

# LOSS OF LICENCE INSURANCE POLICY

## Premiums

Age	Permanent & Temporary (percentage of the insured sum)	Example premium (insured sum of € 100.000)
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### Accident & Sickness

18 - 24	0,13%	€ 130
25 - 29	0,20%	€ 200
30 - 34	0,34%	€ 340
35 - 39	0,52%	€ 520
40 - 44	0,79%	€ 790
45 - 49	1,55%	€ 1.550
50 - 54	2,87%	€ 2.870
55 - 59	4,33%	€ 4.330

### Accidental bodily injury

60 - 64	0,54%	€ 540
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The premium rates mentioned above are indicative only.

## Exclusions

- > Death;
- > Armed Force active duty;
- > War or warlike operations or terrorism;
- > Self-injury, attempted suicide;
- > Venereal or other sexually transmittable diseases;
- > Deliberate exposure to *exceptional* danger (except in an attempt to save human life or to prevent loss of or damage to aircraft equipment);
- > Any criminal or felonious acts;
- > Insured person being under influence of alcohol or drugs unless prescribed by a qualified medical practitioner;
- > AIDS;
- > Insured person suffering from stress, anxiety, depression, mental anguish, neurosis or the like.