

## **Benefits of COPA's VIP Aviation Insurance Program**

COPA and The Magnes Group Inc. are excited to be the first in Canada to offer 24/7 accident insurance for pilots as part of the aircraft policy. With the recent change of Underwriters to AIG Canada, the benefits of the COPA VIP Insurance program soar to new heights. Some of the more popular benefits of the program include:

### **1. Airport premises liability at no additional premium and with fewer restrictions**

*Do you worry about being responsible for a fire spreading and causing damage to other aircraft and hangars you do not own? Do friends come and visit you at your hangar? Does your home airport require you to carry Premises Liability?*

If you answered yes to any of these questions, then you can have the peace of mind knowing that the COPA VIP Program extends the liability limit on your aircraft to include liability for your use of an airport premises such as a hangar or tie down space. This liability coverage includes protection if you cause property damage to a hangar that is not owned or leased by you. Read your policies carefully as many insurers do not automatically include this coverage, and if asked will include lower limits at an additional cost. And if you happen to be liable for damage to a hangar you do not own, chances are that this is further limited to an amount much less than the value of the hangar you just damaged or destroyed.

### **2. Open Pilot Clauses for added flexibility**

*Have you ever needed to get a pilot approved to fly your aircraft on a weekend or after hours?*

Depending on the make and model, undercarriage and passenger configuration of your aircraft, the COPA VIP Program offers customized pilot clauses that allow the owner of the aircraft, within certain guidelines, to make their own decisions regarding who can pilot their aircraft.

For example, the Open Pilot Warranty for a Cessna 172 wheel aircraft is any Private or more advanced pilot using the aircraft with the permission of the insured.

### **3. \$0 hull deductibles**

*Accidents happen and they can be expensive. Why have the added cost of paying a deductible?*

With a few exceptions, the COPA VIP Program offers \$0 deductible on most hull claims.

### **4. Coverage for out of pocket expenses if your trip is interrupted by an accident**

*How much will a return flight home from YVR to YYK cost if you end up having a prop-strike on landing? Or what if a wind gust grabs you on the take-off role at YTS and you need to spend the night at a nearby hotel before getting a flight home to YKZ the next day?*

If you have an accident away from your home base, there is likely to be out of pocket expenses for travel, food and possibly over night accommodation for yourself and your passengers. The COPA VIP Policy is currently one of the only policies in Canada that offers this coverage to private aircraft owners.

### **5. Personal property coverage**

*How much did you spend on headsets, handheld GPS and maps last year?*

The cost to replace your maps, hand held navigating instruments, headsets, personal baggage and contents can add up. Many aircraft policies do not specify coverage for personal property and in event of a claim may not pay out and/or expect you to also make a claim under your home policy. The COPA VIP Policy includes up to \$5,000 of coverage for your personal property in the aircraft and \$5,000 of coverage for your personal property in your hangar.

## **6. Coverage for flying aircraft you do not own**

*Do you ever borrow or rent aircraft? Is the aircraft insured? Are you an approved pilot? How much liability protection do you have if you are involved in an accident?*

It is not uncommon for aircraft owners to fly other aircraft they do not own. It could be a rental aircraft, or borrowing a friend's plane for the weekend. In event of a claim, you can be held liable for damage to the aircraft, third party property damage and even worse: bodily injury or death. The COPA VIP policy has the added benefit of including liability coverage when operating non owned aircraft.

## **7. Extra expense coverage for renting an aircraft**

*The week before your trip to Oshkosh, which you have been planning for six months, your partner has a gear up landing. Do you have to cancel your trip?*

This important COPA VIP coverage is designed to keep you in the air at no additional expense when your plane is in the shop getting repaired after a claim. If you have an important business trip or spent months planning your trip to Oshkosh, don't be caught with the added expense of aircraft rental.

## **8. All Canadian, national and bilingual insurance program in line with COPA's mandate**

*Does your broker speak your language? Is he familiar with the regional flying environment of your province?*

The COPA VIP program has brokers licensed in every province across Canada. Whether you live in Victoria or Charlottetown, our phones are available to you from 9AM to 4:30 PM, Monday to Friday local time across the country, with an after hours emergency claims service for all other times.

COPA's VIP program is proud to be fully bilingual with French speaking brokers, French policy wordings, applications and all other related correspondence.

## **9. Ability to add and remove in motion hull insurance seasonally without penalty**

*Do you store your aircraft in the Winter?*

If you do not use your aircraft for an extended period of time, the COPA VIP program allows you to cancel your in motion Gold Policy and start up a not in motion Silver Policy without incurring a penalty.

## **10. Contact VIP by phone, online, or in person – you choose!**

*Do you prefer to do everything by email or online without ever speaking to a broker? Or do you prefer a more personal touch of speaking to a live person who can give you expert advice and bind up your insurance over the phone?*

The COPA VIP program broker has invested in the latest technologies and software to ensure that members can get a quote and bind online immediately. Magnes is also committed to those members who prefer to speak to a live person who can take advantage of the "no voice-mail guarantee" during business hours. Test it out by calling 1-855-VIP-COPA/847-2672.

## **11. Exclusive discounts if you own multiple aircraft**

*You can't fly two aircraft at the same time, so why pay full premium for both?*

If you own more than one aircraft and are the only pilot flying these aircraft, the COPA VIP program offers appropriate discounts to account for the fact that it would be impossible for two or more aircraft to crash at the same time.

## **12. Members are now able to add \$25,000 of Accident Insurance to their COPA VIP Policy for just \$30**

*Transport Canada reported a total of 239 aviation accidents in 2012 involving Canadian registered aircraft; an increase of 13% from 2011. 143 of these accidents involved private Aircraft - 19 of these resulted in fatalities. Private aircraft policies in Canada do not normally pay out for significant injuries or death to the pilot. This leaves a major gap in your aircraft insurance coverage.*

Effective March 1, 2014, members under the age of 70 can add \$25,000 of Accident Insurance to their COPA VIP policy with AIG for only \$30. This coverage protects aircraft owners and pilots 24/7, even when flying. If this is not enough, members will be able to purchase a standalone accident policy with higher limits.

There are many benefits to the COPA VIP Insurance Program and with the switch to AIG, the VIP Program is now an even better option for aircraft owners and pilots.

The COPA VIP Insurance Program is proudly administered by The Magnes Group Inc. For more details on these and other benefits, please contact Magnes at 1-855-847-2672 or at [vipcopa@magnesaviation.com](mailto:vipcopa@magnesaviation.com).