

RAINIER FLIGHT SERVICE

INSURANCE REQUIREMENTS

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 *required* to have a supplemental aircraft insurance policy that covers at least \$20,000 in aircraft damage before you fly with us. Liability coverage depends on individual financial circumstances so limits should be chosen accordingly. If you have additional questions regarding your personal coverage needs, we recommend that you speak with a professional insurance agent.

There are several aircraft insurance providers to choose from. For a current list of what companies our clients are using please see our Getting Started page on our website. Once you have secured a Renter Policy, upload a copy to your NeedleNine account and you're all set!

Should aircraft damage exceed \$20,000, Rainier Flight may file a claim (at our discretion) to cover the cost of repairs exceeding the Renter Policy.

Like any insurance policy, the insurance provider reserves the right to seek reimbursement of expenses should the damage be a result of negligent or intentional non-compliance with federal regulations or Rainier Flight policies and procedures.

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.
Premises Covered	Any Premises Necessary and Incidental to the Aviation Operations of the Named Insured.
Territory	United States of America, Canada 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.
\$100,000	Student and Renter Pilot Liability each occurrence.



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Why do I need a Non-Owned Renter's Policy? Doesn't Rainier Flight Service's Policy cover me when I'm renting their aircraft?

A Non-Owned policy or a Renters Policy is meant to cover **you** - the insured in the event of a claim. Rainier's policy is in place to cover them as the insured and in the event of a loss, their insurance company will pay to make them whole. They can then subrogate (recover damages from the at-fault party) at their discretion. The Renter's policy provides personal coverage for you if Rainier's aircraft and/or third-party injury and property are damaged.

If I am clearly at fault for the damage exceeding \$20K will I be held responsible?

Yes, Rainier's policy will respond to make them whole. Their insurance company may subrogate against the at-fault party. Your Insurance policy will cover the first \$20,000 and anything beyond that would be your responsibility unless you have purchased additional coverage.

If I am clearly not at fault, will I still be responsible for any damages under \$20K?

If the carrier determines you were not at fault or not partially at-fault then you would not be responsible for damages under the policy.

Am I covered for damage done to third-party property under Rainier's insurance?

Your renter's policy will cover up to \$250,000 each occurrence (depending on the coverage limit you choose) for damage to a third-party. Your renter's policy will act as primary coverage. Additionally, under Rainier's policy you will be covered for up to \$1,000,000 single limit bodily injury and property damage which will respond in excess of your renter's policy.

What if I am named in a lawsuit?

If you are determined to be at-fault and damages exceed those listed in your policy and Rainier's policy provisions that cover you as a renter/student, then you may be held personally liable.

If Rainier is at fault, will they cover my medical expenses?

If it is determined that you were injured due to Rainier's negligence, you would be entitled to compensation for medical expenses.

Will my Renter's Policy also work for my child/dependent if they are to rent from Rainier?

If there are passengers in the aircraft at the time of the rental, the renter's policy covers up to \$25,000 each passenger limited to \$250,000 each occurrence (depending on the coverage level you choose) for bodily injury and property damage. Each coverage election should be carefully considered based off of your financial position. Additionally, the student and renter pilot liability coverage in Rainier's policy will respond with up to \$100,000 each passenger limited to \$1,000,000 each occurrence which can be claimed in excess of the primary renter's policy if applicable.

