

Renter's Insurance: A Couple Options

- AOPA-IA – Aircraft Owners And Pilots Association - Insurance Agency

<http://www.aopaia.com/renterpilot/>

A Liability Limit Desired For Damage To Non-Owned Aircraft:

Protects against claims for damage to the non-owned aircraft, including its loss of use and \$5,000 each occurrence of no-fault deductible coverage. May be purchased only if required coverage above is also purchased.

	Limit of Liability	Non-Member Rate	AOPA Member Rate		Limit of Liability	Non-Member Rate	AOPA Member Rate
<input type="checkbox"/>	\$5,000	\$99	\$94	<input type="checkbox"/>	\$60,000	\$600	\$570
<input type="checkbox"/>	\$10,000	\$175	\$166	<input type="checkbox"/>	\$80,000	\$775	\$736
<input type="checkbox"/>	\$20,000	\$250	\$238	<input type="checkbox"/>	\$100,000	\$975	\$926
<input type="checkbox"/>	\$30,000	\$330	\$333	<input type="checkbox"/>	\$150,000	\$1,425	\$1,354
<input type="checkbox"/>	\$40,000	\$450	\$428	<input type="checkbox"/>	\$200,000	\$1,900	\$1,805

- AVEMCO

<https://www.avemco.com/NonOwned/Features.aspx>

LIMIT	SINGLE ENGINE PREMIUM	MULTI-ENGINE PREMIUM	LIMIT	SINGLE ENGINE PREMIUM	MULTI-ENGINE PREMIUM
\$1,000	\$60	\$100	\$50,000	\$500	\$850
\$5,000	\$120	\$205	\$55,000	\$540	\$920
\$10,000	\$155	\$265	\$60,000	\$560	\$950
\$15,000	\$210	\$355	\$65,000	\$605	\$1,030
\$20,000	\$220	\$375	\$70,000	\$675	\$1,150
\$25,000	\$275	\$470	\$75,000	\$725	\$1,235
\$30,000	\$310	\$530	\$80,000	\$745	\$1,265
\$35,000	\$365	\$620	\$100,000	\$925	\$1,575
\$40,000	\$415	\$700	\$150,000	\$1,400	\$2,380
\$45,000	\$465	\$790			

Renter's Insurance

There are 2 basic parts to it:

- (1) Bodily Injury and Property Damage
 - Required by all insurance companies.
 - Coverage amount is up to you, the renter.
- (2) Aircraft Damage Liability [ADL]
 - Optional by most insurance companies, but mandatory for Emprise Air renters.
 - Emprise Air requires ADL with a minimum liability limit of \$20,000.

The total annual premium for most pilots will be in the neighborhood of \$300, or about \$25 per month. Very much worth it for the protection you get.