

**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. Non-Owned Aircraft Liability Single Limit for Bodily Injury and Property Damage _____ cluding Passengers , but Passenger Bodily Injury Limited within the Single Limit to	\$ _____ each occurrence \$ _____ each passenger	\$ _____
B. Physical Damage to Your Non-Owned Aircraft	\$ _____ each non-owned aircraft	\$ _____

Endorsement s: _____ \$ _____

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)

Date of Issue _____

NON-OWNED SAILPLANE ENDORSEMENT

The Non-Owned Aircraft Policy is amended as follows:

1. Exclusion 1. c) ii) is deleted and replaced by the following:
 - ii) in **flight** when a special permit or waiver is required by the **FAA**, other than in **flight** in airspace approved for sailplane operations;
2. Exclusion 1. h) vi) is deleted as respects operations of non-owned sailplanes by **you**.

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)

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
175 WATER STREET, 18TH FLOOR
NEW YORK, NY 10038

NON-OWNED AIRCRAFT POLICY
TABLE OF CONTENTS

PLEASE READ YOUR POLICY

	Page
Coverage Summary	ONE
Insuring Agreements	
Liability Insurance Coverage A	4
Liability Insurance Coverage B	4
Defense and Settlements	4
Supplementary Payments	4
Policy Period & Policy Territory	4
Exclusions	4 - 6
Limits of Liability	6
Conditions	
Notice of Claim, Occurrence , Suit or Loss and Your Duties	6 - 7
Our Rights of Recovery	7
Payment of Claims and Suit Against Us	7
Transfer of This Policy to Others	7
Cancellation	7
Policy Conforms to Law	7
Fraud or Misrepresentation	7
Changing the Policy	7
Country and Territorial Jurisdiction Clause	7

Definition Words	
Aviation Managers	8
Bodily Injury	8
Disappearance	8
FAA	8
Flight	8
Loss	8
Non-Commercial Use	8
Non-Owned Aircraft	8
Not-In-Flight	8
Not-In-Motion	8
Occurrence	8
Passenger	8
Physical Damage	8
Policy Territory	9
Property Damage	9
Related Claims	9
We, Us, Our, and the Company	9
You and Your	9

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

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**.

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.

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 apply as follows:

1. The Limit shown for "each **passenger**" is the most **we** will pay for any and all damages arising out of **bodily injury** to any one **passenger**;
2. The most **we** will pay for any and all damages arising out of **bodily injury** to two or more **passengers** is the "each **passenger**" limit multiplied by the total number of **passengers** on board the aircraft or by the total number of seats for the aircraft involved, whichever is less;
3. The Limits shown for "each **occurrence**" is the most **we** will pay for all damages arising out of **bodily injury** including **passengers** and **property damage** combined in one **occurrence**,

including all **related claims**, no matter how many separate claims may be involved, claimed or filed.

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**.

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 sixty (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 thirty (30) days before the date of cancellation. But only ten (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**.

9. **COUNTRY AND TERRITORIAL JURISDICTION CLAUSE**

Payment of loss under this policy shall only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC").

PART FIVE DEFINITION WORDS

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

"**Aviation Managers**" means AIG 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 sixty (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**.

"**Physical Damage**" means

1. direct and accidental physical **loss** of or damage to **non-owned aircraft** (also called **loss**), excluding depreciation and diminution of value, and
2. resultant loss of use of a **non-owned aircraft**.

Provided, however, that payment for resultant loss of use is included within and not in addition to the applicable **physical damage** to **non-owned aircraft** limit purchased.

"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 expense, and any and all damages suffered or claimed by any party other than the **passenger** from or related to **bodily injury** to any **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 **passenger**" and "each **occurrence**" of 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(s) or organization(s) 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.



Secretary



President

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

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.

AIG Property Casualty

U.S. Privacy and Data Security Notice

About This Notice

This Privacy and Data Security Notice applies only to your Personal Information (see definition below) obtained by one of the property-casualty insurance company subsidiaries or affiliates of American International Group, Inc. listed at the end of this notice (collectively, the “AIG Companies” or “we”) in connection with the products or services one of those companies provided primarily for your personal, family, or household purposes in connection with which you are receiving this notice.

The AIG Companies have established practices, procedures and system protections that are designed to help protect the privacy and security of Personal Information that we collect in the course of conducting our business. This notice outlines how we collect, handle, and disclose Personal Information about you.

The term “Personal Information,” as used in this Privacy and Data Security Notice, means information that identifies you personally. Examples of Personal Information include, but are not limited to, a first and last name, a home or other physical address, an email address, a financial account or credit card number, a driver’s license number, and information on your physical condition or health status.

I. Information Privacy

We may collect Personal Information from applications, enrollment forms, in claims processing, or in your other interactions with us and with our Affiliates. We may also collect Personal Information from credit reporting agencies and other third parties in connection with the sale of our products to you.

We will collect Personal Information only in accordance with applicable laws or regulations, whether we collect it in response to your request for a product or service from us or otherwise.

Information Sharing

We may share your Personal Information with Affiliates and Non-Affiliates as described below.

With our Affiliates:

Our Affiliates may include other insurance companies, insurance holding companies, insurance agents and agencies, claims administrators, marketing companies, e-commerce service providers, and companies providing administrative services.

We may share your Personal Information, including Personal Information of a health nature, with our Affiliates that assist us in servicing your insurance policies. Examples are administration (billing and collections), risk management, underwriting, and claims handling. We may also share your Personal Information with our Affiliates for the purpose of detecting and preventing fraud, as directed or authorized by you, or as otherwise permitted or required by law.

With Non-Affiliates:

We may share your Personal Information, including Personal Information of a health nature, with Non-Affiliates that assist us in servicing your insurance policies. Examples are administration (billing and collections), risk management, underwriting, and claims handling. We may also share your Personal Information with Non-Affiliates for the purpose of detecting and preventing fraud, as directed or authorized by you, or as otherwise permitted or required by law.

We may also enter into joint marketing agreements with Non-Affiliates to share your non-health Personal Information as permitted by law. These Non-Affiliates may include providers of financial products or services such as insurance companies, financial institutions, and securities firms.

Because we do not share Personal Information with either Affiliates or Non-Affiliates in any other way, there is no need for an opt-out process in our privacy procedures.

For California and Vermont Residents: If it becomes necessary to share your Personal Information with Non-Affiliates other than as specifically allowed by law, we will not do so without first obtaining your permission.

II. Data Security

To help prevent unwarranted disclosure of your Personal Information and secure it from theft, we utilize secure computer networks. Access is restricted to those persons who have a business need to use your Personal Information to provide products or services to you. We also maintain physical, electronic, and procedural safeguards designed to protect your Personal Information in compliance with federal and state privacy and information security laws. Non-Affiliates that assist us in servicing insurance policies or who enter into joint marketing agreements with us are required to take measures to maintain the security of your Personal Information in compliance with federal and state privacy and information security laws.

III. Maintaining Personal Information

We also maintain procedures to ensure that the Personal Information we collect is accurate, up-to-date, and as complete as possible. If you believe the information we have about you in our records or files is incomplete or inaccurate, you may request that we make additions or corrections, or if it is feasible, that we delete this information from our files. You may make this request in writing to (include your name, address and policy number):

**Chief Privacy Officer
AIG Property Casualty
175 Water Street 15th Floor New York, NY 10038
Fax: 212 458-7081
E-Mail: CIPrivacy@aig.com**

Special Notice: You can obtain access to any non-public Personal Information we have about you if you properly identify yourself and submit a written request to the address above describing the information you want to review. We will also tell you the identity, if recorded, of persons to whom we have disclosed your non-public Personal Information within the preceding two years.

You may request that we correct, amend or delete information about you. If we do so, we will notify organizations that provided us with that information and, at your request, persons who received that information from us within the preceding two years. If we cannot grant your request to correct, amend or delete the information, you may give us a written statement of the reasons you disagree, which we will place in your file and give to the same parties who would have been notified of the requested change.

Our Customers Can Depend on Us

We are committed to maintaining our trusted relationship with our Customers. We consider it our privilege to serve our Customers' insurance and financial needs and we value the trust they have placed in us. Our Customers' privacy is a top priority. We will continue to monitor our practices in order to protect that privacy and will comply with state privacy laws that require more restrictive practices than those set out in this notice.

Important Information Concerning the Applicability and Future Changes to this Privacy and Data Security Notice

We may change this Privacy and Data Security Notice from time to time, and if particular changes are required by law to be communicated to you, we will do so.

The AIG Companies include: American Home Assurance Company; AIG Assurance Company; AIG Property Casualty Company; AIG Specialty Insurance Company; Commerce and Industry Insurance Company; Granite State Insurance Company; Illinois National Insurance Co.; Lexington Insurance Company; National Union Fire Insurance Company of Pittsburgh, Pa.; National Union Fire Insurance Company of Vermont; New Hampshire Insurance Company; The Insurance Company of the State of Pennsylvania; American International Life Assurance Company of New York; and American General Life Insurance Company of Delaware.

AIRWORTHINESS CERTIFICATE ENDORSEMENT

The Non-Owned Aircraft Policy is amended as follows:

Exclusion 1. d) is deleted and replaced with the following:

- d) if the **non-owned aircraft** is not certificated by the **FAA** under a Standard Airworthiness Certificate or an Experimental, Restricted or Light Sport Aircraft Certificate in full force and effect while in **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)

**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 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)

**GROUND & FLIGHT INSTRUCTION USE ENDORSEMENT
(NON-OWNED AIRCRAFT)**

In consideration of an additional premium of \$ _____, Item 4 on Page One is amended to include ground instruction, 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 providing ground instruction or flight instruction, a flight review, or a check ride in a **non-owned aircraft**.
- 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 instruction involved.
- c) Coverage is extended to a **loss** or **occurrence** arising from **your** professional malpractice as respects ground instruction, flight instruction, flight reviews or check rides 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 liability 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**:


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.

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)

AIG AEROSPACE INSURANCE SERVICES, INC.

CERTIFICATE OF INSURANCE

THIS IS TO CERTIFY TO:

THAT THE FOLLOWING POLICY/IES OF INSURANCE HAS/HAVE BEEN ISSUED TO:

POLICY NO.
POLICY PERIOD: From _____
INSURANCE COMPANY

to _____

Coverage only applies as indicated by a specific limit.

Limits of Liability

- | | |
|--|---|
| A. Non-Owned Aircraft Liability Single Limit for Bodily Injury and Property Damage including Passengers , but Passenger Bodily Injury Limited within the Single Limit to | \$ _____ each occurrence |
| | \$ _____ each passenger |
| B. Physical Damage to Your Non-Owned Aircraft | \$ _____ each non-owned aircraft |

THIS CERTIFICATE HOLDER IS:

AN ADDITIONAL INSURED BUT ONLY WITH RESPECT TO THEIR VICARIOUS RESPONSIBILITY FOR THE OPERATION OF NON-OWNED AIRCRAFT BY THE NAMED INSURED

Coverage is subject to Date Recognition Exclusion Clause.

The **Aviation Managers** have made provision to give the certificate holder prompt notice of cancellation of any policy above. But, the **Aviation Managers** assume no responsibility for failure to provide such notice. This certificate does not change in any way the actual coverages provided by the policy/ies specified above.

Certificate No. _____

Date of Issue _____

By  _____
(Authorized Representative)

NOL30B (05/12)