

GROUP AVIATION INSURANCE CHECKLIST

TYPE OF AIRCRAFT Aircraft used for private business and pleasure purposes with a maximum of seven (7) passenger seats (excluding the pilot seat). Silver Wings Plan coverage applies only to aircraft with a permissible maximum take-off weight of 3,629 kg (8,000 lbs.). Gold Wings Plan coverage applies to aircraft with a permissible maximum take-off weight of 5,670 kg (12,500 lbs.).	SILVER WINGS PLAN COVERAGE AVAILABLE			GOLD WINGS PLAN COVERAGE AVAILABLE
	THIRD PARTY LIABILITY	PASSENGER LIABILITY	HULL NOT- IN-MOTION	GROUND AND IN-FLIGHT HULL AND LIABILITY
Certified Aircraft: Pilot With a Pilot Permit — Recreational — Aeroplane or Higher Licence	Yes	Yes*	Yes	Yes†
Amateur Built Aircraft: Pilot With a Pilot Permit — Recreational — Aeroplane or Higher Licence	Yes	Yes*	Yes	Yes†
Owner Maintained Aircraft: Pilot With a Pilot Permit — Recreational — Aeroplane or Higher Licence	Yes	Yes*	Yes	Yes†
Aircraft Flown for Recreational Aerobatics	Yes	Yes	Yes	Yes†
Aircraft Flown for Competition – Non Recreational Aerobatics	Yes***	No	No	Yes***
Basic Ultra-Light Aircraft Excluding Powered Paraglider, Powered Parachute, and Flying Inflatable Boat Aircraft	Yes	No	Yes	No
Powered Paraglider, Powered Parachute, and Flying Inflatable Boat Aircraft	Yes	No	No	No
Certified, Amateur Built, Owner Maintained, Advanced Ultra-Light Aircraft: Pilot With a Pilot Permit-Ultra-Light — Aeroplane	Yes	No	Yes	No
Advanced Ultra-Light Aircraft: Pilot With a Pilot Permit — Recreational — Aeroplane	Yes	Yes	Yes	No
Advanced Ultra-Light Aircraft: Pilot With a Private Pilot Licence — Aeroplane or Higher Licence	Yes	Yes	Yes	Yes†
Certified Helicopter Aircraft: Pilot With a Private Pilot Licence — Helicopter or Higher Licence	Yes	No	Yes	Yes†
Amateur Built Helicopter Aircraft: Pilot With a Private Pilot Licence — Helicopter or Higher Licence	Yes	No	Yes	No
Gyroplane Aircraft: Pilot with a Pilot Permit — Gyroplane	Yes	No	Yes	No
Ultra-Light Helicopter Aircraft: Pilot With a Pilot Permit — Ultra-Light — Aeroplane	Yes	No	Yes	No
All Aeroplanes: Pilot with a Student Pilot Permit	Yes	No	Yes	Yes
Helicopter Aircraft: Pilot With a Student Pilot Permit — Helicopter	No	No	Yes	Yes
Gyroplane Aircraft: Pilot With a Student Pilot Permit — Gyroplane	Yes**	No	Yes	No
Ultra-Light Helicopter Aircraft: Pilot With a Student Pilot Permit — Ultra-Light — Aeroplane	Yes**	No	Yes	No
Glider Aircraft	Yes	Yes	Yes	No
Glider Aircraft: Pilot With a Student Pilot Permit	Yes	No	Yes	No
Balloon Aircraft	No	No	No	No
Airship Aircraft	No	No	No	No
Hang Glider Aircraft	No	No	No	No
Paraglider Aircraft	No	No	No	No
Hovercraft	No	No	No	No
Unmanned Air Vehicles	No	No	No	No
Very Light Jets (VLJs)	No	No	No	No
Commercially Registered Aircraft Rented or Borrowed for Private Business and Pleasure Purposes Only	Yes	Yes	No	No

* **Pilot Permit — Recreational — Aeroplane or Pilot Permit — Ultra-Light Aeroplane With Passenger Carrying Rating Holders** — maximum coverage 1 passenger seat.

** Coverage is limited to a maximum of \$100,000 per occurrence bodily injury (excluding passengers) and property damage legal liability.

*** Third party liability coverage only available upon specific request. Refer to Optional Coverage, Competition Aerobatics Legal Liability Endorsement.

† Gold Wings coverage, including in-flight hull insurance, is not provided automatically. Even for eligible categories of aircraft the insurer may decline to provide a quote if the pilot's flying time, time on type, accident history, pilot in command time, currency, accident history of the aircraft type, aircraft value or combination thereof, or other factors do not meet their underwriting criteria.

The checklist is simply intended to provide some additional guidance to the applicant on the Aviation Insurance Program. It is **not** intended as a complete guide of eligibility.