



CASE STUDY

DAVID FOGARTY



Name	David Fogarty
Age	55
Nationality	Australian
Current Location	Victoria, Australia
Medical Condition	Neurological

Aviation Career

I began my aviation career in General Aviation charter, aerobatics, parachute ops; and 13 years flying with QantasLink, becoming a Dash8 Q400 Training Captain.

Why were you grounded?

In 2019 after a heavy week of challenging flying I awoke at home and had a 'dizzy' spell in front of my wife. I self reported and despite nothing adverse found in medical tests I had my medical cancelled.

After a year long medico-legal battle I got my medical back. However, 4 days later I had a second neurological event and was grounded again.

What was your general health prior to your medical condition?

Endurance sport has been a constant part of my life since I was 16, reaching elite level in rowing in my early 20s. Since then I have competed in open water swimming, road cycling, and kept a regular level of rowing activity and fitness. Consequently, my general health has been excellent and a high personal priority.

Why is Loss of Licence cover so important?

I never thought Loss of Licence would be relevant to me, and I paid my annual premium with hesitation – just one of those things you do.

I was indestructible and never saw myself as a candidate for needing such cover, but then in a moment my life changed, and COVID added to the complexity.

The first thing I checked was that I had paid up my cover.

MBF experience

Throughout this whole episode the MBF was one of the few supportive resources I could rely on. Constant communication from the MBF was greatly appreciated and I had full support right through to receiving the claim settlement – even under the dark cloud of COVID.

Any other comments?

My only regret now is that I didn't invest in the top cover.