



INSURANCE FILE

# Nonowner's Insurance: Add it to your checklist

BY **BILL SNEAD**  
President,  
AOPA Insurance Services



**JOHN FELT THE AIRPLANE ROCK** under the influence of a gusting north wind as he rolled into position for takeoff on Runway 27. He planned to be back in an hour or so. Just a quick Sunday morning flight with his neighbor, Bob. One hour and 10 minutes later John wondered just how much it would cost to fix that wheel fairing, replace a runway light, and file out that nick in the prop. Turns out that botched crosswind landing, wheel fairing, runway light, and "nicked" prop cost \$30,000! The wheel pant was \$300 and the airport manager had a spare runway light, but that prop was a problem, and an engine teardown and inspection was required.

So just what did John have to worry about? Here's a partial list: Damage to the airport property, fire department response fees, salvage company fee to get John's airplane out of the mud, one aircraft wash job, the aircraft policy deductible, two months storage in a repair shop, one wheel fairing, one new prop (the damaged prop had 25 hours on it), one engine teardown and inspection, the parts and labor to repair the engine, new paint on the repaired and replaced parts of the aircraft, engine and aircraft test flights including pilot charges, the significant cost of an accident investigation and defense costs, a possible subrogation lawsuit by the

owner's insurance company, a possible lawsuit by the aircraft owner for damages not covered by his insurance, two months loss of use/profits to the flight school, and the cost of an attorney to represent him just in case his friend Bob decided he might have been hurt after all.

Luckily, Bob saw the incident as just a good story, and John had purchased Nonowner's (Renters) Insurance from the AOPA Insurance Agency. His policy covered everything—everything except for one FAA checkride, a bruised ego, and a big thank you to the operator of the flight school that had insisted John carry insurance. Add Nonowner's Insurance to your checklist. It is an important part of being a responsible pilot.

**BILL SNEAD** was named president of the AOPA Insurance Agency in 2013.



**AOPA INSURANCE SERVICES** Call 800-622-2672. Get immediate Insurance with a credit card online (<http://insurance.aopa.org/aviation/non-owned-insurance>).

## CONTACT AOPA

**ADDRESS CHANGE?**

Send your new address and AOPA membership number to AOPA:

421 Aviation Way  
Frederick, Maryland 21701-4798

Fax: 301-695-2375  
[www.aopa.org](http://www.aopa.org)

**TOLL-FREE PILOT INFORMATION CENTER**  
800-USA-AOPA (872-2672)  
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**AOPA PILOT PROTECTION SERVICES**  
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[www.aopa.org/pps](http://www.aopa.org/pps)

**AOPA RENTAL CAR PROGRAM**  
866-315-9155  
[www.aopa.org/cars](http://www.aopa.org/cars)

## NEW EXTENDED PILOT INFORMATION CENTER HOURS

Now you can enjoy a whole new level of access to the team of aviation experts in our Pilot Information Center with our convenient extended weekday hours. The Pilot Information Center is now available until 8 p.m. Eastern time every weekday. Call 800-USA-AOPA (872-2672) Monday through Friday, 8:30 a.m. until 8 p.m. Eastern time, with your questions and our staff will be happy to assist you.

**+** **WEB** Visit the website ([www.aopa.org/aopaplus](http://www.aopa.org/aopaplus)) to learn about upgrading to the AOPA Plus membership.



# Aircraft Renter Liability Insurance

*Protection for Pilots  
Who rent or borrow aircraft*

## Affordable and Easy-to-Get Protection for When You Fly

Renter's Insurance through AOPA Insurance Services is the best way to protect yourself when renting or borrowing aircraft. It's affordable, comprehensive and easy-to-get! Go to [aopainsurance.org/rent](http://aopainsurance.org/rent), call **1-800-622-AOPA [26721]** or mail the attached application. Here are some commonly asked questions:

**Q. Why do I need Renter's Insurance?**

**A. You don't want to fly without it.** Renter's Insurance protects renters and borrowers of aircraft from liability should an event or incident occur while they are operating the aircraft. *Expenses to repair aircraft or other damaged property can be sizeable.* Flying without this protection can put you at a big financial risk.

**Q. My FBO (or friend) tells me they have insurance. Does that cover me?**

**A. Unfortunately, the answer is almost always no.** FBO coverage typically is not extended to renter pilots. Plus, rental agreements usually hold you responsible for damages. When FBOs do provide coverage, it is extremely limited and does not provide you protection for damage you may cause to the aircraft. Your friend's insurance will not protect you either — unless several steps are taken to specifically endorse their policy. For all these reasons, you are best protected by having your **own** coverage.

**Q. I only fly three times a year. Do I still need it?**

**A. Yes.** Even common ground events like wingtip damage can be expensive. *That's why AOPA recommends that every renter or borrower* have Renter's Insurance.

**Q. Is Renter's Insurance expensive?**

**A. It can be relatively inexpensive.** AOPA has negotiated low rates for pilots — so you can get Renter's Insurance starting at just \$87/year (for Liability-only Insurance). Comprehensive Coverage starts at just \$175/year. When you consider the financial risk of flying uninsured, Renter's Insurance is very reasonable...and well worth it.

**Q. Why should I get coverage through AOPA Insurance Services?**

**A. You won't find better coverage at a better price.** We specialize in renter's coverage and understand the needs of pilots. We offer you **affordable rates**, a variety of options and broad liability coverages, coupled with experienced aviation Legal Defense. Plus, by selecting to purchase your insurance coverage through AOPA Insurance Services you are personally helping to ensure valuable revenue which AOPA reinvests to keep airports open, fight user fees and encourage growth in general aviation.



**Q. Are there extra savings for AOPA members?**

**A. Of course.** AOPA members get an **additional 5% savings and a 10% additional discount** upon renewal (if claims-free record is maintained) in addition to exceptional service from AOPA Insurance Services.

**Q. How much coverage should I have?**

**A. For Bodily Injury and Property Damage Liability (Required) coverage,** you should get as much as you can afford. For physical damage to a rented or non-owned aircraft, it depends on the value of the aircraft you typically fly and what your rental agreement obligations state. You can talk with our insurance advocates to help you determine what might be best for you when you call us at 1-800-622-AOPA [26721].

**Q. How do I get it?**

**A. That's easy!** Just fill out the enclosed form and send it in the postage-paid envelope provided today or go online at [aopainsurance.org/rent](http://aopainsurance.org/rent). You can also call 1-800-622-AOPA [26721].



**Get protected today!**  
Go to [aopainsurance.org/rent](http://aopainsurance.org/rent).  
Call **1-800-622-AOPA [26721]**  
or mail the attached form.



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