

## NON-OWNED AIRCRAFT INSURANCE POLICY COVERAGE SUMMARY PAGE

This page, the policy provisions, and the endorsements attached, completes this policy at its inception.

Policy Number: \_\_\_\_\_ Issued by: \_\_\_\_\_

Item 1. **Your** Name and Address: \_\_\_\_\_

Item 2. Policy Period: From \_\_\_\_\_ to \_\_\_\_\_  
Beginning and ending at 12:01 a.m. standard time at the address shown in Item 1. above.

Item 3. Coverage only applies as indicated by a specific limit and premium.

	Limits of Liability	Premiums
A. <b>Non-Owned Aircraft</b> Liability Single Limit for <b>Bodily Injury and Property Damage</b> _____ cluding <b>Passengers</b> , but <b>Passenger Bodily Injury</b> Limited within the Single Limit to	\$ _____ each <b>occurrence</b> \$ _____ each <b>passenger</b>	\$ \$
B. <b>Physical Damage</b> to Your <b>Non-Owned Aircraft</b>	\$ _____ each <b>non-owned aircraft</b>	\$

Endorsements: \_\_\_\_\_ \$

State and Local Premium Taxes: \_\_\_\_\_ \$

Total Premium \$

Item 4. The **non-owned aircraft** will be used only for **non-commercial use**.

Item 5. While the **non-owned aircraft** is in motion it will be piloted only by the person(s) meeting the provisions of the "Pilots Endorsement".

Producer \_\_\_\_\_

Countersigned \_\_\_\_\_

At \_\_\_\_\_

By \_\_\_\_\_  
(Authorized Representative)

Approved By   
(Authorized Representative)

AMERICAN HOME ASSURANCE COMPANY  
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.  
THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

NON-OWNED AIRCRAFT POLICY  
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PLEASE READ YOUR POLICY

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**MEXICO WARNING STATEMENT**

If **you** have an **occurrence** in Mexico and **you** have not purchased aircraft liability insurance for that aircraft from a Mexican insurance company, **you** and **your passengers** may be jailed and that aircraft taken from **you** by the Mexican authorities.

**We** are not a Mexican insurance company. Contact **your** Producer for information on this coverage.

## NON-OWNED AIRCRAFT INSURANCE POLICY PROVISIONS

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### PART ONE INSURING AGREEMENTS

Subject to the policy Limits of Liability, Exclusions, Conditions, Definitions and approved Endorsements, **we** agree to provide **you** the following insurance in return for **your** premium payment. **Our** agreement to provide coverage and the premium amount are based on the statements in **your** application being true. This policy is the only agreement between **you** and **us** relating to the subject of this insurance.

1. LIABILITY INSURANCE FOR **YOUR NON-OWNED AIRCRAFT**

COVERAGE A - **Bodily Injury** and **Property Damage** Liability Insurance

**We** will pay for **bodily injury** and **property damage** for which **you** are legally liable, caused by an **occurrence** arising from **your** use of **non-owned aircraft** but excluding **physical damage** to the **non-owned aircraft** used by **you**.

2. LIABILITY INSURANCE FOR **PHYSICAL DAMAGE TO YOUR NON-OWNED AIRCRAFT**

COVERAGE B - **Non-Owned Aircraft Physical Damage**

**We** will pay for **physical damage** to **your non-owned aircraft** for which **you** are legally liable, caused by an **occurrence** arising from **your** use of a **non-owned aircraft**.

3. DEFENSE, INVESTIGATION AND SETTLEMENT OF CLAIMS AND SUITS

**We** have the right and duty to defend, investigate and settle any claim or suit against **you** covered by this insurance as **we** judge proper. But, when the applicable Limit of Liability has been exhausted by payment of judgments or settlements, **we** then are not obligated to pay any claim or judgment, or to provide any defense or pay any expenses. **We** have no obligation to defend, pay any expense, investigate or settle any claim or suit not covered in this policy.

4. SUPPLEMENTARY PAYMENTS

While **we** are obligated to defend a covered claim under Coverage A or B, **we** will also pay in addition to the applicable limit:

- a) reasonable expenses incurred at **our** request, but not loss of earnings;
- b) interest earned on the amount of a judgment which is covered by this policy that does not exceed the applicable Limit of Liability. Interest is earned until **we** pay or offer to pay **our** part of the judgment to which this insurance applies;
- c) premiums on bonds to release attachments and to appeal judgments **we** elect to appeal, and on bail bonds due to **your** violation of a law or regulation in connection with a covered **occurrence**, but not for more than \$500 each bail bond. But, **we** are not obligated to apply for or to provide these bonds;
- d) **your** costs for necessary first aid to others at a covered **occurrence**;

5. POLICY PERIOD AND **POLICY TERRITORY**

This policy only covers **occurrences** happening within the Policy Period and **Policy Territory**.

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### PART TWO EXCLUSIONS

This insurance does not apply:

1. under any coverage
  - a) to an **occurrence** which **you** intend or expect;
  - b) to any liability **you** assume;
  - c) when the **non-owned aircraft** is:

- i) operated with **your** knowledge and consent for either an unlawful purpose or for other than the Approved Use;
  - ii) in **flight** when a special permit or waiver is required by the **FAA**;
  - iii) piloted by anyone other than a pilot named in Item 5;
  - d) if **you** know the **non-owned aircraft** is not certificated by the **FAA** under a Standard Airworthiness Certificate in full force and effect, while in **flight**;
  - e) to claims directly or indirectly occasioned by, happening through, or in consequence of:
    - i) noise (whether or not audible to the human ear), vibration, sonic boom or any associated phenomena;
    - ii) pollution or contamination of any kind;
    - iii) electrical and electromagnetic interference;
    - iv) interference with the use of property;
 unless caused by a crash or collision of the **non-owned aircraft** or a recorded in **flight** emergency causing abnormal operation of the **non-owned aircraft**;
  - f) to any liability that could be or is covered under a nuclear energy liability insurance policy, even if its limits have been used up;
  - g) to any claim directly or indirectly caused or contributed to by or arising from ionizing radiations or contaminations by radioactivity from any source whatsoever;
  - h) if the **non-owned aircraft** is being used for or in connection with:
    - i) aerial advertising, towing, photography, or application of any substance;
    - ii) hunting, herding or spotting of animals of any kind, including birds and fish;
    - iii) patrol or surveillance of any kind, including powerlines, pipelines, traffic or fires;
    - iv) flight instruction to anyone other than the pilots listed by name in Item 5 on Page One;
    - v) skydiving or parachuting;
    - vi) closed course racing;
    - vii) flights off-shore in support of an off-shore business or operation;
    - viii) external transportation of persons or property, including wire stringing, or construction;
  - i) if the **non-owned aircraft** is being operated into, on or from an area not designated, maintained and used as an airport, except a landing due to a recorded emergency;
2. to any claim **you, your** survivors or **your** estate makes for **bodily injury** or death to **you**;
  3. in **flight**, if piloted by a Student Pilot:
    - i) when there is a **passenger** in **your non-owned aircraft** unless that **passenger** is a Certified Flight Instructor teaching the Student Pilot; or
    - ii) when the Student Pilot is not under the direct supervision of a Certified Flight Instructor for the **flight** involved;
  4. to **bodily injury** to any employee injured while at work for **you**, or to claims by that employee's spouse, child, parent, brother or sister in consequence thereof;
  5. to any claim **you** or any Insurer may be held liable for by way of indemnity or otherwise under any Worker's Compensation, occupational, disease, unemployment or disability benefits law, or any similar law;
  6. to **property damage** to property transported, owned or used by **you**, or in **your** care, custody or control. But, **we** will pay up to \$500. for **loss** to each **passenger's personal effects**, subject to an **occurrence** limit equal to \$500. multiplied by the total number of seats for the **aircraft** involved;
  7. under Coverage B:
    - a) to **loss** due to repossession, embezzlement, conversion, secretion or taking by anyone claiming a lawful right of possession, nor for any **loss** or damage during or resulting therefrom;
    - b) to **loss** due and confined to wear, tear, deterioration, freezing, mechanical, structural, hydraulic, pneumatic, or electrical failure or malfunction. Wear, tear, deterioration, freezing, mechanical, structural, hydraulic, pneumatic, or electrical failure or malfunction of any engine, component, accessory, equipment or system is considered a failure or malfunction of the entire engine, component, accessory, equipment or system;

- c) to claims arising from war, whether declared or not, invasion, rebellion, riot, revolution, insurrection or warlike operation;
- d) to claims arising from capture, seizure, arrest, restraint or detention or the consequences thereof or any attempt thereat, or any taking of **your aircraft** or damage to or destruction thereof by any governmental authority or agent (whether secret or not) for any military, naval or usurped power, whether any of the foregoing be done by way of requisition or otherwise and whether in time of peace or war and whether lawful or unlawful;
- e) to **loss to non-owned aircraft** engines and auxiliary power units caused by heat or temperature change from the operation, attempted operation or shutdown of the **aircraft** engine or auxiliary power unit unless resulting directly from other **loss** covered by this policy.

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### PART THREE LIMITS OF THE COMPANY'S LIABILITY

Only the coverages that **you** have purchased and for which a premium is shown on Page One are provided by this policy.

#### OTHER INSURANCE

This insurance is excess insurance. If there is other insurance available to **you**, that insurance shall apply first. But if other primary insurance was issued to **you** through any of the **Aviation Managers** then the Limits of this policy are reduced by the amount of the applicable Limits of that other insurance.

COVERAGE A - The Limits apply separately to each **occurrence** and the number of claims or claimants does not increase or change the Limits shown on Page One, which applies as follows:

1. The Limit shown for "Each **Passenger**" is the most **we** will pay for damages arising out of **bodily injury** or death to or of each **passenger**, including all **related claims**, no matter how many separate claims may be involved, subject to a **passenger bodily injury occurrence** limit equal to the "each **passenger**" limit multiplied by the total number of seats for the **aircraft** involved;
2. The Limit for "Each **Occurrence**" is the most **we** will pay for all damages arising out of **bodily injury** or death including **passengers** and **property damage** combined in one **occurrence**, included all **related claims**, no matter how many separate claims are involved. All bodily injury and property damage arising out of continuous or repeated exposure to the same general conditions shall be deemed to be one occurrence.

COVERAGE B - The most **we** will pay for **physical damage** to **your non-owned aircraft** is the limit of liability shown on Page One for each **non-owned aircraft**.

All **bodily injury** and **property damage** arising out of continuous or repeated exposure to the same general conditions shall be deemed to be one **occurrence**.

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### PART FOUR CONDITIONS OF INSURANCE

#### 1. NOTICE OF CLAIM, **OCURRENCE**, SUIT OR **LOSS**, AND **YOUR DUTIES**

In the event of a claim, **occurrence**, suit, or **loss**, **you** agree to:

- a) not assume any obligation or liability, offer or pay any reward except at **your** expense, or make any payment except for necessary first aid to others;
- b) promptly contact the owner of **your non-owned aircraft** and the nearest **Aviation Managers** and provide prompt written notice at the address appearing on the back of the policy cover, including the:

- i) time, place and description of events;
- ii) names and locations of **passengers**, injured, deceased and witnesses;
- iii) description and locations of **property damage** and **loss to your non-owned aircraft**;
- c) cooperate with and assist **us** in all matters of the claim or suit and promptly send all suits and legal papers to the nearest **Aviation Managers**;
- d) submit to a sworn statement under oath by a person designated by the **Aviation Managers**;
- e) do nothing after an **occurrence** or **loss** to harm **our** rights of recovery against any person or organization;
- f) authorize **us** to obtain medical and other records;
- g) not abandon **your non-owned aircraft**;
- h) take all reasonable precautions to protect **your aircraft** after an **occurrence**;
- i) promptly report theft, **disappearance** and vandalism to **us**, the local police and the owner of **your non-owned aircraft**;
- j) allow **us** to inspect **your non-owned aircraft's** damage before any repairs or disposal;
- k) allow **us** to inspect **your non-owned aircraft**, records, repair and service invoices and sales receipts; and the pilot log books during the Policy Period, and until settlement of the claim, suit or **loss**.

2. **OUR RIGHTS OF RECOVERY**

**You** agree that when **we** pay a claim **we** then assume all **your** rights of recovery. **You** must do all that is needed to help **us** recover.

3. **PAYMENT OF CLAIMS AND SUIT AGAINST US**

**You** agree to comply with all the terms of this policy before **we** have to pay or before **you** can sue **us**. But **we** do not have to pay nor can **you** sue **us** for **your** liability for **bodily injury** or **property damage** until the amount of **your** legal liability has been determined or by **our** written agreement with the claimant.

**Our** obligations are not reduced if **you** or **your** estate is legally declared bankrupt or insolvent.

4. **TRANSFER OF THIS POLICY TO OTHERS**

Interest in this policy cannot be transferred without **our** prior written agreement. But if **you** die, or are adjudged legally bankrupt or insolvent and **you** or **your** representative notifies **us** within 60 days of such judgment, the Policy will cover **your** legal agent, as having the same rights and duties under the policy as **you** but only while in the course of his official duties as such.

5. **CANCELLATION**

**You** must notify the **Aviation Managers** in writing what date in the future to cancel. **Your** refund will be figured on the customary Short Rate Table in effect in **your** State except that **we** shall retain an amount equal to fifty percent (50%) of the annual premium. **We** or the **Aviation Managers** must notify **you** in writing at the address in Item 1 on Page One at least 30 days before the date of cancellation. But only 10 days written notice is provided for cancellation due to non-payment of premium. Proof of mailing is proof **you** were notified. When **we** or the **Aviation Managers** cancel, all unearned premium will be returned.

Receipt of **your** premium after **we** have mailed notice of cancellation will not automatically reinstate this policy or have the effect of overriding **our** cancellation.

6. **POLICY CONFORMS TO LAW**

The terms of this policy are amended to conform to the laws of **your** State shown in Item 1 on Page One.

7. **FRAUD OR MISREPRESENTATION**

This policy will be void from its Inception Date in case of any fraud, attempted fraud, false swearing or misrepresentation of any material fact or circumstance by **you** as to anything about this insurance.

8. **CHANGING THE POLICY**

The terms of this insurance cannot be changed or waived except by **our** written endorsement to this policy signed by the **Aviation Managers**.

## PART FIVE DEFINITION WORDS

These words have the following meanings when they appear in **bold** type.

"**Aviation Managers**" means Chartis Aerospace Insurance Services, Inc., or any of its subsidiary or affiliated companies, branch offices or authorized representatives.

"**Bodily Injury**" means physical injury, sickness, disease, and if arising out of the foregoing, mental anguish, or death of a person including damages for care and loss of services, caused by an **occurrence**.

"**Disappearance**" means **your non-owned aircraft** is missing in **flight** and has not been found within 60 days after such **flight** began within the policy period and **policy territory**.

"**FAA**" means the Federal Aviation Administration, which has jurisdiction over civil aviation in the United States of America; or, its foreign equivalent.

"**Flight**" means with respect to fixed wing **aircraft** from the start of the takeoff run until the end of the landing run, but excluding taxiing and with respect to an **aircraft** that is a rotorcraft from the time the rotors start to rotate under power for the purpose of **flight** until they subsequently cease to rotate.

"**Loss**" means **physical damage**.

"**Non-Commercial**" use means private pleasure and business use, excluding any use for hire, money or any form of reward or compensation. Being reimbursed for or sharing the direct expenses of a **flight** if the sum of these expenses does not result in a profit to **you** or anyone is not excluded.

"**Non-Owned Aircraft**" means:

1. a fixed wing, non-pressurized, land aircraft having a non-turbine single engine of 450 horsepower or less (including non-powered sailplanes) and capacity for no more than seven (7) total **passengers** and/or seats;
2. an aircraft that **you** use with the owner's permission, but excluding any aircraft owned in whole or in part by, or furnished for more than thirty (30) consecutive days to, or under a lease and/or purchase agreement to **you** or **your** spouse, parent, child, sibling, corporation, partnership, or other organization in which any of these entities own more than twenty percent (20%).

Furthermore, a **non-owned aircraft** does not include parts temporarily detached, tools and repair equipment, or any form of portable equipment.

"**Not-in-Flight**" means while the **aircraft** is on the ground, but excluding from the start of its take-off run until the end of its landing run.

"**Not-in-Motion**" means while the **aircraft** is **not-in-flight**, nor moving under its own power or momentum therefrom. With respect to an **aircraft** that is a rotorcraft, **not-in-motion** shall also mean whenever the rotors are not rotating.

"**Occurrence**" means a sudden event, unintended and unexpected by an **insured**, including continued or repeated exposure to the same conditions.

"**Passenger**" means a person while in, on, entering or getting out of the **non-owned aircraft**.

"**Personal Effects**" means handbags, suitcases, briefcases and similar items. Personal Effects does not include cameras, currency, documents, electronic devices, jewelry, passports or tickets.

"**Physical Damage**" means direct and accidental physical **loss** of or damage to property (also called **loss**).

"Policy Territory" means within the political boundaries of the United States of America, Mexico, Central America, Canada, the Islands of the West Indies (excluding Cuba), and while enroute between places therein.

"Property Damage" means:

1. physical injury or destruction to tangible property of others, including resultant **loss** of use thereof; or
  2. **loss** of use of tangible property of others that is not physically injured;
- if caused by an **occurrence**.

"Related Claims" means all claims for care and loss of service, loss of society and consortium, mental anguish, emotional distress, loss of support, medical and funeral expenses, and any and all other damages from or related to **bodily injury** to any person or **passenger**. Notwithstanding anything to the contrary in the definition of **bodily injury**, the **Company's** liability and coverage for damages for both **bodily injury** and **related claims** are included and combined within the each person, each **occurrence** limits of liability specified in the Coverage Summary Page, as applicable, and there are no separate or additional Limits of Liability for **related claims**.

"We", "Us", "Our" and the "Company" means the company indicated on Page One.

"You" and "Your" means the person or organization named in Item 1 on Page One.

By signing below, the President and the Secretary of the Insurer agree on behalf of the Insurer to all the terms of this Policy.

*Andrew N. Holland*

Secretary

*John J. Dylk*

President

AMERICAN HOME ASSURANCE COMPANY  
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.  
THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

This Policy shall not be valid unless signed at the time of issuance by an authorized representative of the Insurer on the Declarations page of the Policy.

**AIRWORTHINESS CERTIFICATE ENDORSEMENT**

This policy is amended as follows:

:

The term "Standard Airworthiness Certificate" appearing within the policy is amended to include "Experimental, Restricted or Light Sport Aircraft Certificate".

SAMPLE

All other provisions of this policy remain the same.

This endorsement becomes effective \_\_\_\_\_ to be attached to and hereby made a part of  
Policy No. \_\_\_\_\_ issued to \_\_\_\_\_

By \_\_\_\_\_

Endorsement No. \_\_\_\_\_

Date of Issue \_\_\_\_\_

By  \_\_\_\_\_  
(Authorized Representative)

**PILOTS ENDORSEMENT  
FOR NON-OWNED AIRCRAFT**

Item 5 on Page One is completed as follows:

While **your non-owned aircraft** is in motion it will be piloted only by the person(s) specified below provided that the pilot-in-command has:

1. a current and valid **FAA** Pilots Certificate with ratings and endorsements applicable to **your non-owned aircraft**, or is under the direct supervision of a Certified Flight Instructor;
2. if required, a current and valid **FAA** Medical Certificate;
3. if required, a current and valid Biennial Flight Review;

PILOT(S) \_\_\_\_\_

SAMPLE

All other provisions of this policy remain the same.

This endorsement becomes effective \_\_\_\_\_ to be attached to and hereby made a part of  
Policy No. \_\_\_\_\_ issued to \_\_\_\_\_

By \_\_\_\_\_

Endorsement No. \_\_\_\_\_

Date of Issue \_\_\_\_\_

By  \_\_\_\_\_  
(Authorized Representative)

**DUAL FLIGHT INSTRUCTION USE ENDORSEMENT  
(NON-OWNED AIRCRAFT)**

In consideration of an additional premium of \$ \_\_\_\_\_, Item 4 on Page One is amended to include Dual **Flight** Instruction, flight reviews and check rides to others for hire or reward, subject to the following:

- a) Exclusion 1. h) iv) is deleted, but only while **you** are in the **non-owned aircraft** for the purpose of providing dual flight instruction, a flight review, or a check ride.
- b) **You** must have a current and valid Certified Flight Instructor certificate with the necessary ratings as required by the **FAA** for the **non-owned aircraft** and flight instruction involved.
- c) Coverage is extended to a **loss** or **occurrence** arising from **your** professional malpractice as respect dual flight instruction, flight reviews, or a check ride conducted by **you** in a **non-owned aircraft**.

SAMPLE

All other provisions of this policy remain the same.

This endorsement becomes effective \_\_\_\_\_ to be attached to and hereby made a part of Policy No. \_\_\_\_\_ issued to \_\_\_\_\_

By \_\_\_\_\_

Endorsement No. \_\_\_\_\_

Date of Issue \_\_\_\_\_

By  \_\_\_\_\_  
(Authorized Representative)

**CIVIL AIR PATROL ENDORSEMENT**

In consideration of an additional premium of \$ \_\_\_\_\_, the coverage provided by this policy is amended to include Civil Air Patrol missions defined as **flights** in conjunction with or on behalf of the Civil Air Patrol. Civil Air Patrol uses include, but are not limited to, search and rescue missions, aerial photography, courier **flights**, and aerial surveillance **flights** ordered by a corporate officer of the Civil Air Patrol or his/her designee.

Coverage provided by this endorsement shall not apply to:

- 1) indirect or consequential **loss** or **occurrence** arising from Civil Air Patrol **flights**
- 2) **loss** or **occurrence** as a result of failure to perform a mission or **flight**.

SAMPLE

All other provisions of this policy remain the same.

This endorsement becomes effective \_\_\_\_\_ to be attached to and hereby made a part of Policy No. \_\_\_\_\_ issued to \_\_\_\_\_

By \_\_\_\_\_

Endorsement No. \_\_\_\_\_

Date of Issue \_\_\_\_\_

By  \_\_\_\_\_  
(Authorized Representative)

**ADDITIONAL INSURED ENDORSEMENT  
(NON-OWNED AIRCRAFT)**

In consideration of an additional premium of \$ \_\_\_\_\_, **your** employer, for which **you** are a regular employee and acting within the scope of **your** employment, is included as additional **insured** as follows but only with respect to their vicarious responsibility for the operation of the **non-owned aircraft** by **you**. The coverage provided by this endorsement shall not apply:

1. if the Additional **Insured** is the owner or lessor of the **non-owned aircraft**;
2. to any **loss** or **occurrence** arising out of the additional **insured's**:
  - a) activities involving the manufacture, sale, repair or service of **aircraft** or **aircraft** parts, components or accessories, or
  - b) operations of any airport, hangar facility, flying service or pilot activity.

Additional **Insured**:

SAMPLE

All other provisions of this policy remain the same.

This endorsement becomes effective \_\_\_\_\_ to be attached to and hereby made a part of Policy No. \_\_\_\_\_ issued to \_\_\_\_\_

By \_\_\_\_\_

Endorsement No. \_\_\_\_\_

Date of Issue \_\_\_\_\_

By  \_\_\_\_\_  
(Authorized Representative)

## DEDUCTIBLE INSURANCE FOR YOUR NON-OWNED AIRCRAFT ENDORSEMENT

This policy is amended as follows:

The coverage afforded by this endorsement applies only if you have purchased Liability Insurance For **Physical Damage to Your Non-Owned Aircraft** - Coverage B:

Deductible Insurance For **Your Non-Owned Aircraft** - Coverage C

We will pay for **physical damage** to your **non-owned aircraft** caused by an **occurrence** arising from **your** use of a **non-owned aircraft**.

### Limit of Liability

The **Company** will pay up to the Limit of Liability for Coverage B or \$5,000., whichever is less, for each **non-owned aircraft** to reimburse the owner or lessor of a **non-owned aircraft** for their insurance deductible caused by an occurrence arising from **your** use of a **non-owned aircraft**.

The Limit of Liability provided by Coverage C is part of and not in addition to the insurance afforded by Coverage B - **Physical Damage to Your Non-Owned Aircraft**.

As respects to Coverage C, exclusion 1. b) is deleted.

SAMPLE

All other provisions of this policy remain the same.

This endorsement becomes effective \_\_\_\_\_ to be attached to and hereby made a part of Policy No. \_\_\_\_\_ issued to \_\_\_\_\_

By \_\_\_\_\_

Endorsement No. \_\_\_\_\_

Date of Issue \_\_\_\_\_

LAD992 (12/09)

By  \_\_\_\_\_  
(Authorized Representative)

**SAMPLE  
NON-OWNED AIRCRAFT LIABILITY  
BROAD COVERAGE ENDORSEMENT**

This policy is amended as follows:

1. **PASSENGER PERSONAL EFFECTS INCREASED COVERAGE**

**EXCLUSION 6.** set forth under PART TWO is deleted and replaced with the following:

6. to **property damage** to property transported, owned or used by **you**, or in **your** care, custody or control but **we** will pay up to \$1,000 for **loss** to each **passenger's** personal effects, subject to an **occurrence** limit equal to \$1,000 multiplied by the total number of seats for **aircraft** involved.

2. **INSURANCE FOR MEDICAL EXPENSES**

- a) **INSURING AGREEMENTS** set forth under PART ONE are extended to include the following:

COVERAGE C - **Medical Expenses** Coverage

**We** will pay for reasonable and necessary **medical expenses** incurred within one (1) year of an insured **occurrence** for **bodily injury** to **passengers** including crew.

- b) **LIMITS OF THE COMPANY'S LIABILITY** set forth under PART THREE are extended to include the following:

COVERAGE C - **We** will not pay more than \$3,000 for reasonable and necessary **medical expenses** for each **passenger** (including crew) in any one **occurrence**, who has sustained **bodily injury**.

- c) **CONDITIONS OF INSURANCE** set forth under PART FOUR are extended to include the following:

**We** do not have to pay for, nor can **we** be sued for, any claim for **Medical Expenses** until thirty (30) days after a written proof of loss is submitted to **us** by the injured party or their duly appointed representative in a form acceptable to **us**. Coverage for **Medical Expenses** shall only be available if an acceptable written proof of loss is submitted by the injured party or their duly appointed representative within one (1) year of the **occurrence**. Any suit to recover **medical expenses** must be commenced within twelve (12) months after the date of the **occurrence**.

Payments **we** make for **Medical Expenses** shall not constitute an admission of liability by or on behalf of any insured, **us**, or the **Aviation Managers**.

- d) The **DEFINITION WORDS** set forth under PART FIVE are extended to include the following:

"**Medical Expenses**" means expenses for necessary medical, surgical, x-ray or dental service, prosthetic devices, and necessary ambulance, hospital profession nursing, and funeral services, but not monuments, headstones or burial places.

3. EMERGENCY EXPENSES

**INSURING AGREEMENT 4 - SUPPLEMENTARY PAYMENTS** - is extended to include the following additional coverages:

- e) the cost of runway **aircraft** foaming incurred by **you** for minimizing **loss** under this policy, but not in excess of \$10,000 each **occurrence** for each foaming; and,
- f) the actual expenses incurred by **you**, but not to exceed \$10,000 any one **occurrence**, for search and rescue operations performed by **you** or at **your** request, but only after all governmental and military search and rescue operations have been discontinued. Such expense and cost as provided herein is subject to prior notice and agreement by **us**.

SAMPLE

All other provisions of this policy remain the same.

This endorsement becomes effective \_\_\_\_\_ to be attached to and hereby made a part of Policy No. \_\_\_\_\_ issued to \_\_\_\_\_

By \_\_\_\_\_

Endorsement No. \_\_\_\_\_

Date of Issue \_\_\_\_\_

By  \_\_\_\_\_  
(Authorized Representative)

**SAMPLE  
NON-OWNED AIRCRAFT LIABILITY  
BROAD COVERAGE ENDORSEMENT - ILLINOIS**

This policy is amended as follows:

1. **PASSENGER PERSONAL EFFECTS INCREASED COVERAGE**

**EXCLUSION 6.** set forth under PART TWO is deleted and replaced with the following:

6. to **property damage** to property transported, owned or used by **you**, or in **your** care, custody or control but **we** will pay up to \$1,000 for **loss** to each **passenger's** personal effects, subject to an **occurrence** limit equal to \$1,000 multiplied by the total number of seats for **aircraft** involved.

2. **INSURANCE FOR MEDICAL EXPENSES**

- a) **INSURING AGREEMENTS** set forth under PART ONE are extended to include the following:

COVERAGE C - **Medical Expenses** Coverage

**We** will pay for reasonable and necessary **medical expenses** incurred within one (1) year of an insured **occurrence** for **bodily injury** to **passengers** including crew.

- b) **LIMITS OF THE COMPANY'S LIABILITY** set forth under PART THREE are extended to include the following:

COVERAGE C - **We** will not pay more than \$3,000 for reasonable and necessary **medical expenses** for each **passenger** (including crew) in any one **occurrence**, who has sustained **bodily injury**.

- c) **CONDITIONS OF INSURANCE** set forth under PART FOUR are extended to include the following:

**We** do not have to pay for, nor can **we** be sued for, any claim for **Medical Expenses** until thirty (30) days (or within the time allowed by law) after a written proof of loss is submitted to **us** by the injured party or their duly appointed representative in a form acceptable to **us**. Coverage for **Medical Expenses** shall only be available if an acceptable written proof of loss is submitted by the injured party or their duly appointed representative within one (1) year of the **occurrence**. Any suit to recover **medical expenses** must be commenced within twelve (12) months (or within the time allowed by law) after the date of the **occurrence**. Any period of time for filing suit against company must be extended by the number of days between the date the proof of loss was filed and the date the claim was denied in whole or in part.

Payments **we** make for **Medical Expenses** shall not constitute an admission of liability by or on behalf of any insured, **us**, or the **Aviation Managers**.

- d) The **DEFINITION WORDS** set forth under PART FIVE are extended to include the following:

"**Medical Expenses**" means expenses for necessary medical, surgical, x-ray or dental service, prosthetic devices, and necessary ambulance, hospital profession nursing, and funeral services, but not monuments, headstones or burial places.

3. EMERGENCY EXPENSES

**INSURING AGREEMENT 4 - SUPPLEMENTARY PAYMENTS** - is extended to include the following additional coverages:

- e) the cost of runway **aircraft** foaming incurred by **you** for minimizing **loss** under this policy, but not in excess of \$10,000 each **occurrence** for each foaming; and,
- f) the actual expenses incurred by **you**, but not to exceed \$10,000 any one **occurrence**, for search and rescue operations performed by **you** or at **your** request, but only after all governmental and military search and rescue operations have been discontinued. Such expense and cost as provided herein is subject to prior notice and agreement by **us**.

SAMPLE

All other provisions of this policy remain the same.

This endorsement becomes effective \_\_\_\_\_ to be attached to and hereby made a part of Policy No. \_\_\_\_\_ issued to \_\_\_\_\_

By \_\_\_\_\_

Endorsement No. \_\_\_\_\_

Date of Issue \_\_\_\_\_

By  \_\_\_\_\_  
(Authorized Representative)