

This document summarises the cover available but is not part of the insurance contract. Full terms and conditions are set out in the policy booklet which is available via the website, while the schedule, which is issued when cover is taken out, renewed or changed, details the specific cover selected and the financial limits which apply. You should read your policy booklet and schedule carefully and be aware of all exclusions and limitation applicable to your insurance.

## What is this insurance?

This insurance is for potential risks arising from the ownership of an aircraft, such as loss or damage to the aircraft itself or your potential liabilities to others arising from its use. You can select which and what level of cover you require.



What is insured?



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<p><b>Passenger Legal Liability (if selected)</b> Your liability to passengers arising from use of the insured aircraft, up to your selected liability limit as stated in your policy schedule.</p>	<ul style="list-style-type: none"> <li>/ Liability to your directors or employees or business partners, or for any property of any member of the flight, cabin or other crew;</li> <li>/ Liability to any member of the flight, cabin or other crew for which you may be held liable under workers compensation, employers' liability, disability benefits law or any similar law;</li> </ul>
<p><b>Crown Indemnity (if selected)</b> Your liability arising from use of the insured aircraft at Ministry of Defence airfields, up to the liability limit as stated in your policy schedule.</p>	
<p><b>Passenger Voluntary Settlement (if selected)</b> The cost of a voluntary settlement to any passenger in the event of their death or disablement, arising out of the use of the insured aircraft, up to your selected liability limit as stated in your policy schedule.</p>	<ul style="list-style-type: none"> <li>/ The applicable excess stated in the policy schedule;</li> <li>/ Injury caused by suicide, attempted suicide, intentional self-injury, a criminal act or while the passenger in a state of insanity or intoxication;</li> <li>/ Injury caused by disease, natural causes, or medical treatment conducted for hire or reward;</li> <li>/ Injury to any member of the flight or cabin crew;</li> <li>/ Payment made to satisfy your liability under workers compensation, employers' liability, disability benefits law or any similar law.</li> </ul>
<p><b>Airside Vehicle Liability (if selected)</b> Your liability arising from the authorized use of any vehicle owned by you or any permitted pilot within the confines of an airfield in connection with the Aircraft.</p>	<ul style="list-style-type: none"> <li>/ Liability to your directors, employees or, business partners, or for any property belonging to you or in your care, custody or control.</li> </ul>
<p><b>Spares and Equipment (if selected)</b> Physical loss of or damage to spare engines, spare parts or other components and equipment destined to be fitted to or to form part of the insured aircraft, up to your selected sum insured as stated in your policy schedule.</p>	<ul style="list-style-type: none"> <li>/ The applicable excess stated in the policy schedule;</li> <li>/ Wear and tear, deterioration, breakdown, defect, failure or damage by anything which has a progressive or cumulative effect;</li> <li>/ Loss or damage to any part of the aircraft, or any item carried in the Aircraft as a spare part, or to any property being carried or stored for hire and reward;</li> <li>/ Loss or damage due to neglect, mysterious disappearance or unexplained loss or shortage;</li> <li>/ Loss or damage incurred during any process, including to an engine during running or testing;</li> <li>/ Theft by you or with your knowledge or consent.</li> </ul>
<p><b>Flying Clothing and Effects (if selected)</b> Loss of or damage to flying clothing, maps, navigation equipment and instruments, headsets, safety or similar equipment and effects, up to your selected sum insured as stated in your policy schedule.</p>	<ul style="list-style-type: none"> <li>/ The applicable excess stated in the policy schedule;</li> <li>/ Physical damage to flying clothing and effects, other than by fire and theft, if the insured aircraft itself is not damaged.</li> </ul>
<p><b>Trip Interruption (if selected)</b> Costs for food, accommodation and travel to the next destination for crew and passengers following insured loss or damage to the aircraft, up to your selected sum insured as stated in your policy schedule.</p>	
<p><b>Personal Accident (if selected)</b> A financial benefit, up to the sum insured as stated in your policy schedule, payable to any crew member or passenger of the insured aircraft, who suffers death or serious injury whilst in, boarding on, or alighting from the aircraft, in direct connection with a flight.</p>	<ul style="list-style-type: none"> <li>/ Death or injury arising from war and allied perils, radioactive contamination, suicide or attempted suicide, insanity, deliberate exposure to danger, intentional self-injury, AIDS or HIV;</li> <li>/ Death or injury arising from a criminal act or being under the influence of alcohol or drugs;</li> <li>/ Claims brought by third parties to enforce any term of the Policy under the provisions of the Contracts (Rights of Third Parties) Act 1999.</li> </ul>
<p><b>No Claims Discount Protection (if selected)</b> Allows one claim to be made on the Policy in the year without affecting your No Claims Discount entitlement.</p>	
<p><b>Finance / Lease Contract (if selected)</b> The interest of any Aircraft or Spares and Equipment financier stated in your policy schedule.</p>	<ul style="list-style-type: none"> <li>/ Any liabilities of any Aircraft or Spares and Equipment financier specified in your policy schedule.</li> </ul>

