

# AOPA RENTERS ADVISORY

What every pilot needs to know about Renter's Insurance

**FACT:** Pilots are flying uninsured, putting themselves at great risk.

**FACT:** FBO insurance covers the FBO, not the pilot. Most FBOs do not cover the renter pilot.

**FACT:** Many pilots who rent or borrow an aircraft don't know that they are flying uninsured or understand the risks of flying without their own insurance policy.

**FACT:** Your renter's insurance will also help defend you in the event of an accident or claim.

**FACT:** AOPA members can now save 5% on non-owned liability insurance, plus a 10% discount at renewal if you maintain a claim free record.

## How the AOPA Insurance Agency Can Help

The AOPA Insurance Agency is committed to providing comprehensive and affordable insurance to pilots. As the largest light aircraft insurance agency, we partner with A rated companies to provide you with the most coverage options and the best value.

- Getting your own insurance policy through the AOPA Insurance Agency is quick and easy.
- The AOPA 5% member discount and low prices make Renter's Insurance from the AOPA Insurance Agency extremely affordable.
- As an AOPA member, you can save money year-after-year with our 10% renewal discount — just maintain a claims-free clean flying record for the policy year.
- Renter's Insurance through the AOPA Insurance Agency is endorsed 100% by AOPA.

## What You Can Do To Protect Yourself

### 1) Get the facts about the risks of flying uninsured.

For your convenience we have included questions frequently asked by AOPA members regarding renter's insurance (see back).

### 2) Make sure you, your family and the aircraft are protected whenever you fly.

The AOPA Insurance Agency makes it easy to get affordable, comprehensive coverage. And, renter's insurance gives you and your passengers peace of mind.

### 3) Get Renter's Insurance from the AOPA Insurance Agency today.

Applying is easy! Just log on to [www.aopaia.com/renterdm](http://www.aopaia.com/renterdm) to apply or call **1-800-622-AOPA** for more information.

(See reverse for frequently asked questions)



**AOPA**  
INSURANCE AGENCY INC.

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**Based on the growing concern and frequent questions expressed by many AOPA members about insurance when renting an aircraft, we have compiled these answers to important questions.**

**Q: Why should I buy a renter's policy? My FBO tells me they have insurance.**

A: When you rent an aircraft, the coverage an FBO extends to a pilot is rarely adequate. That's why renter's insurance makes more sense than ever.

**Q: Will my policy cover defense costs?**

A: Your renter's insurance will help defend you and your interests in the event of an accident or claim—a benefit that alone may save you thousands of dollars. If you are sued because of a covered accident or claim, defending yourself in court can be very expensive, averaging \$20,000 or more. The good news is that your non-owned policy will provide coverage for these legal defense costs, regardless of the verdict.

**Q: Is renter's insurance expensive?**

A: No, AOPA has negotiated low rates for pilots. There are many comprehensive coverage options so you can select the coverage that best suits your needs. Either way, the cost of renter's insurance verses the cost of paying thousands of dollars in damage is well worth it!

**Q: Does being an AOPA member save me money?**

A: Yes! Now members will receive a 5% discount when you purchase non-owned coverage. Plus you may qualify for an additional 10% discount at renewal if you maintain a claims-free, clean flying record for the policy year.

**Q: How much coverage should I buy?**

A: For liability coverage, as much as is available and as much as you can afford. For non-owned hull coverage, it depends on the value of the aircraft you typically rent.

**Q: Can I be covered if I fly on business?**

A: Yes, our policy provides optional employer coverage if you rent an airplane while on company business.

**Q: Why the AOPA Insurance Agency?**

A: The AOPA Insurance Agency is the only insurance agency that carries the AOPA name. We specialize in the placement of non-owned coverage at affordable rates, and we are 100% endorsed by the largest general aviation association in the world. Also, revenue from the AOPA Insurance Agency helps AOPA offer additional benefits to members and funds important GA initiatives such as the battle against User Fees and the unreasonable increase in fuel taxes.

**Q: How do I get Renter's Insurance from the AOPA Insurance Agency?**

A: It's easy! Just log on to [www.aopaia.com/renterdm](http://www.aopaia.com/renterdm) to apply or call **1-800-622-AOPA** for more information. That's all you need to do. We'll extend coverage to you as soon as your application is approved. Then you can fly knowing that you and your passengers are protected.