A & V
Consult BVBA

ADVIES & VERZEKERINGEN

Are you well covered in the air?

To perform your profession or hobby as a pilot, crew member, skydiver, hang-glider, etc... you need training and experience.

You are well aware of the risks in the aviation sector, but are you covered well for all the possible risks?

The purpose of this brochure is to work pro-actively towards your insurance and to guarantee you are fully aware of your insurance coverage before you head of into the air. We offer you all the answers you need to know.

An accident is a wide concept and can have diverse consequences like hospitalization, temporary or life-long disability or even a decease. Even when there is no accident, conflicts can arise where you need assistance like legal assistance for pilots, insurances for pilots working abroad, and so on...

Aside from all the physical and emotional sorrow, there is the financial part to worry about. Are the expenses for your aviation training paid back when you get ill? Does your current insurance company cover the mortgage after a decease caused by an aviation accident?

Our office is recognized by Brocom which guarantees excellent quality and service.

This presentation gives you a brief overview of all the most important insurances you might need as a pilot.

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Pilot Education Insurance

Ending a pilot education as a consequence of medical reasons brings a huge financial risk losing the whole investment. Excluding this financial risk can be easily covered by an insurance.

As an independent agent, A&V Consult BVBA offers the pilot a transparent view on the insurance possibilities from student until the end of his career.

Contact our office for a professional and personal advice to cover your pilot education expenses as a first step in your career.

License Insurance

After an education, the student is ready to fly of into the air as a pilot or instructor. Losing your license due to a illness or accident can have tremendous consequences with a financial gap and a huge investment lost. You can easily insure your investment safely until even two times your annual income. Did you know that a pilot is insured against accidents or illness until 12 months after ending the education even if he does not have a contract with a company?

As an independent agent, A&V Consult BVBA offers the pilot a transparent view on the insurance possibilities from student until the end of his career.

Legal assistance Pilot/ Instructor

The pilot can also start as an (independent) instructor. What are the risks when you are on the tarmac with your student? Who is responsible for accidents with material and physical damage. As an instructor you can insure yourself against these kind of risks.

Legal assistance Pilot/ Instructor

Do you have a conflict with your employer (airline company), insurance company or do you need to go to court for a civil or criminal event, then you are able to recover the lawyer fees of a counselor appointed by yourself. Even for physical damage or medical expertise you can appoint a doctor for counter-expertise where the doctor's fee will be paid by the Insurance company.

Indispensable insurance for a (professional) Pilot against a small premuim!

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Personal Damage

Personal damage insurance includes:

- Hospitalization: Coverage as a pilot without extra premium or exclusions
- Temporary or permanent disability
- Decease

When you have an insurance with your employer for one of these risks, please check if aviation risks haven't been excluded in the general terms and conditions.

The **Duty of Notification** is the most important. Always inform your insurance agent or employer in time that you are flying an aircraft or performing parachute jumps. Sometimes a small extra premium can cover the risks.

Also check if your pension plan or mortgage insurance pays the saved capital to the beneficial family members in case of a decease.

Our offices can provide more information to cover all of the above risks.

Pilot and Expat

When you end the education, you need to find a employer. Sometimes you can be employed in another country. When you don't have an official residence in Belgium, you can not benefit from social security or any fiscal regime.

Even for this we offer a cross-border solution hence you can transfer all your covered risks.

Moreover when you travel a lot for your profession, a travel insurance and/or travel assistance is an absolute necessity.

When you are abroad for a long time for internships, training or as a crew-member, you absolutely want a liability insurance for your family and your home. Contact us for more personalized information.