

← Renter Insurance

RENTER INSURANCE DON'T TAKE RISKS

When you rent or borrow an aircraft you could be personally liable for tens of thousands of dollars in repair costs and legal defense fees should damage occur, because FBO policies rarely provide adequate coverage for pilots.

But a renter's policy with AOPA Insurance Services provides comprehensive coverage. Starting at just \$81/year for liability coverage, you can get basic protection. For just \$175/year, you can get comprehensive coverage that includes bodily injury to passengers, property damage as a result of an incident and claims for damage to a rented aircraft, and you can bind online or by phone in just minutes.



Why renter's insurance is crucial

- Protects you and your family.
- Covers you when the owner's primary policy does not.
- Provides liability coverage for bodily injury and property damage when you borrow or rent airplanes.
- Provides legal defense coverage.

Renewal bonus for claim-free flying

We reward safe flyers. If you have no claims, you'll receive a 10% bonus when you renew your policy.

Get Your Custom Insurance Quote

APPLY ONLINE

FREQUENTLY ASKED QUESTIONS

HOW MUCH RENTER INSURANCE DO I NEED?

Legal liability coverage covers you against claims for bodily injury and property damage that occurs while you're operating a rented aircraft. All renter policies require legal liability coverage. It does *not* cover damage to the rented aircraft; that's available under the physical damage for non-owned aircraft coverage.

Most insurers recommend that you protect yourself with the *highest amount of legal liability coverage you can afford*. The amount of physical damage coverage you need depends on the estimated value of the aircraft you typically fly and what that rental agreement says you're responsible for. Repair costs can be very high, so you really do need your own coverage.

WHAT HAPPENS WHEN YOU ARE SUED?

In the event of an accident, you can protect yourself from skyrocketing legal fees through the legal defense benefit under the renters policy. That means if you have a claim against you, the policy will provide you with legal defense as added protection. This is an important benefit since attorney fees are often \$400 or more per hour. Legal fees can add up quickly, and the average legal defense cost is over \$25,000!

HOW DO I LIMIT MY OUT-OF-POCKET EXPENSES?

A deductible is the amount you'll pay to the FBO or owner, out of your own pocket, in the event of an accident. AOPA's renter aircraft insurance policies will pay up to \$5,000 of the

aircraft owner or FBO's deductible, even if you're not at fault. However, this endorsement only applies if you have *physical damage coverage* on the policy.

CAN I ADD MY EMPLOYER AS AN ADDITIONAL INSURED?

For \$50 you can add your employer. Please note that coverage does not apply to losses or occurrences that arise from the employer's activities involving the manufacture, sale, repair, or service of the aircraft or its parts, or the operations of the airport, hangar facility, flying service or pilot activity.

HOW CAN I LOWER MY RATE?

As a member of AOPA, you can enjoy a 5 percent member discount on your policy. AOPA Insurance also provides a 10 percent discount at policy renewal for having a good flying record.

AOPA's Accident Forgiveness and Deductible Waiver Program is an easy way to improve pilot safety while helping to lower your out-of-pocket expenses in the event of an accident. Completing eligible AOPA Air Safety Institute programs every six months rewards you with a zero increase in your renewal rates due to a covered claim during your policy period.

For details, visit aopainsurance.org/forgiveness.

DOWNLOADABLE APPLICATIONS

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 **Multi Engine Land Aircraft**

 **Rotor Wing Aircraft**

 **Seaplane/Amphibious Aircraft**

HAVE QUESTIONS?

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Protecting yourself when you RENT a plane

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