

Rainier Flight Insurance Information

Insurance can be a very confusing but necessary aspect of flying. It is important that you understand your coverage and liability as a pilot. As a client of Rainier Flight Service you are covered under our fleet policy but we always recommend you consider additional Renters Insurance to supplement our coverage, especially if you have assets you want to protect. Affordable supplementary policies can be purchased from [Avemco](#) for the coverage you desire.

The Rainier Flight Service fleet policy covers you as 'insured' defined as:

Any person while using or riding in the aircraft and any person or organization legally responsible for its use, provided the actual use is with the express permission of the named insured (Rainier Flight Service). Liability coverages provided herein are extended to include as insured, any person operating the aircraft under the terms of any rental agreement or training program which provides any remuneration to the named insured for the use of such aircraft.

This means should a claim be necessary you are covered under our policy provided you have completed the online account including acknowledgement of the Rental Agreement and signed a Liability Waiver. It is important to remember that Rainier Flight is the policy holder. Should a claim be filed for an incident or accident due to carelessness, recklessness or negligence of the pilot's actions, the insurance underwriter may seek reimbursement from the pilot personally. This is another good reason to consider supplementary coverage to protect your interests.

Our aircraft are insured for the hull value, meaning if the cost to repair damage exceeds the value of the aircraft Rainier is paid to replace the aircraft with one of comparable value. The Renter or Client is responsible for the deductible which is \$1,000 (in motion), \$250 (not in motion). By joining the Aviator's Club Rainier Flight will pay the deductible should a claim be necessary.

The Rainier Flight policy, like all insurance policies, is subject to exclusions, conditions and limitations that are not summarized here. A copy of the insurance policy summary is available upon request. Please review the next page for coverage details and contact us with any additional questions.

Insurance Policy Summary

Aircraft Covered	Per Schedule of Aircraft
Uses	Commercial excluding Charter
Pilots	Any pilot holding an FAA Pilot Certificate who has been approved by the Named Insured. Pilots holding a Student Pilot Certificate shall be under the direct supervision of an FAA Certificated Flight Instructor.
Premises Covered	Any Premises Necessary and Incidental to the Aviation Operations of the Named Insured.
Territory	United States of America, Canada, Mexico, the Bahamas, and the Caribbean Islands and while enroute between points therein.
Per Schedule of Aircraft	Aircraft Physical Damage. Subject to a deductible of \$1,000 In Motion, Ingestion or Mooring / \$250 Not In Motion each loss for all aircraft.
\$1,000,000	Aircraft Liability Combined Single Limit Bodily Injury and Property Damage each occurrence, except Passenger Liability limited to \$100,000 per Passenger. Includes Mental Anguish Liability, Mobile Equipment Liability, Host Liquor Liability (aggregate).
\$100,000	Student and Renter Pilot Liability each occurrence.