

# **APPN ADMINISTRATIVE RULES**

## **MEMBERSHIP**

According to the age at the time of the subscription, the premiums are reduced or put up :

### **Reduction**

- \* - 10 % for any membership prior to 25 years of age
- \* - 5 % for any membership prior to 30 years of age.

The 1<sup>st</sup> of the month following the 30th birthday, the reduction is removed.

### **Rating in age**

- \* + 10 % for any membership from 40 years of age and prior to 45 years of age

Members of the insurable group cannot join the contract after they have reached 45 years of age.

## **WORKING CAPITAL**

At the time of the membership, members are required to build up a working capital equal to three monthly premiums. This working capital is adjusted at the time of each alteration of the guarantees.

This working capital is entirely refunded to the member at the end of the contract or when leaving APPN. Return on capital may be applied under condition the member is older than 45 years of age when leaving and has been a member with APPN for more than 5 years

## **MONTHLY APPN'S FEE**

- \* + 3 € for members of an approved Trade Union or Pilots' association SNPL & SPAF
- \* + 7 € for members of a non approved Trade Union or Pilots' association
- \* + 13 € for non-union members

APPN's fee is added to the total sum of the premiums relative to the chosen guarantees.

Proof of the membership to a Trade Union or Pilots association is required at the time of the subscription and every year.

## **ALTERATION OF COVER**

The Definitive Loss of Licence insured amount chosen at the time of joining APPN's scheme is limited to 340.000 € during the first 3 years of membership.

After this time the insured capital can be increased up to 700.000 € with regards to the terms and conditions of our group insurance policy.

Requests for alteration due to changes in duties, place of work, qualification or employer will be granted only on presentation of a written proof (a statement of the employer certifying the changes or a copy of the last salary notes).

## **MEANS OF PAYMENT**

**Eurozone** : Mandatory direct debit

**Non Eurozone** : Please refer to the document "bank charges on international transfers"