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# **AEROSPACE**/**▲**

ASSUREDPARTNERS AEROSPACE PO BOX 578 FREDERICK, MD 21705-9906

WHY TO WHEN

On the groun Aerospace has or borrow air

# WHY TAKE UNNECESSARY RISKS WHEN YOU FLY?

On the ground and in the air, AssuredPartners Aerospace has protection for pilots who rent or borrow aircraft.





#### AFFORDABLE & EASY-TO-GET PROTECTION FOR WHEN YOU FLY!

Renter Insurance through AssuredPartners Aerospace is the best way to protect yourself when renting or borrowing aircraft. It's affordable, comprehensive, and easy-to-get! Go to assuredpartners.com/rent, call (800) 622-2672, or mail the application.

#### O. WHY DO I NEED RENTER INSURANCE?

You don't want to fly without it. Renter Insurance protects renters and borrowers of aircraft from bodily injury and property damage liability should an event or incident occur while they are operating the aircraft. Expenses to repair aircraft or other damaged property can be sizable. Additional comprehensive coverage can be purchased to protect the aircraft. Flying without this protection can put you at a big financial risk.

# Q. MY FBO (OR FRIEND) TELLS ME THEY HAVE INSURANCE. DOES THAT COVER ME?

Unfortunately, the answer is almost always no. FBO coverage typically is not extended to renter pilots. Plus, rental agreements usually hold *you* responsible for damages. When FBOs do provide coverage, it's extremely limited and does not provide you protection for damage you may cause to the aircraft. Your friend's insurance will not protect you either—unless several steps are taken to specifically endorse their policy. For all these reasons, you are best protected by having your **own** coverage.

#### Q. IS RENTER INSURANCE EXPENSIVE?

It can be relatively inexpensive. We have negotiated low rates for pilots so you can get Renter Insurance starting at *just \$81/year* (for Liability-only Insurance). Comprehensive Coverage starts at *just \$175/year*. When you consider the financial risk of flying uninsured, Renter Insurance is *very reasonable...and well worth it.* 

## Q. WHAT IF I LIVE IN AK, HI, KY....OR FLY SOMETHING OTHER THAN A SINGLE ENGINE LAND AIRCRAFT?

We have NEW, LOWER rates for those too! Contact us for details.

# Q. WHY SHOULD I GET COVERAGE THROUGH ASSUREDPARTNERS AEROSPACE?

You won't find better coverage at a better price. We specialize in renter coverage and understand the needs of pilots. We offer you affordable rates, a variety of options and broad liability coverages coupled with experienced aviation legal defense. Plus, we have a dedicated team for this product.

#### Q. ARE THERE EXTRA SAVINGS FOR AOPA MEMBERS?

AOPA members get an additional **5% savings** and a **10% additional discount** upon renewal (if claims-free record is maintained) in addition to exceptional service from AssuredPartners Aerospace.

#### Q. HOW MUCH COVERAGE SHOULD I HAVE?

For Bodily Injury and Property Damage Liability (required) coverage, get as much as you can afford. For physical damage to a rented or borrowed aircraft, it depends on the value of the aircraft you typically fly and what your rental agreement obligations state. You can talk with our insurance advocates to help you determine what might be best for you when you call us at **(800) 622-2672.** 

## **Get protected today!**



COMPLETE THIS APPLICATION, FOLD & MAIL



ASSUREDPARTNERS.COM/ RENT



CALL (800) 622-2672





# NON-OWNED AIRCRAFT INSURANCE APPLICATION

Mail application to AssuredPartners Aerospace P.O. Box 578, Frederick, MD 21705 or call us at (800) 622-2672.

INSTRUCTIO	NS: Indicate which a	ircraft	type you	intend to	fly by	checking	all
that apply:	☐ Single Engine Lan	d □	Multi Eng	ine Land			

□ Rotorwing □ Seaplane/Amphib

Note: For coverage in Hawaii, Alaska or Kentucky, contact

AssuredPartners Aerospace at (800) 622-2672, as the premiums listed do not apply. Coverage is not available to pilots under the age of 14.

For Single Engine Land this insurance is for your personal and non-commercial use of non-owned, fixed-wing, non-pressurized aircraft having a non-turbine engine of 450 horsepower or less (including non-powered sailplanes), capacity of seven (7) or less total seats, and a standard, experimental, restricted, or light sport aircraft certificate, and not furnished to you for more than thirty (30) consecutive days. Multiengine, rotorwing, and seaplanes are not included in this coverage. If only applying for Single Engine Land, continue to complete this application in its entirety.

For **All Other Aircraft types**, call AssuredPartners Aerospace for a custom quote at (800) 622-2672.

#### 1. PILOT INFORMATION

TOTAL HOURS IN MAKE/MODEL

ALL FIELDS MUST BE COMPLETED.

One individual only. No Corporations.

	STATE	ZIP	
	DATE OF BIR	ТН	
	WORK PHON	E	
	EMAIL ADDR	ESS	
AL)	(LAST 12 MO	NTHS)	
		DATE OF BIR  WORK PHON  EMAIL ADDR  STUDENT   RECREATIONAL  PRIVATE   COMMERCIAL	DATE OF BIRTH  WORK PHONE  EMAIL ADDRESS  STUDENT   RECREATIONAL   SPORT   PRIVATE   COMMERCIAL   ATP

#### Within the last 36 months, have you:

Been cited for violation of any Federal Aviation Regulation?	□ YES	□ NO
Had your pilot's/driver's license surrendered, suspended or revoked?	□ YES	□ NO
Been convicted of operating an aircraft or motor vehicle while under the influence of drugs or alcohol?	□ YES	□ NO
Been involved in any aircraft accident/incident or aviation insurance claim?	□ YES	□ NO

\*If you answered yes to any of these questions, please call AssuredPartners Aerospace at (800) 622-2672. Additional information may be required to determine your eligibility insurance in this program.

#### 2. REOUIRED COVERAGE

#### BODILY INJURY/PROPERTY DAMAGE LIABILITY

Protects against claims for Bodily Injury and Property Damage that may occur while operating a rented aircraft. Damage to the rented aircraft is not covered, but can be purchased below.

Each Occurrence	Passenger Sub-Limit	Non-Member Rate	AOPA Member Rate
\$250,000	\$25,000	\$86	\$81
\$500,000	\$50,000	\$116	\$109
\$500,000	\$100,000	\$181	\$172
\$1,000,000	\$100,000	\$220	\$209

#### 3. OPTIONAL COVERAGE

### A. LIABILITY LIMIT DESIRED FOR DAMAGE TO NON-OWNED AIRCRAFT:

Protects against claims for damage to the rented aircraft, including its loss of use and \$5,000 of no-fault deductible coverage. May be purchased only if required coverage above is also purchased. ☐ Decline

Limit of Liability	Non- Member Rate	AOPA Member Rate
\$5,000	\$99	\$94
\$10,000	\$175	\$166
\$20,000	\$250	\$238
\$30,000	\$350	\$333
\$40,000	\$450	\$428
\$20,000 \$30,000	\$250 \$350	\$23 \$33

Limit of Liability	Non- Member Rate	AOPA Member Rate
\$60,000	\$600	\$570
\$80,000	\$775	\$736
\$100,000	\$975	\$926
\$150,000	\$1,425	\$1,354
\$200,000	\$1,900	\$1,805

#### **B. EMPLOYER AS ADDITIONAL INSURED**

☐ I hereby elect to purchase Employer Additional Insured Coverage for \$50/yr

EMPLOYER NAME:

EMPLOYER ADDRESS:

CITY, STATE, ZIP:

Coverage shall not apply to any loss arising out of the additional insured's activities involving the manufacture, sale, repair orservice of aircraft or aircraft parts, components or accessories, oroperations of any airport, hangar facility, flying service orpilot activity.

#### C. CIVIL AIR PATROL COVERAGE

Includes Civil Air Patrol missions defined as flights in conjunction with or on behalf of the Civil Air Patrol. Civil Air Patrol uses include search & rescue missions, aerial photography, courier, and aerial surveillance flights ordered by a corporate office of the Civil Air Patrol or the designee.

☐ I hereby elect to purchase Civil Air Patrol coverage for \$50/yr

#### 4. PREMIUM CALCULATION

Rates are subject to change. TOTAL ANNUAL PREMIUM	\$
Tax (Applicable in: FL 0.7%; NJ 0.7%; WV 0.55%)	\$
Optional Coverage C: Civil Air Patrol Coverage	\$
Optional Coverage B: Employer Additional Insured	\$
Optional Coverage A: Damage to Non-Owned Aircraft plus \$5,000 no-fault deductible coverage	\$
Medical Payments: \$3,000 each person	\$ INCLUDED
Required Coverage (Bodily Injury/Property Damage Liability)	\$

#### 5. PAYMENT INFORMATION

Please start my coverage on:

□ MM/DD/YY:	☐ ASAF

I acknowledge that my policy will become effective upon AssuredPartners Aerospace's receipt and acceptance of this application; my medical and pilot certificates are current with necessary ratings required by the FAA; and when I have paid the premium in full. Premium is 50% full earned upon the inception date of the policy. The maximum that can be returned is 50% of the total annual premium if the policy is canceled.

Enclosed is a check for the total premium, payable t	C
AssuredPartners Aerospace	

I will be calling AssuredPartners Aerospace at (800) 622
2672 to pay by credit card.

□ Email my policy to me a		Email	mv	policy	' to	me	at:
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I hereby certify that all information provided in this application is true and complete to the best of my knowledge and no information has been withheld. I agree that this application and the terms and conditions of the policy to be issued shall be the basis of the contract between the insurance company and me. I understand that no insurance is in force unless and until the insurance company or its authorized representative effects a binder of insurance or issues the policy. I authorize the insurance company or its authorized representative to investigate the statements contained herein. I have read and understand the FRAUD WARNINGS.

SIGNATURE	DATE
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IF YOU ARE UNDER THE AGE OF 18, A LEGAL GUARDIAN MUST ALSO SIGN AND DATE THIS APPLICATION.

LEGAL GUARDIAN'S PRINTED NAME

LEGAL GUARDIAN'S SIGNATURE

DATE

INSURANCE MANAGERS: AIG AEROSPACE SERVICES, INC.

#### **FRAUD WARNINGS**

NOTICE TO APPLICANTS: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or, conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act, which is a crime and MAY subject such person to criminal and civil penalties.

NOTICE TO ARKANSAS, NEW MEXICO AND WEST VIRGINIA APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO COLORADO APPLICANTS: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defraudding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory authorities.

NOTICE TO DISTRICT OF COLUMBIA APPLICANTS: Warning: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

NOTICE TO FLORIDA APPLICANTS: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

NOTICE TO KANSAS APPLICANTS: Any person who knowingly and with intent to defraud, presents, causes to be presented or prepared with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain material false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

NOTICE TO KENTUCKY APPLICANTS: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime.

**NOTICE TO LOUISIANA APPLICANTS:** any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO MAINE APPLICANTS: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

NOTICE TO MARYLAND APPLICANTS: Any person who knowingly and willfully presents a

NOTICE TO MARYLAND APPLICANTS: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**NOTICE TO MINNESOTA APPLICANTS:** A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

**NOTICE TO NEW JERSEY APPLICANTS:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

NOTICE TO NEW YORK APPLICANTS: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

NOTICE TO OHIO APPLICANTS: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

NOTICE TO OKLAHOMA APPLICANTS: Warning: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony (365:15-1-10, 36 §3613.1).

NOTICE TO OREGON APPLICANTS: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materialty false information or, conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act, which may be a crime and may subject such person to criminal and civil penalties.

NOTICE TO PENNSYLVANIA APPLICANTS: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

NOTICE TO TENNESSEE, VIRGINIA AND WASHINGTON APPLICANTS: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

NOTICE TO VERMONT APPLICANTS: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.