



COPACare

Life Insurance Plan

Coverage
specially designed
just for pilots



Life Insurance for COPACare Members

This is a product designed for COPA members because it is not easy to find a life insurance policy that covers you while you're traveling as a pilot or a crew member in a private plane. This is because most life insurance plans have a general aviation exclusion for air travel other than as a passenger in a commercial plane.

The COPACare Life Plan underwritten by Canadian Premier Life Insurance (formally Sun Life) and administered by Puhl Employee Benefits, can help protect your family's lifestyle with this **unique COPACare Member life insurance plan especially designed to offer coverage, without most of the usual aviation restrictions.**

Who is eligible to apply?

This plan has been developed exclusively for the members of COPA. You are eligible to apply for coverage if you are:

- a COPA member in good standing of the association (membership is required for the coverage to remain in force),
- under age 60, and
- a resident of Canada.

How much coverage can I get?

You can purchase **up to \$350,000 of coverage** in units of \$25,000.

When you apply for coverage, you can also apply for:

- **up to \$350,000 of coverage** in units of \$25,000 for your spouse, and
- **\$2,500 of coverage for each of your dependent children.** You pay **one low monthly rate no matter how many children you have.**

The coverage is effective on the first of the month following the date of approval and receipt of your payment.

Life Insurance

Highlights of the plan

The plan offers a long-standing tradition of providing coverage to fit the unique needs of Canadian pilots:

- Up to \$350,000 life insurance protection for you and your spouse,
- Dependent child coverage available,
- No minimum flight hours or experience required,
- No civil aviation restrictions,
- Preferred rates for non-smokers, and
- Annual or monthly premium payment options.



Life Insurance

Waiver of premium

If you become totally disabled for a period of at least six consecutive months before you reach age 65, you won't have to pay your life insurance premiums.

Conversion – take your coverage with you

If your life insurance or your spouse's life insurance coverage ends for any reason other than your request, you both may be able to convert up to a maximum of \$200,000 of coverage (or the amount stipulated in any applicable legislation if greater) to an individual Term Life policy with Canadian Premier Life Insurance (formally Sun Life). You won't need to provide proof of good health when you apply. You'll need to apply within 31 days of the end of the COPACare life insurance coverage and prior to age 66.

Applying is easy – see page 4 for details

When does coverage end?

Your coverage ends:

- the date on which this policy terminates, either in whole or in part,
- the date on which you fail to pay the premium as required, subject to the Grace
- Period¹, the first day of the month coincident with or next following the date on which you request to terminate such coverage,
- on your 65th birthday,
- the date you cease to reside in Canada, or
- the date you are no longer a COPA Member.

Your spouse's coverage ends with any of the above, or on your spouse's 65th birthday, whichever comes first.

Your dependent's life insurance coverage ends:

- the date on which you no longer have any dependents,
- the date on which you fail to pay the dependent premium as required, subject to the Grace
- Period¹, the date on which dependent coverage under this policy is terminated,
- with respect to an individual dependent, the date on which such dependent no longer satisfies the applicable definition,
- the first day of the month coincident with or next following the date on which you request that dependent coverage be terminated, or
- on the date that neither you nor your spouse have life insurance coverage.

¹A grace period of 31 days will be granted to you if you fail to make a payment (after the first premium) and during this time the coverage will continue in force. You will be liable to Canadian Premier Life Insurance (formally SunLife Assurance Company of Canada) for all premiums while coverage is in force, including the grace period.



Exclusions

Benefits will not be paid for death resulting from suicide in the first two years of coverage, or death directly or indirectly, wholly, or partly, resulting from service, travel or flight as crew member in a military aircraft, any aircraft used for fire fighting, crop dusting or testing purposes, or any aircraft flying in a combat zone whether war is declared or not.

Definitions

Spouse means your spouse by marriage or under any other formal union recognized by law, or a person of the opposite sex or of the same sex who is publicly represented as your spouse. Only one person at a time can be covered as a spouse under this policy.

Dependent child means a child, other than a foster child, of yours or your spouse, who is not married or in any other formal union recognized by law, and who is under 21, or age 21 or over but under age 25 (age 26 if resident in Quebec) who is a full-time student attending an educational institution recognized under the Income Tax Act (Canada) and is entirely dependent on the Insured for financial support.

A child, who becomes handicapped before the limiting age, continues to qualify as long as the child is incapable of financial self-support because of a physical or mental disability, depends on you for financial support, and is not married nor in any other formal union recognized by law.

Enrolling for Life Insurance as a COPA Member

Apply now!

To apply for coverage, you simply need to follow these three steps:

- 1) Complete the application form, including the medical questions, print the form and sign it.
- 2) Take a personal cheque and mark it "VOID" for pre-authorized chequing payment of your monthly premium plus applicable provincial sales tax.
- 3) Return your completed application form and the VOID cheque to:

CopaCare Travel / Puhl Employee Benefits
#209, 2577 Bridlecrest Way SW
Calgary, Alberta T2Y 5J4
1-403-221-9309
admin@copacare.ca
Contact: Arlene Marko

Once your application is approved, your coverage will become effective on the first of the month following approval, and you will receive a Certificate of Insurance.

Evidence of good health

All coverage is subject to medical underwriting. You will need to provide evidence of good health by completing a brief medical questionnaire.