

# MARSH JLT SPECIALTY

AVIATION PRACTICE

## SUPPORTING YOUR AVIATION EMPLOYEES





# Epsilon: A Tailored Benefits Solution

Competition to hire and retain the best pilots is becoming increasingly fierce. In 2019 Boeing predicted that, due to the ever-growing demand for commercial air travel, over the next 20 years the world will need an additional 804,000 pilots.

We believe that the right aviation employee benefits can prove to be a differentiator for airlines looking to attract talent.

For this reason, we created Epsilon – our specially tailored aviation employee benefits facility with A-rated Lloyd’s security. Epsilon cover’s four main areas:

- Loss of licence.
- Personal accident.
- Emergency medical expenses.
- Term life.

Marsh JLT Specialty manages over **160** employee benefits placements specifically for the aviation industry.



# The Epsilon Advantage

## Pricing

A new Epsilon client is guaranteed a rate reduction of at least 10% in the first year, subject to a three-year net loss ratio of less than 60%. Several clients have enjoyed even larger savings.

## Wordings

We have negotiated enhanced wordings for all Epsilon products with fewer exclusions.

## Efficiency

The structure of Epsilon allows us to obtain fully-supported lead quotes from any of our three selected insurers.

The markets are all Lloyd’s insurers who guarantee swift responses and prompt payment of valid claims.



# Loss of Licence and Disability Income Insurance

This provides a pre-arranged sum of money in the event that a licensed pilot or air traffic controller is unable to work, due to failure to reach the required medical standards. Highlights of Epsilon’s cover include:

- For clients with over 50 pilots, there is no exclusion for pre-existing conditions.
- Psychological benefits are included as standard.
- Rehabilitation costs are covered.
- There is enhanced cover for loss of licence due to laser pen attack, terrorism, and assault by passengers.
- Tailored temporary benefits can be purchased.
- Cabin crew and ground engineers can also be covered.
- Excess placements are available.



Epsilon policies contain **fewer exclusions** than standard employee benefits policies.

# Personal Accident

This provides a pre-agreed benefit in the event of death or injury, following an accident. Coverage highlights include:

- Nuclear, chemical, and biological cover.
- War perils are included.
- Enhanced benefits for paraplegia and quadriplegia.
- Benefits for accidental burns.
- Coverage for dangerous sports.
- Aggravation of current conditions is fully covered.
- Typically, armed forces are covered.
- Coverage for over 75s.

Coverage can be purchased in one of three different ways:

- 24 hour.
- On duty.
- Flight risks only.



# Group Business Travel

This cover provides medical protection for employees travelling outside of their country of domicile in the event of injury and sudden illness. This includes:

- Emergency overseas medical expenses.
- Psychological help following trauma.
- Emergency evacuation following sudden illness, accident, natural disaster, or political unrest.
- Highly-qualified emergency assistance provided by Healix.
- An option to add personal effects, cancellation and curtailment, and other non emergency covers.

Healix delivers access to **22,000** healthcare facilities spread over **190** countries.


# Global Assistance from Healix

We work closely with Healix to provide emergency medical assistance to our clients. Healix looks after the welfare of expatriates, travellers, and local nationals in just about every country in the world, 24 hours a day.

Healix International responds to 300,000 calls for medical assistance each year, handling approximately 30,000 acute in-patient cases across 160 countries and conducting approximately 2,000 aero-medical evacuations from over 110 countries.

This depth of experience gives an employer the peace of mind that they are fulfilling their duty of care to employees and employees can see that their colleagues are being professionally treated in times of great stress.





Life cover with no exclusions.

## Term Life

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This cover provides a pre-agreed sum of money in the event of death by illness or accident. We can provide the following enhancements and options:

- Options for death by all causes or death by natural causes only.
- Combined loss of licence and term life solution available.
- All exclusions deleted except for death resulting from criminal activity, subject to all employees being actively at work at first inception.
- All employees can be covered.
- Excess placements are available.

## Kidnap and Ransom

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Every year, thousands of people around the world are kidnapped. Companies within the aviation industry are particularly vulnerable to this risk along with extortion, illegal detentions, and hijacking, despite increased security.

A special risks policy can provide cover for perils such as kidnap, extortion, threats, illegal detentions, hijack, disappearance, and hostage crisis.

A policy provides immediate and guaranteed access to highly trained and experienced response consultants.

Our special risks team has over 30 years experience, providing unparalleled market knowledge, superior claims handling, risk prevention solutions and will ensure that confidentiality is maintained at all times.



## Actuarial expertise

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An understanding of our client's risks puts us in a better position to negotiate on your behalf. We have invested in actuarial expertise in order to achieve this.

We look at data points such as age, gender, sum insured, type of cover, and historical loss details to get a comprehensive understanding of your business and assist in your decision making.

Marsh has over **750** kidnap and ransom clients.

## Claims

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We appreciate that getting your claims paid quickly is fundamental; it is the main reason for buying insurance and the single-most important aspect of the service a broker can provide.

We have the largest "front-line" claims team in the aviation insurance broking industry, dealing directly with insurers.

We play a central role in managing our clients' best interest throughout the entire claims process. We ensure that your claims are managed efficiently and that your relationships with the various stakeholders is protected.



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For further information, please contact:

GRAHAM KNOTT  
Senior Vice President, London  
Office: +44 (0)20 7357 5374  
Mobile: +44 (0)7787 578716  
graham.knott@marsh.com

ALEXANDRA MABBUTT  
Assistant Vice President, Norwich  
Office: +44 (0)1603 207776  
Mobile: +44 (0)7714 758357  
alexandra.mabbutt@marsh.com



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