




There are three different VIP Insurance Plans available to COPA Members:

VIP AVIATION PROGRAM		VIP GOLD 	VIP SILVER 	VIP BRONZE 
Who should buy it?		Aircraft Owners who want in flight hull and liability coverages	Aircraft Owners who want not in motion hull (ground) and/or liability only.	Pilots who rent or borrow aircraft, but do not own an aircraft
Qualifying Conditions	COPA Member	Yes	Yes	Yes
	Canadian Address	Yes	Yes	Yes
	Canadian Registration*	Yes*	Yes*	Yes
Standard Coverages	In Motion Hull	Yes	No	Upon Request
	Not In Motion Hull	Yes	Yes	Yes - Non Owned
	Third Party Liability	Yes	Yes	Yes - Non Owned
	Passenger Liability	Yes	Yes	Yes - Non Owned
	Combined Single Limit Liability	Yes	Yes	Yes - Non Owned
Approved Pilots	Ability to add multiple pilots	Yes	Yes	No - one pilot per policy
	Open Pilot Warranties	Specific to Aircraft Type	Specific to Aircraft Type	Not Applicable
	Qualified Pilots employed by Transport Canada approved maintenance organization	1. Test Flights 2. Ferry Flight - to/from maintenance	1. Test Flights 2. Ferry Flight - to/from maintenance	Not Applicable
	Qualified Instructors	For purposes of providing instruction to Named Pilots	For purposes of providing instruction to Named Pilots	Not Applicable
	Commercial Pilots with 500 hours total time, including 20 hours on make & model	For purposes of providing instruction to Named Pilots.	For purposes of providing instruction to Named Pilots	Not Applicable
Extensions	Personal Effects	\$5,000	Upon Request	Not Applicable
	Spares/Hangar Contents	\$5,000	Upon Request	Not Applicable
	Work In Progress	Upon Request	Upon Request	Not Applicable
	Non Owned Liability - Hull	Yes	Upon Request	Upon Request
	Non Owned Liability	Yes	Yes	Yes
	Premises Liability	Yes	Yes	Not Applicable
	Non Owned Hangar Liability	Yes	Yes	Yes
	Knowledge & Consent	Yes	Yes	Yes
	Sale of Aircraft/Products Clause	Yes	Yes	N/A
	Contingent Employers Liability	Yes	Yes	Yes
	Contractual Liability for Airports/Hangars	Yes	Yes	Not Applicable
	Baggage Liability	\$10,000	\$10,000	\$10,000
	Emergency Charges	\$100,000	\$100,000	\$100,000
	Medical Expenses	\$10,000	\$10,000	\$10,000
Quoting	By Phone/Email/Fax	Yes	Yes	Yes
	Online	Yes	Yes	Yes
Territory	Territory expanded to include Caribbean & Central America	Yes	Yes	Yes
Aerobatics	Recreational Aerobatics	Yes	Yes	Yes
	Competitive Aerobatics	Upon Request	Upon Request	Upon Request

*Foreign registered aircraft permitted during importation process

All of the above is subject to policy terms, conditions, deductibles exclusions