Aircraft Hull and Liability Coverage

USAIG provides insurance for the entire spectrum of General Aviation operations.

Available coverages include:

- Insurance for Physical Damage (Hull Coverage) to private, corporate and commercial aircraft, including helicopters
- Liability Coverage for the owners and operators of these aircraft
- Medical Coverage for passengers, pilots and crew members
- Voluntary Settlement Coverage
- Non-Owned Aircraft Liability and Medical Coverage

Policies can be tailored to fit the needs of our various policyholders.

Policy features and options include, but are not limited to:

- Geographic limits extended to cover where you fly
- Approved Aircraft Use to cover how you fly
- Deductibles to fit the risk
- Airport premises liability
- Ground hangarkeeper’s liability coverage
- Cargo liability
- Emergency expense reimbursement
- Coverage for non-owned hangars and their contents
- Coverage for personal effects and baggage
• Trip interruption expense coverage
• Coverage for spare engines and parts
• Extra expense coverages
• Coverage for other aircraft, substitute aircraft and newly acquired aircraft
• Diminution of value coverage
• War risks coverage to satisfy various international requirements

Since most of our General Aviation underwriters are pilots, they can draw on their aviation knowledge and experience to ensure that your policy is designed to provide you with the coverages you need. The underwriter will design the policy to cover you for your own personal pleasure or business, for corporate travel, instruction, rental or charter.

Some of the information that will be required includes:

• Aircraft make and model
• How the aircraft will be used
• Pilot’s overall experience
• Pilot’s experience in that make and model
• Pilot training
• Loss history for the pilot and/or operator
• Limits of coverage desired