occupational disability insurance. Only a few special insurers insure flight disability in a way that truly reflects the special requirements of these occupations. Those with a normal occupational disability insurance, who want to ensure that the insurer will pay in case of flight disability, should secure written confirmation that flight disability is placed on equal footing with occupational disability.

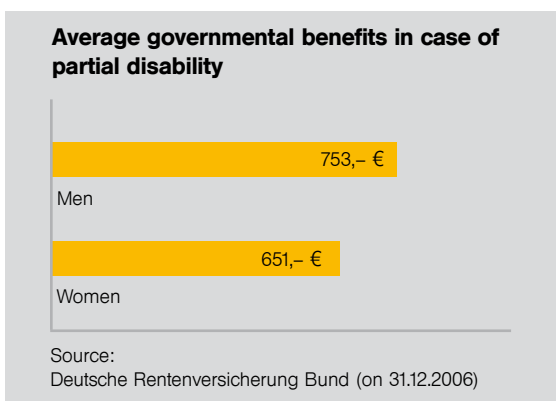


It is an error to think that only employees with dangerous or physically demanding occupations must secure themselves against the financial risks of occupational disability. Often, it is just illness related to modern living which causes employees to become unable to work. The number of the affected has constantly risen in the past.

### **One out of four employees is forced to prematurely give up his or her career ...**

... and only 10 % become unable to work due to an accident – however 90 % due to an illness. The most frequent causes are psychological illnesses, back problems, cancer, or heart and circulatory system disease. Who thinks, „it only affects old people” is also making a mistake. The employees which become unable to work are becoming increasingly younger. In the year 2006, one fourth were younger than 45 years of age.

## Governmental benefits aren't enough



With the pension reform of 2001, the governmental benefits in case of inability to work and/or partial disability (= restriction of ability to work due to health reasons) were strongly reduced. Therefore, without private insurance the losses are so large that deep cuts into the quality of life and a loss of the accustomed standard of living is the rule. Even if the employer possibly pays an additional pension it is not usually sufficient to cover the deficit.

How long you can continue your career on board depends on your health. Whether you receive governmental partial disability benefits and to which extent you can still work will be decided by a medical officer. Which occupations you are capable of performing also depends on his judgement. Level of training, education, or past position attained plays no role at all.

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## Protect your standard of living

You owe your standard of living to your willingness and ability to perform your job. What, however, if this valuable treasure is taken from you by an illness?

Many have recognised that private protection is necessary for retirement. It is often forgotten, however, that the risk of disability can affect life negatively today and later in retirement – and thus the entire life plan. Therefore, private flight disability insurance is one of the most important insurance coverages which you should consider.

## Special career – Special protection

Our offer protects you comprehensively against the financial consequences of flight disability and pays a guaranteed retirement pension and/or, if desired, a lump sum to you at the end of the contract – independent of whether you become disabled. If you become disabled, then you receive the selected monthly disability pension up to the age agreed upon (maximum age of 60). If disabled you pay no further contributions. The pension begins if the flight surgeon certifies you as permanently unable to fly (for a period of at least 6 months), independent of the judgement of a medical officer and any other income you might have. That is: the insurer does not force you – as is possible with governmental disability pension – to assume another occupation.

	<b>Flight Attendant age 25 *</b>	<b>Flight Attendant age 30 *</b>
Guaranteed monthly pension by flight disability to age 55	1.000,00 €	1.000,00 €
monthly premium for <b>standard</b> insurance	78,24 € **	84,95 € **
<b>fund-bound</b> insurance	74,37 € **	112,59 € **
	<b>Pilot age 25 *</b>	<b>Pilot age 30 *</b>
Guaranteed monthly pension by flight disability to age 60	2.000,00 €	2.000,00 €
monthly premium for <b>standard</b> insurance	166,70 €	166,70 €
<b>fund-bound</b> insurance	166,70 €	166,70 €

\* Decisive is the age at policy conclusion

\*\* The premiums shown differ as a result of the insurance-relevant calculations used to determine minimum premiums, etc.

Insured are all illnesses, health problems and bodily injuries arising after conclusion of the contract. Also, nervous and psychological disturbances are insured in the context of the special conditions.

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You profit from these advantages

**The Albatros offer brings you these advantages**

- You receive a guaranteed pension for flight disability which will presumably last longer than 6 months and is determined by the flight surgeon.
- The payment takes place independently of whether you are able to assume another occupation or receive governmental or company disability benefits.
- You have a high level of protection which is custom tailored to the special needs of the cockpit and/or cabin staff and is not available in other standard products on the market.
- Your insurance protection continues, without compromise, even if you change to another airline.
- Insurance protection also exists for special flight risks, for example kite and ultra-light flights.

How to receive protection that suits you

Let us make you a personal offer. With the Albatros offer you can be sure that you receive a high performance product with preferred conditions. Use our many years of know-how in the field of flight disability insurance.

Telephone: 9977 from the LH telephone system  
or 0180 1 25228767

(3.9 ct./min. - tariff on the German landline network; on mobile networks different costs may incur).

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