

JB Aviation Flight Club

Aircraft Insurance FAQ's

Am I covered under JB Aviation Management, Inc.'s insurance policy?

No. JB Aviation's aircraft insurance policy protects **only JB Aviation** and does **not** extend coverage to any student/renter. Although not required, renters and students at JB Aviation's Flight Club are **strongly** encouraged to carry their own insurance policy, including both liability and hull damage.

How do I get insurance?

Many options exist for "non-owned" or "renters" insurance policies. You may want to start with AOPA via their website: www.insurance.aopa.org, or call them at (800)622-2672.

How much insurance should I get?

You are responsible for any damage you may cause to the aircraft up to the deductible of our policy, which is the \$5000. We recommend, but do not require a non-owned physical damage policy for a minimum of \$5000.

Our aircraft insurance company could subrogate/sue if they determine you were negligent, in which case you could be held responsible for all physical damages to the aircraft including the entire hull value. Our most expensive 172/Cherokee has a hull value of \$80,000.

You may also want to consider a bodily injury/property damage policy. This will cover damages outside of the aircraft. You'll want to consider what you will be flying over; average cost of a house, farmers' crop fields, etc. Go with a limit you feel comfortable with and that covers your assets.

I have read and understand JB Aviation Management, Inc.'s "Insurance FAQ's."

Date_____

Signature_____