



# Insurances for pilots managed by pilots

Today the APPN insures  
more than 7.500 pilots





## Top 10 good reasons for choosing APPN

- 1.** Since 1956, the APPN (a nonprofit association located in France) is managing, wholly independently, group contracts allowing airlines pilots to benefit from guarantees, Loss Of Licences and Life Insurance, well-adapted to the profession.
- 2.** The association is a signatory of agreements binding it to a dozen of foreign trade unions; thus enabling it to offer international adapted guarantees.
- 3.** Various great airlines companies (Air France, Corsair, Airlinair, Air Austral) partnered the APPN.
- 4.** APPN Board of Directors (made up of 15 French and foreign airlines pilots elected by the airlines pilots) vouch the right performance of the contract and the settlements as soon as possible.
- 5.** Depending on the figures, surplus is refunded to members in the form of some number of monthly premiums. Therefore, the global contribution is reduced.
- 6.** Due to its associative structure, with voluntary executive members, the management expenses are reduced to the minimum.
- 7.** The APPN is drawing on great insurance groups' skills: MACIF (Loss Of Licences), AXA (Life Insurance), GENERALI (Life Insurance).
- 8.** The APPN offers to airlines pilots guarantees adapted to the specificities of their activities and their companies.
- 9.** The file of each member is reassessed and reviewed on a regular basis.
- 10.** The guarantees can be freely chosen by the member. They may be combined in the event of a covered claim.



# The guarantees

## Guarantees reserved to Trainees

Loss of medical fitness 155.000 € <sup>(1)</sup>

Life Insurance 155.000 € <sup>(1)</sup>

## Life Insurance

Up to 65 years of age - maximum guarantee 690.000 € <sup>(1)</sup>

Up to 75 years of age - maximum guarantee 550.000 € <sup>(1)</sup>

## Definitive Loss Of Licences

Up to 60 years of age - maximum guarantee 600.000 € <sup>(1)</sup>

Up to 65 years of age - maximum guarantee 300.000 € <sup>(1)</sup>

## Temporary Loss Of Licences

Up to 60 years of age - maximum guarantee 16.000 € <sup>(1)</sup>



**MACIF** *Loss Of Licences*

**AXA** *Life Insurance*

**GENERALI** *Life Insurance*

(1) Values as of May 1<sup>st</sup>, 2012

To avoid surcharge, you must join APPN's scheme before 40 years of age

Have a look at our website

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