

Renter Pilot Liability Coverage Extension

This endorsement applies only to the following **aircraft**:

*If no entry is made this endorsement applies to all **aircraft** covered by **your** policy.*

Various provisions of this endorsement extend or restrict coverage. Read **your** entire policy to determine **your** rights and obligations and what is and is not covered. This endorsement changes the provisions of **your** policy under the following coverage parts:

Part Three. LIABILITY TO OTHERS

1. This endorsement extends **your** coverage under Part Three (LIABILITY TO OTHERS) to include a **renter pilot** (and the employer of a **renter pilot** if the **aircraft** is operated on the employer's behalf for **pleasure and business** purposes) as **someone we protect**, subject to the additional provisions, conditions or terms stated below.
2. Coverage DL is applicable to this **renter pilot** liability coverage extension subject to the following limits of coverage:

	Each Occurrence	Each Person
Single Limit bodily injury and property damage coverage	\$	
Bodily injury to passengers limited to:	\$	\$
Bodily injury to any person other than passengers limited to	\$	\$
Property damage limited to	\$	

The limit(s) provided by this coverage extension are a part of **your** coverage limit(s) and not in addition to **your** coverage limit(s). The limits of coverage do not increase regardless of the number of persons or organizations protected.

3. If there is other coverage protecting the **renter pilot**, or the **renter pilot's** employer, for **bodily injury** or **property damage** arising out of an **occurrence**, the protection provided by **us** in this endorsement shall be excess coverage and shall be effective only after all other coverage available for the **occurrence** has been paid.
4. In addition to What Is Not Covered under Part Three (LIABILITY TO OTHERS), **we** also do not cover any **renter pilot**:
 - a. Who operates the **aircraft** or permits the **aircraft** to be operated:
 - (i) in violation of the **FAA** regulations applicable to aerobatic flight or minimum safe altitudes; or
 - (ii) in violation of **your** written rules and regulations for rental of the **aircraft**; or
 - (iii) for any unlawful purpose; or
 - (iv) for any purpose or use for which a charge is made to **anyone** by the **renter pilot**; or
 - b. Who lands the **aircraft** on or takes off from a road, field, beach or other area not designated, maintained and customarily used as a private or public use airport, except for emergency reasons; or
 - c. Who permits anyone else to operate the **aircraft** except a **FAA** Certified Flight Instructor, employed by or under contract with **you**, meeting the requirements of Item 9 of the Coverage Identification Page while giving flight instruction or check out to the **renter pilot** in the **aircraft**.

The following information is required only when the effective date of this endorsement is subsequent to the Policy effective date.

This endorsement is Endorsement No.
This endorsement is effective on
Attached to and forming a part of Policy No.
Issued to (First Named Insured):
Additional Premium: