

FLIGHT SCHOOLS

Aircraft Physical Damage – Hull Coverage – (Repairs or replaces lost or damaged aircraft.)

Aircraft Liability (Third party bodily injury, including passengers, and property damage liability.)

Premises Liability – Slip and Fall (Owners, landlords and tenants.)

Personal Injury/Advertising Liability – No bodily physical injury – (Libel, slander, false arrest.

Aircraft and Premises Medical – Liability does not need to be proven – in addition to liability limit.

Contractual Liability – Failure to perform – (Your written contractual obligations must be approved by the insurance company prior to coverage.)

Independent Contractors Liability – (Contractor fails to provide own or adequate insurance coverage – vicarious responsibility.)

On-Airport Premises Auto Liability – (Event your employees and/or customers are involved in an auto accident on airport premises and fail to provide own or have adequate insurance coverage – vicarious responsibility.)

Fire Legal Liability – Leased or neighboring buildings – (Destroyed or damaged by fire caused by you.)

Workers' Compensation – Employers' Liability – See Workers' Compensation information.

Building and Contents – owned or leased – all risks coverage - (Pays to repair or replace building, contents and personal property of others.)

Non-owned Coverage – Same coverage as required for aircraft physical damage and aircraft liability except for aircraft not owned by you, i.e., provide pilot services, biennial flight review, delivery/collection, instruction.

UNDERWRITING INFORMATION REQUIRED TO OBTAIN A QUOTATION

Years in business.

Current insurance company.

List of aircraft to include values, seating and registration numbers.

Experience of Chief CFI and, if applicable, charter pilot.

Experience of manager and maintenance A&P mechanic.

Three year loss run from current insurance company, completion of Accord Application and Exhibit E for Workers' Compensation.

Three year loss record for other coverage.