

Types of Aviation Insurance.

Aviation Insurance covers a suite of property and liability policies that provide coverage for aerospace, airlines, aircraft and other components of the aviation network.



Aerospace Insurance.

For: manufacturers, suppliers, airports, airfields, re-fuelers, other service providers.

Covers: general and product liability coverage.



Airlines Insurance.

For: private or government-owned airlines.

Covers: physical damage to aircraft, passenger and third-party-liability, baggage and cargo liability, workers compensation, employer's liability and general liability to cover the full range of operations from single aircraft to major international carriers.



General Aviation Insurance.

For: flying schools, base operators, flight clubs, privately owned aircraft.

Covers: physical damage and liability coverage for smaller aircraft.



Drone Insurance.

For: commercial and recreational unmanned aerial vehicles.

Covers: physical damage and liability protection against flight accidents, theft, or damage to additional equipment.

How Premiums for Planes are Determined.

1. Number of make and models available in the world
2. The availability of replacements parts
3. The average value of the plane
4. How many A&P's or technicians can fix it
5. Analyzing loss-ratio

Aviation Insurance Deductible Acronyms.

NIM	—	Not in Motion.
IM	—	In Motion.
RIM	—	Rotors in Motion.
ARFG	—	All Risk Flight and Ground.
GRO	—	Ground Risk Only.
BOW	—	Breach of Warranty.
AP/RP	—	Additional Premium/Return Premium.
WOS	—	Waiver of Subrogation.
PR/SR	—	Pro Rata and Short Rate
COI	—	Certificate of Insurance.
LR	—	Loss Ratio.
TRIA	—	Terrorism Risk Insurance Act.
WIP	—	Work in Progress.

SAHOURI.

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