

CRPN administers an insurance fund under article D6527-70 of the French transport code. It is financed through contributions based on each member's gross earnings, from their first euro and up to a cap of 8 times the French social security ceiling. CRPN's board of directors sets a contribution rate of 0.10% to 0.50%, which is shared equally between the employer and the member, by June 30 of each year. If no decision is made by that date, the contribution rate is set at 0.30%.

## RISKS COVERED

- ◆ Death in an air accident while on duty,
- ◆ Permanent unfitness for work following an illness or accident attributable to flight duties, where termination of all CRPN employment occurs in connection with permanent unfitness for work.

## AIR ACCIDENT

This is defined by the French code of civil aviation.

### Article R6526-2

For the application of Article L6526-5, in addition to aviation accidents linked to air transport, aviation work or training, the following are considered equivalent to aviation accidents:

- ◆ 1. Occupational accidents within the meaning of Article L411-1 of the French Social Security Code:
  - ◆ a) Which occur at the place of departure or arrival, planned or imposed by the circumstances, during the works and manoeuvres necessary to the departure or the arrival;
  - ◆ b) Which occur on the ground or in the water during all exercises stipulated by the legislation or demanded by employers in order to obtain or renew the validity of diplomas, licences, certificates and professional qualifications of flight crew members, and also accidents occurring during exercises using means reproducing on the ground incidents that may be encountered in flight (acceleration, vibrations, altitude, environment);
- ◆ 2. Accidents that occur during parachute jumps.

By extension, the Insurance fund also covers the risk incurred by the air crew member as a passenger on board a craft belonging to a transportation company, even if that craft does not belong to the employer, provided that the member was on duty at the time (e.g. when a crew is transported, upon orders, to an assigned location).

## ATTRIBUTABILITY

The civil aviation authority's medical advisory board has exclusive authority to determine the attributability of an air accident or illness resulting in permanent unfitness for work. The member or his/her beneficiary may submit an **optional** request to determine attributability.

## BENEFICIARIES

**When a member dies**, his/her beneficiaries are determined by articles R6526-4 through 8 of the French transport code and cannot be modified:

- ◆ The member's spouse from whom s/he was neither legally separated nor divorced,
- ◆ Either the girlfriend/boyfriend or the partner bound to the deceased by a civil partnership agreement (PACS),
- ◆ Qualifying dependent children,
- ◆ The member's qualifying ascendants.

The member him/herself **in the event of permanent unfitness for work attributable to flight duties**.

## HOW THE LUMP-SUM COMPENSATION IS CALCULATED

**The basic lump-sum compensation amounts to:**

- ◆ Three times the member's normal yearly wages, which can neither be:
  - ◆ Under three times France's yearly social security ceiling,
  - ◆ Or more than twelve times the amount of that ceiling.
- ◆ A top-up amounting to the value of France's yearly social security ceiling for each dependent child.

**The lump-sum compensation is paid at the following rates:**

- ◆ 100% of the basic lump-sum compensation, in the event of death in an air accident or following an illness attributable to flight duties, or in the event of permanent unfitness for work attributable to flight duties, with total permanent incapacity for work as assessed by the French social security system.
- ◆ At a rate equal to the member's social security incapacity severity rating, in the event of permanent unfitness for work attributable to flight duties, if that rating is greater than 50%.
- ◆ At 50% of the basic lump-sum compensation, in the event of permanent unfitness for work attributable to flight duties, if the member has not been assigned a social security incapacity severity rating or has an assigned rating below 50%.

In the latter two cases, if the member is recognized as permanently unfit for work after age 50, compensation is reduced by 1% per month of age beyond the member's 50th birthday. However, compensation cannot amount to less of 20% of the basic lump sum award.

If a lump sum is paid to the member's ascendants, it is calculated based on France's yearly social security ceiling.

## HOW THE LUMP-SUM COMPENSATION IS DIVIDED AMONG BENEFICIARIES

A 1/3 share of the lump-sum compensation is paid to the surviving spouse and 2/3 to the member's dependent children, divided among them in equal shares.

If there is no:

- ◆ spouse, not separated or divorced, or
- ◆ girlfriend, boyfriend or partner bound to the deceased by a civil partnership agreement (PACS),

the lump-sum compensation is distributed among the member's dependent children, in equal shares.

Any lump-sum compensation paid to ascendants is not divided into shares.