



Private Aircraft Insurance In Canada

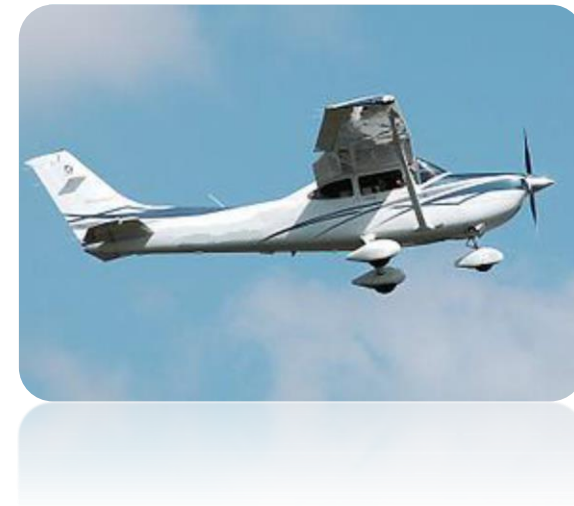
SANDY ODEBUNMI

VICE PRESIDENT, AVIATION

WATERLOO, JANUARY 14, 2019

AGENDA

1. Risks Insured
2. Coverages
3. Additional Coverages and Policies
4. Aviation Brokers and Insurers
5. Purchasing Insurance
6. Claims Process



RISKS INSURED

PRIVATE AIRCRAFT

- Fixed Wing
- Rotary Wing
- Ultralight
- Homebuilt/Kitplane
- Landplane
- Float
- Ski
- Amphibian
- Work in Progress

OTHER

- Hot Air Balloons
- UAVs/Drones
- Hangars
- Airshows, Hot Air Balloon Festivals and Aerobatic Competitions



COVERAGES

AIRCRAFT HULL AND LIABILITY

- HULL: physical damage to the aircraft
 - All Risks Flight and Ground
 - Ground Hull
 - None (Liability Only)

- LIABILITY: bodily injury (including passengers) and property damage
 - Combined Single Limit
 - Split Limits
 - None





ADDITIONAL COVERAGES

- Pilots: Named Pilots, Additional Pilots, Open Pilot Warranty, Open Pilot Clause
- Territorial Limits
- Non-Owned Liability: Liability extends to aircraft you don't own, with the same undercarriage and same passenger seating capacity as your own aircraft.
- Non-Owned Hull: Coverage on aircraft you don't own, up to \$100,000, when you carry hull coverage on your own aircraft.
- Premises Liability: \$1,000,000 each occurrence, \$1,000 deductible



ADDITIONAL COVERAGES

- Damage to Non-Owned Hangars and Contents
- Personal Property
- Headset and Handheld Avionics
- Medical Expenses
- Search and Rescue
- Emergency Expenses
- Passenger Baggage
- Trip Interruption
- Aircraft Spare Parts
- Forced Landing

OTHER POLICIES

- Aviation General Liability
 - Premises and Operations
 - Hangarkeeper's Liability
 - Additional Coverages: Additional Insured and Waiver of Subrogation
- Property for Hangars/tools/equipment
- Environmental
- Automobile



AVIATION BROKERS AND INSURERS

Aviation Brokers

- Access to all aviation insurers
- Aviation insurance professionals
- Book of aviation clients

Aviation Insurers

- Global Aerospace
- Allianz
- Canadian Aviation
- Eagle Underwriting
- AIG
- XL Catlin
- AVRO
- Swiss Re
- Lloyd's of London



PURCHASING INSURANCE

- Application - Email, fax, mail or give us a call
- Quote emailed to you
- Results from various insurers advised
- Toll Free Number
- Premium financing available in 12 equal installments



CLAIMS PROCESS

- Report Claim to Broker or Insurer
- 24/7/365 Claims reporting
- Claim tracking
- Deal with Insurance Company or adjuster appointed by them
- Broker can assist

QUESTIONS?
COMMENTS?

THANK YOU!

