

# Reach for the Sky with New Private-Aviation Guidelines

LifeLines – your competitive life underwriting resource

Changes to our private aviation guidelines for ages 20-70 land us among the most competitive companies in the industry for allowing best classes (Ultra and Select), either with or without a flat extra premium. An Aviation Exclusion Rider (AER) is no longer the only way to qualify for Ultra class.

## **Aviation activity requiring a flat extra premium may now qualify for Preferred**

A pilot who does not meet the criteria below and who requires a flat extra premium for aviation activity may now qualify for Preferred classes.<sup>1</sup>

## **New classification for the ‘highly-qualified pilot’**

Now, pilots who are among the “best of the best” (based on their experience, aviation activity, and annual flying time), may be eligible for best classes (Select or Ultra).

These pilots are more experienced, with a narrower qualifying age range, more solo hours, meet certain criteria for annual flying time, and have at least 5 years of aviation experience.

## **Criteria relaxed for the ‘well-qualified pilot’**

Our new criteria for well-qualified private pilots allows more pilots to qualify for Select class, either with or without a flat extra premium.



## New Preferred criteria for private aviators

<b>Well-Qualified Pilot</b> (eligible for Select <sup>1</sup> without a flat extra premium)	<b>Highly-Qualified Pilot</b> (eligible for Select <sup>1</sup> or Ultra <sup>1</sup> without a flat extra premium)
Instrument Flight Rating (IFR)	Instrument Flight Rating (IFR)
Ages 26-70	Ages 30-65
At least 300 solo hours	At least 500 solo hours and at least 5 years of flying experience as a certified pilot
26-250 hours annual flight time	50-250 hours annual flight time
No unusual flying activity <sup>3</sup>	No unusual flying activity <sup>3</sup>
No history of pilot certification suspension or FAA investigation in the past 5 years.	No history ever of pilot certification suspension or FAA investigation.

### Aviation Exclusion Rider (AER)<sup>2</sup>

Clients requesting an AER may be eligible for Preferred classes.<sup>1</sup> This has not changed.

### NEED A QUOTE?

Email your underwriting team's Quick Quote board with full aviation details or a completed **A3310** for a tentative quote. As always, Preferred classes depend on the client meeting our Preferred criteria.

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For additional information,  
contact your usual underwriting resources.

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<sup>1</sup> Client must meet criteria for the Preferred class.

<sup>2</sup> Aviation exclusion riders (AER) are not available in North Dakota (any product), Minnesota (SULG), and New York (SWL, SL100, SL20, and SULG).

<sup>3</sup> Includes helicopter, experimental, ultralight, or homebuilt planes. No foreign flying (except Canada/U.S. Virgin Islands).

AERs are available only if applying through EZ app. AERs are not available in Coverpath at this time.

Pilots over age 70 require an AER.

Submit a fully completed Aviation Supplement (**A3310**) approved for your state with the application.

MassMutual reserves the right to require an exclusion for certain medical histories.

All underwriting offers are subject to our usual age/amount requirements and guidelines, complete medical history, and underwriter discretion.

Motor Vehicle Reports (MVRs) are required on all private pilots.

