

# INSURANCE INFORMATION

**NOTICE:** This document provides convenient general guidance as to the limited insurance coverage provided by Rainier Flight Service. Rainier Flight service does not warrant the accuracy or completeness of the information provided in this document nor does Rainier Flight Service warrant that a claim will be handled by the insurance carrier in the manner described in this document. Complete policy terms are found only in the insurance policies themselves. A copy of the insurance policy summary is available upon request.

Coverage	3 <sup>rd</sup> Party Liability Insurance Coverage	Aircraft Hull Insurance Coverage	Immediate Medical Expense Coverage
<b>Description</b>	Coverage for damage renters cause to others' property/ persons while flying or using the aircraft.	Coverage for damage renters cause to aircraft while flying or using it. <i>YOU ARE RESPONSIBLE FOR THE HULL DEDUCTIBLE.</i>	Coverage for passengers' reasonable medical expenses arising out of an injury caused by an occurrence/ accident.
<b>Limit</b>	\$100,000 each occurrence (Single Limit for Bodily Injury - <i>to others</i> , Including Passengers and Property Damage)	Up to Aircraft Value	\$5,000 each passenger/ \$20,000 each occurrence
<b>Deductible</b>	N/A	C162 Deductible - \$2,500 (\$250 for not-in-motion claims) C172 Deductible - \$1,000 (\$250 for not-in-motion claims)	N/A

## Examples

1. You are flying the C162. You land in gusty winds and lose directional control on the runway damaging several runway lights before coming to a stop in the grass. It costs \$12,000 to repair the damaged airport lights and aircraft. The Rainier hull insurance policy covers the damage to the aircraft but you are responsible for a \$2,500 deductible because the C162 sustained damage while it was in-motion/ flight. If the airport seeks damages from you for the airport property, you will have up to \$100,000 available for 3<sup>rd</sup> party legal liability.
2. You experience an engine failure on the C162 resulting in an off-airport landing on a freeway. The airplane collides with a car resulting in damage to the car, airplane and minor injuries to all automobile occupants. The Rainier hull insurance covers the damage to the airplane but you are responsible for a \$2,500 deductible. If you are named separately in the claim, you will have up to \$100,000 available for 3<sup>rd</sup> party legal liability for damage to the car/ auto passengers.
3. You experience an engine failure on the C172 due to improper planning and fuel starvation. The off-airport landing results in damage to a residential house, the aircraft and major injuries to aircraft occupants. The hull value of the aircraft is covered but you may be responsible for a \$1,000 hull deductible. Rainier's policy covers up to \$5,000 in immediate medical/ first-aid expense, per passenger with a maximum of \$20,000 per occurrence. Rainier has it's own general liability policy which may respond to each passenger, if needed. If damages are sought against you, you will have up to \$100,000 available for 3<sup>rd</sup> party legal liability for damage to the home/ other passengers. Rainier Flight reserves the right to seek compensation for its own damages above and beyond that covered by the policy including loss of revenue.

## What is Not Covered

The Rainier Flight policy, like all insurance policies, is subject to exclusions, conditions and limitations that are not summarized here. A copy of an insurance policy summary is available upon request.

## Renters Insurance

Additional renters insurance protects you in any aircraft you fly, not just at Rainier Flight. In the litigious world we live in, the limits of the Rainier policy will likely not be sufficient to satisfy most claims and could put your personal assets at risk. Rainier Flight recommends you purchase an affordable policy with coverage appropriate for your personal financial plan. Click this [Avemco](#) link to obtain a quote for the coverage you desire.



# Certificate of Insurance

Phoenix Aviation Managers, Inc.



PHOENIX AVIATION MANAGERS, INC.

This is to certify to  
(Certificate Holder):

To Whom It May Concern

The following policy(ies)  
have been issued to:

Rainier Flight Service, LLC  
790 West Perimeter Road, Unit B  
Renton, WA 98057

AIRCRAFT POLICY NO: AVC002755 03 POLICY PERIOD: FROM: February 8, 2012 TO: February 8, 2013

INSURANCE COMPANY: OLD REPUBLIC INSURANCE COMPANY

THIS COVERAGE IS EFFECTIVE 12:01AM, February 8, 2012

LIABILITY COVERAGES: LIMITS OF LIABILITY  
EACH PERSON EACH OCCURRENCE

<input type="checkbox"/>	Bodily Injury		
<input type="checkbox"/>	Property Damage	\$ XXXX	
<input type="checkbox"/>	Passenger Bodily Injury		
<input checked="" type="checkbox"/>	Single Limit including Passengers,	\$ XXXX	\$1,000,000
<input checked="" type="checkbox"/>	With Passenger Liability Limited to:	\$100,000	\$ XXXX

DESCRIPTION OF AIRCRAFT

FAA  
NUMBER YEAR MAKE & MODEL

PHYSICAL DAMAGE COVERAGE:

INSURED  
VALUE

All Risks Ground and In-Flight

DEDUCTIBLES (NIM/IM)

As respects any Aircraft Owned and Operated by the Named Insured and covered under the above referenced Policy

AIRPORT POLICY NO: POLICY PERIOD: FROM: TO:

INSURANCE COMPANY: OLD REPUBLIC INSURANCE COMPANY

THIS COVERAGE IS EFFECTIVE 12:01AM

<input type="checkbox"/>	Comprehensive General Liability	each person	each occurrence *
<input type="checkbox"/>	Completed Operations	each person	each occurrence *
<input type="checkbox"/>	Not Applicable	each person	property damage *
<input type="checkbox"/>	Hangarkeepers Liability	each aircraft	each occurrence *
<input type="checkbox"/>	Premises Medical Payments	each person	property damage *
Deductibles:	Hangarkeeper's Liability		each loss
	Premises Liability	each claim with respect to Property Damage	each accident

\* Refer to the Policy, an Annual Aggregate limit may apply to some coverages.

This Certificate Holder is:

- Included as a Loss Payee for Aircraft Physical Damage Coverage and included as an additional insured
- Provided Breach of Warranty Coverage on Aircraft Physical Damage Coverage as their interest may appear not to exceed 90% of the Insured Value.
- Is included as an Additional Insured on aviation operations liability coverages but only with respect to operations of the Named Insured.
- Is provided a Waiver of Subrogation, but only as respects Aircraft Physical Damage Coverage.

OTHER COVERAGES/CONDITIONS/REMARKS:

Provision has been made to give the Certificate Holder prompt notice of cancellation of any policy above, however, of any policy above, however, the Company assumes no responsibility for the failure to provide such notice. This Certificate does not change in any way the actual coverages provided by the policy(ies) specified above.

FOR INFORMATION ONLY

Agency Name: CALEDONIAN INSURANCE GROUP INC  
Agency Phone: 206-232-9870

Phoenix Aviation Representative:

Date: February 7, 2012