



**PACIFIC COAST FLYERS**

## Insurance Policy and Deductible Plan

Pacific Coast Flyers, Inc. – A California Nonprofit Mutual Benefit Corporation  
2210 Palomar Airport Road – Carlsbad, CA 92011 – (877) 723-5937

### Pacific Coast Flyers Commercial Insurance Policy

Pacific Coast Flyers maintains an Insurance Policy which has liability coverage for \$1,000,000 Combined Single Limit for Bodily Injury & Property Damage each occurrence but with the Passenger Liability Limited to \$100,000 per passenger. Individual members are added by endorsement as an “Additional Insured” and are also provided with a “Waiver of Subrogation.”

Medical expenses for crewmember(s) are NOT covered and members are encouraged to obtain their own medical insurance coverage.

Specific operations or actions by the member(s) contrary to the declarations and/or exclusions section of the policy will void the policy and subject the renting member to personal responsibility for any damages or liability they may cause or incur. Members are welcome and encouraged to read a current copy of the club’s insurance policy and will be afforded reasonable opportunity to do so upon request.

### Pacific Coast Flyers Insurance Deductible Plan (IDP).

Each Pacific Coast Member, (except those conducting flight operations contrary to current club Bylaws, Operational Rules, Club Policies, and Specific Officer or Board member Directives) automatically participates in the Pacific Coast Flyers Insurance Deductible Plan (IDP) and receives the following benefits below. Those members excluded from participation in the Club’s IDP are responsible for paying 100% of the Club’s Insurance Deductible Amount, 100% of the damage not covered by the Club’s commercial insurance, and 100% of the Owner Downtime Compensation Amount described below. IDP excluded members are not entitled to the unscheduled maintenance benefits described in paragraph 3 below.

#### **1. Hull Insurance Policy Deductible up to \$2,500.**

- 1.1. The IDP participating member is responsible for the Hull Insurance Policy Deductible for any incident or accident resulting in damage to club aircraft.

## **INSURANCE POLICY AND DEDUCTIBLE PLAN – PACIFIC COAST FLYERS, INC.**

- 1.2. Insured damage above the insurance deductible amount is subject to the commercial insurance carried on club aircraft. Damage not covered by commercial insurance is the responsibility of the member (Article 4.8.2).
- 1.3. Examples of eligible damage include but are not limited to: Blown tires and tubes, cracked wheel fairings, broken seats, bent doors, cracked windows, and dented prop spinners.
- 2. Downtime Compensation to Owner.**
  - 2.1. While the aircraft is being repaired after damage, the owner may be compensated at the rate of 1/3 the aircraft's hourly rental rate per day up to a maximum of 30 days.
  - 2.2. The IDP participating member is responsible for this downtime compensation.
- 3. Travel Expenses and Related Costs Incurred Resulting from Unscheduled Maintenance Problems up to \$1,000.**
  - 3.1. If an IDP participating member is detained away from the club aircraft's home base due to unscheduled maintenance problems, the member may receive reasonable travel expenses and associated costs incurred by the member while the aircraft is being repaired. The reimbursed expenses will be limited to the lower of \$1,000, the actual expenses, or \$1.50 per nautical mile one way distance from the aircraft's home base and the maintenance airport. Cost of return flying time on the aircraft is always the responsibility of the member.
  - 3.2. All IDP benefits claimed by the member must be substantiated by the claiming member and will be subject to the review of the board of directors. The Pacific Coast Flyers IDP plan applies only to Pacific Coast Flyers members while operating Pacific Coast Flyers aircraft.