

AIRCRAFT LIABILITY LIMIT GUIDELINES



BY AIRCRAFT TYPE & OPERATION

No two aviation risks are the same, but there are commonalities between operations and the limits of liability that they carry. In addition to the type of operation, there are several other factors that can affect risk, the availability of coverage and the liability limits available. These include:

- Age of the Aircraft
- Use of the Aircraft
- Operational Area
- Experience Level of Pilots & the Type of Annual Training Completed

Below are some basic guidelines by aircraft type and operation. In the insurance industry, professional pilot (Pro-Pilot) is defined as someone who makes their living as a pilot. For those aircraft types that can be flown either single or dual pilot, the different limits for each type of operation are shown.

Piston Powered, Single Engine Aircraft (Such as Bonanza, Cessna 172RG or DA42)

- Owner Flown for Private Business & Pleasure
 - Limits of Liability: \$2M or Less, often with passenger sub-limits
- Commercial Operation such as Flight School / Pro-Pilot
 - Limits of Liability: \$5M or Less, may also contain passenger sub-limits

Piston Powered, Multi-Engine Aircraft (Such as a Mooney, Aztec, or Seneca)

- Owner Flown for Private Business & Pleasure
 - Limits of Liability: \$2M or Less, often with passenger sub-limits
- Commercial Operation such as Flight School / Pro-Pilot
 - Limits of Liability: \$5M or Less, may also contain passenger sub-limits

Turbine Powered, Single Engine Aircraft (Such as PC12, TBM 850 or Vision Jet)

- Owner Flown for Private Business & Pleasure
 - Limits of Liability: \$5M or Less
- Pro-Pilot, Various Uses
 - Limits of Liability: \$25M or Less

Turbine Powered, Multi-Engine Aircraft (Such as a King Air or Piaggio)

- 1 Pro-Pilot
 - Limits of Liability: \$25M or Less
- 2 Pro-Pilots
 - Average Limits of Liability: \$25M - \$50M

Light Jet Aircraft (Such as CJ2 or CJ4)

- 1 Pro-Pilot
 - Limits of Liability: \$25M or Less
- 2 Pro-Pilots
 - Average Limit of Liability: \$100M

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Mid-Size Jet Aircraft (Such as Hawker 800 or Challenger 300)

- 2 Pro-Pilots
 - Average Limits of Liability: \$100M - \$300M

Large Jets (Such as G650, Falcon 7X or Global 6500)

- 2 Pro-Pilots
 - Limits of Liability: \$250M or More

Turbine Powered, Helicopters (Such as Bell 407, Agusta AS350 or Eurocopter H225)

- Pro-Pilots
 - Limits of Liability: \$20M or Less
(Higher Limits may only be available through a multi-carrier / vertical placement.)

Wide Body Aircraft Including Airline Equipment (Such as BBJs)

- Pro-Pilots
 - Limits of Liability: \$500M or More

