

AGGRESSIVE INSURANCE SERVICES, LLC DBA



Aircraft Program

Underwriting Eligibility Profile

Annual Policies

New Business Effective: 9/01/2009
Renewal Business Effective: 10/01/2009

Underwritten by:
New York Marine And General Insurance Company

AIRCRAFT UNDERWRITING ELIGIBILITY PROFILE

Aviation underwriting encompasses a great range of factors regarding planes to be insured, their use, the persons who uses them and the adequacy of the available rate. It is, therefore, impossible to present a set of underwriting guidelines that will give a certain indication that a risk will be written as presented.

In the interest of helping define the general ranges of what may be accepted, the following table gives some idea of the profile of the business Aggressive Insurance Services, LLC dba Aggressive Insurance will consider. These guidelines do not guarantee that a risk will be acceptable. If you have any questions about a given risk, it's always a good idea to call an Aggressive Insurance Underwriter.

Single Engine Underwriting Eligibility Profile

Single Engine Plane Characteristics	Range	Notes
Aircraft Value	\$10,000 - \$1,000,000	Value must be within +20% of Avg. Retail Value or -10% Avg. Wholesale (Aircraft Bluebook) or have Aircraft Valuation Form
Aircraft Age	1955 or newer	
Aircraft Type - Landplanes	Acceptable	
Aircraft Type - Seaplanes	Acceptable	Include floats in Aircraft Value Minimum Deductible \$250NIM/\$2500IM
Aircraft Type - Amphibians	Refer to Underwriter	Minimum Deductible \$250NIM/\$2500IM
Construction Material	All types	Certain makes/models not eligible
Engine Type - Piston	Acceptable	
Engine Type – Turboprop	Acceptable	Pilot must complete initial Ground & Flight School for Make and Model and complete recurrent Ground & Flight School for Make and Model annually after that.
Engine Type - Turbine	Refer to Underwriter	
Engine Type - Jet	Ineligible	
Pressurized Cabin	Refer to Underwriter	Pilot must complete initial Ground & Flight School for Make and Model and complete recurrent Ground & Flight School for Make and Model annually after that.
Seating Capacity	Up to 12	
Specialty Aircraft:		
Antiques (Built between 1903 – 1954)	Ineligible	
Experimental	Refer to Underwriter	Must complete Amateur Built/Experimental Aircraft Form Passenger Liability is not available for the first 40 hours of flight time
Kit Construction	Refer to Underwriter	Must complete Amateur Built/Experimental Aircraft Form Passenger Liability is not available for the first 40 hours of flight time
Warbirds	Ineligible	
Location Information:		
Territorial Scope:		
48 Contiguous States, Canada, Mexico	Acceptable	
Bahamas	Refer to Underwriter	
Alaska, Hawaii, International	Ineligible	
Private Airstrip	Refer to Underwriter	Must complete Private Airstrip Form
Turf Airstrip	Refer to Underwriter	Fixed Tri-cycle and Tail-wheel gears only
State of Florida, Tier 1 Counties in Texas, and any counties bordering the Atlantic Ocean (states: VA, NC, SC, GA) or the Gulf of Mexico (states: LA, MS, AL)	Acceptable	Must have a 10% Windstorm, Flooding or Hurricane Deductible
Pilot Information:		
Pilot Age	20 to 80 years old	15 to 20 when student or co-owner
Pilot Age over 80	Ineligible	Renewal purposes only
Pilot Certificate	STU, PVT, COM, ATP	STUs are not allowed for retractable gear configurations, multi-engine aircraft, Seaplanes or Turboprop aircraft.
Medical Waiver	Refer to Underwriter	
FAA Medical Certificate	Refer to Underwriter	70 to 79 within 12 months 80 to 85 within 6 months
Transition Pilot	Acceptable	Subject to completing approved training program

Single Engine Underwriting Eligibility Profile (cont.)

Single Engine Plane Characteristics	Range	Notes
Aircraft Uses:		
Pleasure and Business	Acceptable	
Instruction and Rental	Acceptable	Must complete Instruction & Rental Survey ; Minimum Deductible \$250/\$2500
Charter (including Sightseeing)	Acceptable	Minimum Deductible \$250/\$2500
Storage Coverage Only	Acceptable	
Special Uses:		
Aerial Crop Drying	Ineligible	RW Only
Aerial Photo	Acceptable	Minimum Deductible \$250/\$2500
Aerial Photo - mapping	Acceptable	Minimum Deductible \$250/\$2500
Aerial Predator Control	Refer to Underwriter	Minimum Deductible \$250/\$2500
Aerial Survey - Fire Patrol	Refer to Underwriter	Minimum Deductible \$250/\$2500
Aerial Survey - Fish Spotting	Acceptable	Minimum Deductible \$250/\$2500
Aerial Survey – Forest Patrol	Acceptable	Minimum Deductible \$250/\$2500
Aerial Survey – Game Counting	Acceptable	Minimum Deductible \$250/\$2500
Aerial Survey - Herding	Ineligible	RW Only Passenger B.I. must be excluded
Aerial Survey - Pipeline and Power-line Patrol	Refer to Underwriter	Minimum Deductible \$250/\$2500
Aerial Weather Modification	Refer to Underwriter	Minimum Deductible \$250/\$2500
Air Show (aerobatic performance)	Refer to Underwriter	Must complete Aerobatic/Air Show Use Questionnaire ; Minimum Deductible \$250/\$2500
Air Show (no aerobatic performance)	Refer to Underwriter	Must complete Aerobatic/Air Show Use Questionnaire ; Minimum Deductible \$250/\$2500
Banner Towing	Refer to Underwriter	FW Only; Minimum Deductible \$250/\$2500
Crop Dusting	Ineligible	
Electronic Signs	Refer to Underwriter	FW Only; Minimum Deductible \$250/\$2500
External Load (PART 133)	Ineligible	RW Only Passenger B.I. must be excluded
Flying Clubs	Ineligible	Clubs with less than 5 named owners may be considered as Pleasure and Business class
Glider Towing	Ineligible	
Law Enforcement	Refer to Underwriter	Minimum Deductible \$250/\$2500
Sales Demonstration	Refer to Underwriter	Minimum Deductible \$250/\$2500

Multi-Engine Underwriting Eligibility Profile

Multi-Engine Plane Characteristics	Range	Notes
Aircraft Value	\$10,000 - \$1,000,000	Value must be within +20% of Avg. Retail Value or -10% Avg. Wholesale (Aircraft Bluebook) or have Aircraft Valuation Form
Aircraft Age	Refer to Underwriter if over 40 years old	
Aircraft Type - Landplanes	Acceptable	
Aircraft Type - Seaplanes	Refer to Underwriter	Include floats in Aircraft Value Minimum Deductible \$1000NIM/\$5000IM
Aircraft Type - Amphibians	Ineligible	
Construction Material	Aluminum, Composition, Fiberglass and Metal are eligible	Wood or fabric are not eligible
Engine Type - Piston	Acceptable	
Engine Type – Turboprop	Acceptable	Pilot must complete initial Ground & Flight School for Make and Model and complete recurrent Ground & Flight School for Make and Model annually after that.
Engine Type - Turbine	Refer to Underwriter	
Engine Type - Jet	Ineligible	
Pressurized Cabin	Refer to Underwriter	Pilot must complete initial Ground & Flight School for Make and Model and complete recurrent Ground & Flight School for Make and Model annually after that.
Seating Capacity	Up to 12	
Specialty Aircraft:		
Antiques (Built between 1903 – 1954)	Ineligible	
Experimental	Ineligible	
Kit Construction	Ineligible	
Warbirds	Ineligible	
Location Information:		
Territorial Scope:		
48 Contiguous States, Canada, Mexico	Acceptable	
Bahamas	Refer to Underwriter	
Alaska, Hawaii, International	Ineligible	
Private Airstrip	Refer to Underwriter	Must complete Private Airstrip Form
Turf Airstrip	Refer to Underwriter	Fixed Tri-cycle and Tail-wheel gears only
State of Florida, Tier 1 Counties in Texas, and any counties bordering the Atlantic Ocean (states: VA, NC, SC, GA) or the Gulf of Mexico (states: LA, MS, AL)	Acceptable	Must have a 10% Windstorm, Flooding or Hurricane Deductible
Pilot Information:		
Pilot Age	20 to 80 years old	
Pilot Age under 20	Ineligible	
Pilot Age over 80	Ineligible	Renewal purposes only
Pilot Certificate	PVT, COM, ATP	STUs are not allowed for retractable gear configurations, multi-engine aircraft, Seaplanes or Turboprop aircraft.
Medical Waiver	Refer to Underwriter	
FAA Medical Certificate	Refer to Underwriter	70 to 79 within 12 months 80 to 85 within 6 months
Transition Pilot	Acceptable	Subject to completing approved training program

Multi-Engine Underwriting Eligibility Profile (cont.)

Multi-Engine Plane Characteristics	Range	Notes
Aircraft Uses:		
Pleasure and Business	Acceptable	Minimum Deductible \$250NIM/\$1000IM
Instruction and Rental	Acceptable	Must complete Instruction & Rental Survey Minimum Deductible \$1000NIM/\$5000IM
Charter (including Sightseeing)	Acceptable	Minimum Deductible \$1000NIM/\$5000IM
Storage Coverage Only	Acceptable	
Special Uses:		
Aerial Crop Drying	Ineligible	RW Only
Aerial Photo	Acceptable	Minimum Deductible \$1000NIM/\$5000IM
Aerial Photo - mapping	Acceptable	Minimum Deductible \$1000NIM/\$5000IM
Aerial Predator Control	Ineligible	
Aerial Survey - Fire Patrol	Acceptable	Minimum Deductible \$1000NIM/\$5000IM
Aerial Survey - Fish Spotting	Acceptable	Minimum Deductible \$1000NIM/\$5000IM
Aerial Survey – Forest Patrol	Acceptable	Minimum Deductible \$1000NIM/\$5000IM
Aerial Survey – Game Counting	Acceptable	Minimum Deductible \$1000NIM/\$5000IM
Aerial Survey - Herding	Ineligible	RW Only Passenger B.I. must be excluded
Aerial Survey - Pipeline and Power-line Patrol	Ineligible	
Aerial Weather Modification	Refer to Underwriter	Minimum Deductible \$1000NIM/\$5000IM
Air Show (aerobatic performance)	Ineligible	
Air Show (no aerobatic performance)	Ineligible	
Banner Towing	Ineligible	
Crop Dusting	Ineligible	
Electronic Signs	Ineligible	
External Load (PART 133)	Ineligible	RW Only Passenger B.I. must be excluded
Flying Clubs	Ineligible	Clubs with less than 5 named owners may be considered as Pleasure and Business class
Glider Towing	Ineligible	
Law Enforcement	Refer to Underwriter	Minimum Deductible \$1000NIM/\$5000IM
Sales Demonstration	Refer to Underwriter	Minimum Deductible \$1000NIM/\$5000IM

NOTE: Rotorcraft are not eligible for this program at this time.