



Are your customers sitting on a Non-Owned Aircraft Liability exposure we can help them with?

Just ask them.

Are any of your clients renting/ chartering aircraft for:

- Filming
- Pipeline Patrol
- Cropdusting / Firefighting
- Executive Travel
- Cargo Operations (Air Conditioner Installation/
Construction/Logging)

If the answer is yes, chances are your clients have an **uninsured exposure**.

The average aviation wrongful death settlement in the US is \$6,000,000, and most General Liability policies exclude losses arising out of aviation perils.

Q: What is Non-Owned Aircraft Liability?

A: A form of insurance coverage that provides defense if you are sued by third parties for accidents associated with the use of aircraft that you do not own.

Common Sample Scenarios

1. A company charters a Jet for a meeting and invites third parties for the trip (business associates, vendors, partners, etc...). The aircraft has an accident and the families of the invitees file suit against the company renting the aircraft. The allegation could be lack of due diligence in selecting a good aircraft operator.

The charter operator does not have enough limits to cover all the wrongful death settlements.

2. A company employee chooses to use his/her personal aircraft on company business and has an accident causing damages to a third party. Since he/she was on company business they are sued by the families of the victims.

The employee aircraft will likely not have limits of liability higher than \$1,000,000.

3. A construction company hires a helicopter operator to place an air conditioning unit on the roof of a project site structure. The helicopter has an accident damaging the project and causing bodily injury to bystanders.

A Non-Owned Aircraft Liability policy will defend the client, provide representation in court, and pay any damages exceeding the aircraft operator's liability limits, up to the Non-Owned limit purchased.

Call me to find out more.

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