



## LIA Renter Insurance Policy

Dear LIA Members,

Most aircraft insurance policies are designed to protect the owner of the aircraft. Flight school policies are designed to protect the flight school. Even if the policy lists you as a pilot, the insurance company could pay a claim for the owner and then take action against **YOU** to recover their losses ("subrogation.")

At Long Island Aviators we have always strived to give you the best rates without any additional fees. We have always *recommended* that you are protected when you rent the plane by purchasing **Aircraft Renters Insurance**, but we have never *required* it. As our fleet has grown, and continues to grow, so does our liability. Unfortunately, because of some recent issues, and pressure from our insurance company, **we are now requiring that you have Aircraft Renters Insurance.**

Flight schools **DO NOT** offer insurance as part of the rental rate, you must have your own policy as is required at most flight schools. Long Island Aviators is requiring a **\$40,000 Aircraft Damage Liability Insurance**. We do recommend that you carry additional insurance to protect yourself.

**LIA** has provided this list of Aircraft Insurance Companies with competitive rates:

[Starlink](https://www.traversaviation.com) or call 800-888-9859 <https://www.traversaviation.com>

[Avemco](https://www.Avemco.com) or call 888-241-7891 <https://www.Avemco.com>

[Assured Partners](https://www.ap-aerospace.com/) or call 800-622-2672 <https://www.ap-aerospace.com/>

### **Q: Who will need renter's insurance?**

**A:** Any person who rents a plane from LIA and IS NOT flying with a LIA CFI (*this includes solo students.*)

### **Q: When will I need to secure renter's insurance.**

**A:** Immediately (or prior to acting as pilot in command). Anyone who has not obtained insurance and provided proof of that insurance to Long Island Aviators, is not authorized to **rent or solo (act as pilot in command)** our aircraft.

Once you obtain your renter's insurance please provide a copy of the policy coverage sheet to the office staff, either in person, or via email, and upload your paperwork to your profile on Holdshort.com. At Long Island Aviators we are continually striving to provide you the best service with the best aircrafts. We hope you understand that this policy is intended to keep us all protected.