

SKYPOINTER E-BULLETIN

July 2023



www.ipapilot.com



GENERAL SECRETARY'S MESSAGE	3
NEW GENERAL SECRETARY	4
AIRCREW BENEFITS LOL & PIP	5
ANNUAL GENERAL MEETINGS	7



FROM THE CHAIRMAN

Luke Morgan

The union's General Secretary (GS) Phil Flower has now retired. Anyone who has had the pleasure of working with Phil will be acutely aware of the dedication, passion, knowledge and professionalism he has brought to the role. We are forever grateful for all Phil's hard work and wish him a very happy, long and prosperous retirement.

Joel Stansfield joins us as our new GS; welcome Joel we look forward to working with you – more from Joel later.

Rule Breakers

The recent tragedy in the North Atlantic Ocean has raised many questions, not least of all regarding regulatory, quality and safety oversight. In the main, I think we have a high self-regard in the UK for air operations regulation, safety and compliance ... is this well founded? A colleague recently told me the following story.

Pilot A (the owner) was to operate a charter flight; however, he was outside of his Flight Time and Duty Limitations (FTDL) so when completing the technical logbook annotated the name of Pilot B. Blimey I thought ... really ... yes really! What we cannot guard against or indeed tolerate is the reckless fool who considers it acceptable to rule break in the name of commercial enterprise. FTDL are there for the protection of crew and the paying public; crew will soon feedback their thoughts if they feel that it is being

abused. Yet this pilot-owner blatantly flew beyond limits and fraudulently completed the technical logbook to cover a flagrant and wilful non-compliance.

All the regulation in the world will not stop wilful negligence. Choose your workforce carefully, set high standards, train well and make no assumptions about your colleagues. Some can be tempted to cut corners and it often takes a measure of courage to stand up for what is right and proper, and more importantly compliant. Rogues or the uneducated may consider you chippy and difficult – you are not, it is the rule breakers who are the problem!

Welcome to the third quarter Skypointer, I hope you enjoy it.

Luke Morgan

Chairman

GENERAL SECRETARY'S MESSAGE

By Phil Flower

All good things must come to an end, and this will be my last Skypointer article as I retire. I have worked with the IPA for nearly eleven years and want to place on record my respect for its members who I have found, without exception, to be hard working and committed to aviation. As importantly, I also want to recognise the staff at the IPA who have helped make my time here a truly pleasant experience and have supported me from the outset. Thank you to one and all.

My replacement, Joel Stansfield, is I know equally committed to the philosophy that has underpinned the

IPA for many years, that of personal, professional service to our members. Joel is more than up to the task and will be a source of sound support and guidance for members and leadership of the union going forward.

I hope to be flying with some of you in the future as I now intend to explore parts of the world that my wife and I will now have time to visit. Keep safe and remember your union is there to support you.

Best wishes,

Phil Flower



NEW GENERAL SECRETARY

By Joel Stansfield

Dear all,

I am delighted to have joined the IPA as General Secretary. Over the last 10 years, I have held multiple senior positions within unions and various areas of the aviation sector. I therefore come to the IPA with a deep understanding of the pressures you face and what matters to you most.

As a union, we are relevant. Yet I move into this position at a time when this relevance is perhaps more acute than ever, in ensuring workers receive fair wages and treatment from their employers. It is well known that wage rises are scarcely reflective of current inflation, and this is leading to the decimation of real income for most workers.

I know that the challenges are great and particularly acute in the aviation sector. I therefore make it my sole aim for the IPA to continue providing you unparalleled support and service when you need it most. I also look forward to connecting with as many of you as I can, gaining your trust and adding real value to your membership with us.

Phil Flower's retirement from the IPA is a great loss. His knowledge, experience and passion has produced endless successes for our membership, which will leave a legacy within the organisation. I look forward to serving you as professionally, with as much dedication and with as many successes as Phil. I wish him all the best in his retirement.

I am available to you, so please do reach out to me should you wish to.

With best wishes,

Joel Stansfield
General Secretary



LOSS OF LICENCE AND PILOT INCOME PROTECTION

Loss of Licence (LOL) is the traditional method whereby professional aircrew may protect their livelihood in the event of an accident or sickness preventing them from carrying out their normal occupation as a pilot, and as a result, the CAA suspends or permanently revokes their medical certificate.

Neither the aircrew member nor their employer has any control over the Group 1 medical certificate (the licence). It is entirely in the hands of the Civil Aviation Authority (CAA).

If a aircrew member is sick or injured, their licence will be suspended after a period of either 14 or 21 days of continual absence.

The licence remains in suspension until either the aircrew member returns to duty or the licence is fully revoked. Some LOL policies will provide a temporary monthly benefit (perhaps up to 2% of the total sum insured) for up to 24 months.

If at this point the licence is fully revoked, then the balance of the sum insured will be paid as a lump sum.

However, there is no guarantee that the licence will be revoked by the CAA. In recent times, we have seen that the CAA are less inclined to permanently revoke any licence, and hence there is no certainty that a pilot will receive the balance of their lump sum.

LOL is written in a very narrow and restricted marketplace where the premium base is small, hence rates tend to be higher and more volatile.

Pilot Income Protection (PIP) takes a different view.

The status of the licence is **NOT** taken into account.

The licence may be suspended or revoked – it's not relevant when considering the benefit payable.

The trigger for PIP is that following an accident or sickness the aircrew member is prevented from carrying out their normal occupation as a pilot, and as a result, the monthly income has been reduced, whereupon the monthly benefit is payable.

PIP responds for a maximum benefit period of 60 months or until the aircrew member returns to flying and the salary has been restored, or when the aircrew member reaches the maximum age shown on the schedule (usually 65) or passes away, whichever happens soonest.

In the event of serious illness or an accident with no reasonable likelihood of a return to flying within five years, a lump sum by way of commutation may be offered instead.

PIP is underwritten in the accident and health worldwide market – which is huge – so losses have far less impact on the premium base, hence lower premiums generated, and product stability.

Cost comparison example for a 45-year-old pilot requesting £120,000 of cover:

LOL – £120,000 lump sum only (no temporary payments) – annual premium £2,163.67

PIP – £2,000 per month for 60 months (£120,000 in total) – annual premium £729.42

All premiums quoted are subject to underwriting terms and conditions assessed on an individual basis following completion of an online application form.

Air Crew Benefits are offered by Besso Limited who are authorised and regulated by the Financial Conduct Authority. All policies are arranged by Besso Limited and the IPA does not offer advice as to which financial products might be suitable for individual members.

ANNUAL GENERAL MEETINGS 2023

The Annual General Meetings of the Independent Pilots Association

(The association and the union) will be held on

**4th October 2023 at
Lingfield Park Racecourse
Racecourse Road, Lingfield, Surrey, RH7 6PQ**

Members and non-members are invited to attend.

The Directors/Executive Council members look forward to meeting you.

NOTICE

is given of the

Annual General Meeting of the Independent Pilots Association (the union)

To be held at the

Lingfield Park Racecourse

Racecourse Road
Lingfield, Surrey, RH7 6PQ

4th October 2023 14:00

AGENDA

(provisional)

1. Apologies for Absence
2. Minutes of the Last Meeting
3. General Secretary's Report
4. Chairman's Report
5. Financial Report
 - i) Approval of annual accounts and auditor's report
 - ii) Appointment of bankers
 - iii) Appointment of accountants
6. Approval of the following Appointments:
 - i) EC Members
 - ii) The Chairman
 - iii) The General Secretary
7. Any Other Business

NOTICE

is given of the

Annual General Meeting of the Independent Pilots Association (the association)

To be held at the

Lingfield Park Racecourse

Racecourse Road
Lingfield, Surrey, RH7 6PQ

4th October 2023 14:15

AGENDA

(provisional)

1. Apologies for Absence
2. Minutes of the Last Meeting
3. Chairman's Report
4. Financial Report
 - i) Approval of accounts
 - ii) Appointment of bankers
 - iii) Appointment of accountants
5. Approval of the following Appointments:
 - i) Directors
 - ii) The Chairman
6. Any Other Business

Copies of the minutes of the last meetings and accounts will be available at the meetings. The accounts are also available at the IPA office and online.