

UNDERSTANDING YOUR POLICY

Not all insurance policies are created equal. Some are broad form policies and some are more restricted. Less experienced pilots may not qualify for the broader forms, and some aircraft operators may not want or need the broader forms of coverage. Your needs should be fully discussed with your aviation insurance specialist.

In either event, topics of discussion that should be addressed are little known policy specifics like: the definition of a total loss; territorial definitions; passenger definitions; the definition of insured (Are the members of an LLC covered?) and many more topics too numerous to list.