



CASE STUDY

LOUISE HUDSON



Name	Louise Hudson
Age	43
Nationality	Australian
Current Location	Brisbane, QLD
Medical Condition	Broken Foot

Aviation Career

I am currently employed with Virgin Australia as a B737 Captain. I have been with Virgin for 15 years which included a 4 year career break when I worked for the airline as a Flight Dispatcher and Navigation Analyst. Prior to Virgin I was with National Jet Systems as a BAe146 First Officer and a DHC8 Captain.

Why were you grounded?

I broke my foot in an accident at home.

What was your general health prior to your medical condition?

I have always enjoyed good health and am quite active, especially at home in the garden, so when I broke my foot in May this year I found the initial limitations quite challenging. However, I was fortunate to have confidence in returning to full flying duties once the injury had healed.

Why is Loss of Licence cover so important?

The monthly benefit provided peace of mind for the period of time following the exhaustion of my sick leave entitlements and continued until I had regained my Class 1 Medical two months later. Loss of Licence cover is becoming an increasingly important aspect of a pilot's financial plan due to the lack of Income Protection options for Pilots.

I would encourage everyone who becomes injured or ill - even if you know you will return to full flying duties in the mid to long term - to contact the MBF as soon as you feel you have the capacity to do so. In this way the MBF will be aware of your situation and the claims process will be simple and straightforward when the time comes to take advantage of your Loss of Licence cover.

MBF experience

When I first contacted the MBF to enquire about the claims procedure I was immediately put at ease by Christine's empathetic approach to my situation. As I had not expected to have to go down the Loss of Licence path on this occasion, I had left it quite late to make my first claim. Christine guided me through the process and maintained contact with me via email to ensure my claim would be received in time for review by the Board.