

Return Address

The Best Non-Owned Insurance Program  
Just Got Better.

So Why Settle For Less?



Non-Owned Aircraft  
Liability and  
Physical Damage  
Insurance Application



*Rise above your expectations*

Place  
Postage  
Here

## Are you covered when you use an aircraft owned by someone else?

Did you know that there are approximately 7 pilots for every one airplane registered for general aviation use? Therefore, most GA pilots need to rent an airplane when they take to the sky. The owner's aircraft insurance policy protects the owner from his or her mistakes, but what about the pilot renting the airplane? What happens if the owner's policy does not include coverage for "permissive pilots"? Or, what if the aircraft is underinsured or uninsured? More than likely, you'll be on the hook for the damages. So you need to ask yourself, "*Can I afford not to be insured?*"

AIG Aviation, the leading insurance company for general aviation, offers the most comprehensive non-owned liability and physical damage insurance that you'll need.

- Personal Renter's Liability Coverage—pays for the bodily injury and property damage for which you are legally liable.
- Flight Instructors Liability Coverage—pays for the bodily injury and property damage for which you are legally liable including your legal liability as a Flight Instructor.
- Liability Coverage for Non-Owned Physical Damage—pays for the physical damage to a non-owned aircraft for which you are legally liable.
- Civil Air Patrol Endorsement—expands coverage for your involvement in sanctioned Civil Air Patrol activities.

## Here's what you need to do

1. Complete the information under parts 1 & 2 of the enclosed application.
2. Add the premium totals in parts 1 & 2, add the applicable tax (if required). Then calculate the total premium and enter it in the space provided on Part 3.
3. Sign the application, enclose a check payable to your agent, tape closed and mail to your insurance agent.

**Application for Non-Owned Aircraft Personal Liability and Aircraft Damage Liability**

This application is for Personal Renters and Flight Instructors. I desire insurance to cover my activities as a (select one):

**Personal Renter**—This application is for your personal and business related use of non-owned, fixed wing, non-pressurized, land aircraft having non-turbine single engine of 450 horsepower or less (including non-powered sailplanes) and a capacity of no more than seven (7) total passengers and/or seats and having standard airworthiness certificate.

**Flight Instructor**—This application is for your personal, business related flying and your flight instruction to others in non-owned, fixed wing, non-pressurized, land aircraft having non-turbine single engine of 450 horsepower or less (including non-powered sailplanes) and a capacity of no more than seven (7) total passengers and/or seats and having a standard airworthiness certificate.

**I. PILOT INFORMATION**

Your Name \_\_\_\_\_  
(Individual Only)

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

This coverage is not available to residents of Alaska or Hawaii

Your Occupation \_\_\_\_\_ Your age \_\_\_\_\_

Your Pilot Certificate:

Student  Rec.  Pvt.  Cmcl.  ATP

Your Ratings  Inst.  \_\_\_\_\_

Total logged hours \_\_\_\_\_ Last 12 mos. \_\_\_\_\_

What type of aircraft do you usually fly?  
\_\_\_\_\_

Your hours as PIC in type \_\_\_\_\_

Do you have a CFI-Inst.? \_\_\_\_\_ CFI- ME \_\_\_\_\_

Hours flight instructing \_\_\_\_\_

Flight Instruction given last 12 mos. \_\_\_\_\_

Within the last 36 months have you:

- been involved in any aircraft accident /incident?  
 Yes  No
- been cited for any FAR violation?  
 Yes  No
- had your pilot's or driver's license suspended?  
 Yes  No
- been convicted of any felony or DUI charge?  
 Yes  No

**If you answered "yes" to any of the above, please contact your insurance agent.**

**2. COVERAGES**

Liability Coverage

Pays for bodily injury and property damage for which you are legally liable arising out of your use of non-owned aircraft but excluding physical damage to non-owned aircraft.

**Personal Renter**

Each Occurrence	Passengers	Premium
\$250,000	\$25,000	\$ 95 <input type="checkbox"/>
\$500,000	\$50,000	\$115 <input type="checkbox"/>
\$500,000	\$100,000	\$180 <input type="checkbox"/>
\$1,000,000	\$100,000	\$240 <input type="checkbox"/>

**Flight Instructors**

Each Occurrence	Passengers	Premium
\$250,000	\$25,000	\$200 <input type="checkbox"/>
\$500,000	\$50,000	\$350 <input type="checkbox"/>
\$500,000	\$100,000	\$500 <input type="checkbox"/>
\$1,000,000	\$100,000	\$650 <input type="checkbox"/>

Physical Damage to Your Non-Owned Aircraft

Pays for physical damage to non-owned aircraft for which you are legally liable. This coverage is only available in conjunction with Liability Coverage.

Physical Damage Limit	Premium
\$5,000	\$125 <input type="checkbox"/>
\$10,000	\$175 <input type="checkbox"/>
\$20,000	\$250 <input type="checkbox"/>
\$40,000	\$450 <input type="checkbox"/>
\$60,000	\$600 <input type="checkbox"/>
\$80,000	\$775 <input type="checkbox"/>
\$100,000	\$975 <input type="checkbox"/>
\$150,000	\$1,425 <input type="checkbox"/>

Decline Physical Damage coverage

Optional Coverage

Add my employer as an additional insured \$50\*

Name of Employer \_\_\_\_\_

Add the Civil Air Patrol Endorsement \$50\*\*

Coverage for Acts of Terrorism under the Terrorism Risk Insurance Act of 2002 (TRIA)

**(Must be Completed)**

Pays for bodily injury and property damage for which you are legally liable from certified acts of terrorism.

Add TRIA coverage \$50

Decline TRIA coverage

\* Your employer may require this coverage if you use non-owned aircraft on company business. This coverage is not available to Student or Recreational pilots. Coverage does not apply to employers who are: involved in the manufacture, building, designing, selling, or distribution of aircraft, aircraft engines, parts, accessories, components, or fuel; engaged in the operation of an aircraft repair shop, sales agency, rental service, flight school, pilot training center or any other commercial flying service.

\*\*This coverage may be purchased to protect you against claims arising from your participation in Civil Air Patrol Activities. Contact your broker for more information.

**3.** I would like to begin coverage on \_\_\_\_\_ for one year. I understand that coverage shall not be effective until the company has accepted by application and premium payment has been received in full through a producer appointed by AIG Aviation. I also understand that my actual policy will have terms and conditions not found in this general description. I warrant that all of the information in this application is true and complete to the best of my knowledge.

I have enclosed a check payable to my agent in the amount of \$\_\_\_\_\_ (Certain state taxes may apply—please contact your agent regarding any state taxes applicable for your state.) I understand that once coverage is bound, a minimum of 50% of the premium is fully earned.

Your Signature \_\_\_\_\_

Today's Date \_\_\_\_\_

Your contact information:

Phone \_\_\_\_\_

Email \_\_\_\_\_

Some states require that we notify you that any person who knowingly and with intent to defraud any insurer, or other person, files an insurance application containing false or misleading information or any fact material thereto, commits a fraudulent insurance act which is a crime.

**For Producer's Use Only**

Producer \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

Zip \_\_\_\_\_

Phone Number \_\_\_\_\_

FAX \_\_\_\_\_

1/04 NONAPP

