



Dear AICA Member:

If you experience an injury or sickness that prohibits you from flying and you get grounded for an extended period, the money stops... but the bills don't!

The American Independent Cockpit Alliance (AICA) has teamed up with Harvey W. Watt & Company, Inc. (Harvey W. Watt & Co.), to offer the following coverage to you:

- Pilot Loss of License Short Term Disability
 - 4 optional waiting periods and two coverage options available
 - Plan is designed to dovetail with the American Long Term Disability plan

- Pilot Loss of License Disability Income Insurance
 - Plan is designed to supplement your company LTD plan

- Professional Pilot Life insurance
 - Can apply for up to \$150,000 of coverage (depending on age) by only answering 3 health questions to the satisfaction of the insurance company.
 - 1.5 million of total coverage available to pilot and spouse. Spouses can apply even if the pilot opts out!
 - No exclusions – except suicide which is removed after 2 years

Harvey W. Watt & Co. pioneered Pilot Disability Income Insurance in 1951 and continues to be the leading manager of professional pilot insurance. In addition to the available insurance, enrolled AICA Member Pilots have access to Harvey Watt & Co.'s toll-free Medical Assistance Hotline. There you will receive information and advice on how to avoid potential disqualifying events and, if disabled, assistance in dealing with your doctors and the FAA to expedite a successful return to your career in the cockpit.

These plans offered by Harvey W. Watt & Co., offer multiple options, high limits, and affordable pricing. Please review these competitive plans to determine if they belong in your insurance portfolio.

If you have any questions, please call Harvey Watt & Co. directly at 800.241.6103 or email us at pilot@harveywatt.com.

Good health and happy flying.

Rob Alston
Harvey W. Watt & Co