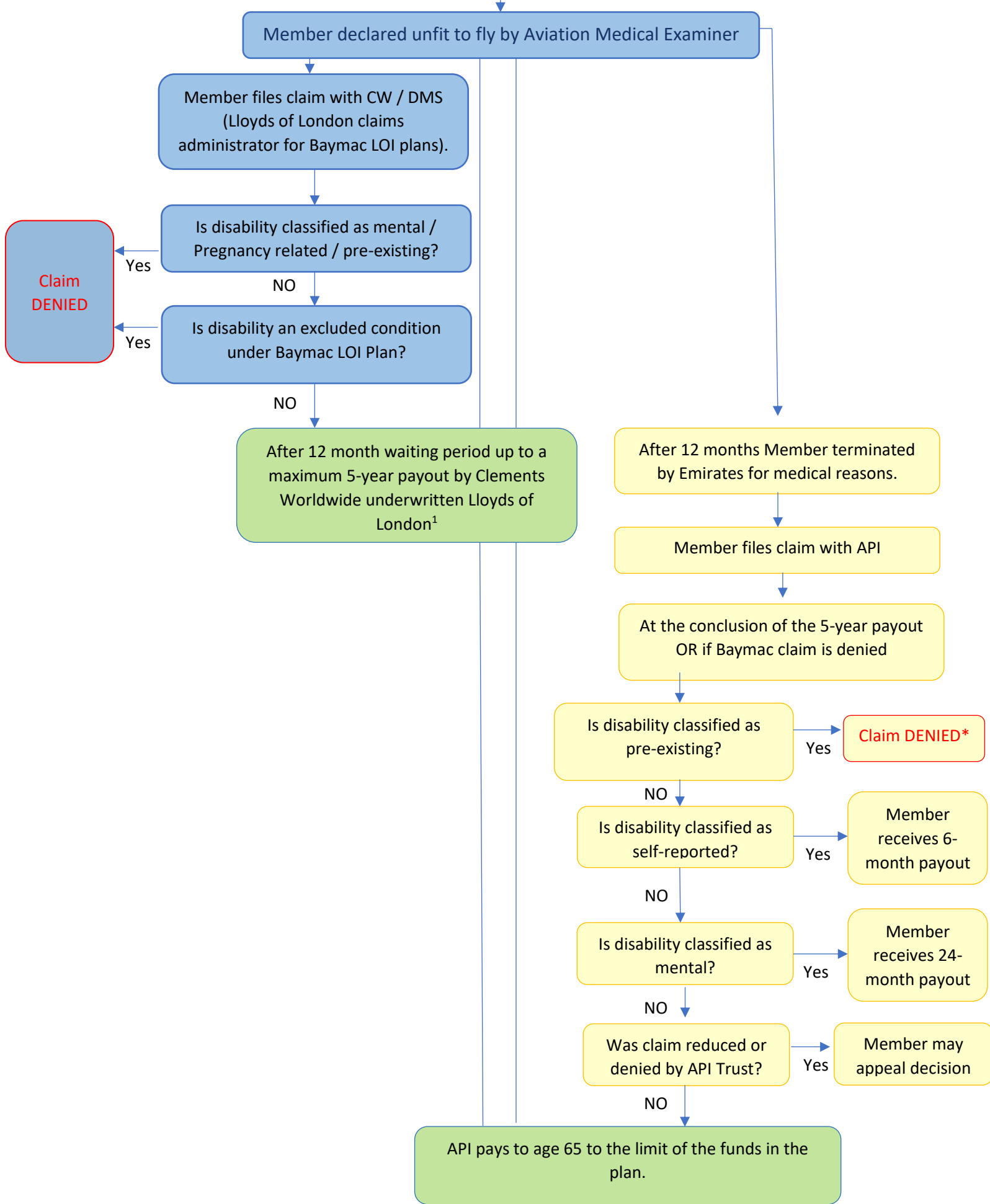


Aircrew Protection International + Lloyd's of London Program



*In the event an API claim is denied API will return the entirety of the member's contributions (excluding Lloyd's of London Premium and Baymac Fees).

¹ Following 12-month waiting period. Pilots are covered by Emirates on long term-sick policy for up to 12 months