

Ineligible Aircraft

Any aircraft that does not have a FAA N-number assigned is ineligible.

Any "microlight" or "ultralight" aircraft, glider, powered kite/parachute, lighter-than-air craft (free balloons and airships), weight-shift control aircraft (commonly known as trikes), or rotorcraft/gyro craft are ineligible.

Any aircraft with a jet or turbine engine(s) is ineligible.

Any aircraft built before 1955, antique or vintage are ineligible.

Any warbirds are ineligible.

Any amphibious aircraft are ineligible.

Any aircraft with more than 12 seats is ineligible.

Any non-USA manufactured aircraft, unless company has manufacturing plants, mechanics, etc. located in the US, are ineligible.

Any Experimental, Kit or Homebuilt aircraft must be approved by an underwriter or it is considered ineligible. (Experimental application must be completed and submitted for approval prior to binding.)

Any aircraft that are principally hangared in Alaska, District of Columbia, Hawaii, Louisiana, Maine, Wisconsin, or outside of the United States are considered ineligible. (This is subject to change.)

Any Experimental, Kit or Homebuilt aircraft needing "first flight" coverage is considered ineligible.

Any aircraft with a hull value more than \$1 million dollars is ineligible.

Any aircraft with an open or unsettled claim is considered ineligible.

"One-of-a-kind" aircraft are considered ineligible.

Ineligible Pilots

Pilots over age 79 for new business are ineligible. (Pilots 70 to 79 must have medical within 12 months, 80 to 85 must have medical within 6 months of the date of every intended flight.)

Pilots with a DUI/DWI within the last 36 months or multiple DUI/DWI's are considered ineligible.

Ineligible Pilot and Aircraft Combinations

Student pilot in a twin engine or retractable landing gear aircraft are ineligible.

Flying clubs are ineligible. (*If a person pay a regular fee or dues for the right to utilize an aircraft it is a flying club.*)

Aircraft with retractable landing and/or multiple engines, landing on dirt or grass strips, are considered ineligible.

Any pilot certified by a foreign nation is considered ineligible until they are certified and approved by the United States FAA.

Ineligible Uses

Crop drying and/or dusting, herding, external load, flying clubs, glider towing and racing are all considered ineligible risks.

Any form of commercial use for Experimental and Light Sport Aircraft is considered ineligible.

Other commercial risks may be considered and will have to be approved by an underwriter or they are considered ineligible.

*****This is only a quick reference guide to help quickly identify ineligible risks. Agents should still consult guidelines and/or underwriting matrix for a more comprehensive look at ineligible or unacceptable risks.***