

General Coverage:

N759ZT: 1978 Cessna 182Q Skylane, full hull value.

Aircraft Liability Limits: \$1,000,000 Combined Single Limit including \$100,000 per passenger sublimit.

Physical Damage Deductibles: Single Engine \$250 not in Motion; \$1000 in motion.

Medical Payments each person: \$5,000 / \$20,000 each occurrence

Baggage Coverage Endorsement: \$3,000 per person

Student and Renter Pilot Liability Endorsement: \$100,000 each occurrence.

Emergency or Unexpected Landing Endorsement (5% of the insured value)

The policy is an Instruction and Rental Policy, in the name of SWOF and the Pilot Warranty Endorsement requires that any and all pilots operating the aircraft must have "...demonstrated to the Named Insured's appropriately certificated flight instructor..."

CFI Information:

The member/renter may not on his own select a CFI for this purpose. Control of this function rest with the club, not the member.

CFI's are not employees of the club. They are effectively hired by the club member on an hourly basis to perform a training function, and that activity is approved under the policy.

If a club member is also a CFI, and that club member/CFI wishes to teach someone in the aircraft, the person receiving the training must be approved to operate the aircraft by the club and the aircraft must be rented from the club NOT from the CFI. It is VERY important for the club to understand that the policy DOES NOT cover an activity like a CFI renting the club plane to anyone.

The club has the responsibility to make sure that each club member/renter meets the policy pilot requirements, not the CFI.

Open Airplane:

When SWOF becomes a part of the Open Airplane community and your renter pilot or "club" member and the club meets all the requirements of the Open Airplane agreement, then the airplane CAN be rented and flown by Open Airplane pilots. *(The checkouts/required under Open Airplane are patterned after the Civil Air Patrol checkouts, and are thorough.)*