

COPA VIP AVIATION INSURANCE PROGRAM COPA MEMBERSHIP REQUIREMENTS

In order to bind coverage and maintain a valid policy throughout the entire policy term, the individual, group of individuals or entity (e.g. club or corporation) who act(s) as the Insured must have the following type of COPA membership:

VIP Gold

Under the VIP Gold Policy, the Insured is the Owner of the Aircraft. As such, the individual, group of individuals or the entity that owns the aircraft (as listed on the Transport Canada Registry) is required to hold a COPA Membership as follows:

- 1. If Aircraft is registered to an individual:** The individual must have a COPA Regular or Family membership.
- 2. If Aircraft is registered to several individuals (Co-owners):** Each individual co-owner must have a COPA Regular or Family membership.
- 3. If Aircraft is registered to an entity:**
 - 1) If the entity is a type of corporation engaged in the trade of goods, services, or both to consumers:
 - A. Each shareholder of the corporation must have a COPA Regular or Family membership; or
 - B. The corporation must have a COPA Corporate membership
 - 2) If the corporation is set up as a club or other type of legal entity purely for the ownership of the aircraft:
 - A. Each member of the club or shareholder of the corporation must have a COPA Regular or Family membership. If there is a change in the membership of the club or shareholders of the corporation then the new members or shareholders must each hold a COPA Regular or Family membership; or
 - B. A COPA Corporate membership is also acceptable provided the COPA Corporate membership is in the same name as the named insured on the policy. In this case, there would be only one main contact and every shareholder would be covered by the insurance.

VIP Silver

Similar to the Gold, under the VIP Silver Policy, since the primary insured is the Owner of the Aircraft, it is this individual, group of individuals or entity (as listed on the Transport Canada Registry) who is required to hold a COPA Membership.

- 1. Aircraft is registered to an individual:** The individual must have a COPA Regular or Family membership.
- 2. Aircraft is registered to several individuals (Co-owners):** Each individual co-owner must have a COPA Regular or Family membership.
- 3. Aircraft is registered to an entity:**
 - 1) If the entity is a type of corporation engaged in the trade of goods, services, or both to consumers
 - A. Each shareholder of the corporation must have a COPA Regular or Family membership; or
 - B. Must have a COPA Corporate membership

- 2) If the corporation is set up as club or other type of legal entity purely for the ownership of the aircraft:
 - A. Each member of the club or shareholder of the corporation must have a COPA Regular or Family membership. If there is a change in the membership of the club or shareholders of the corporation then the new members or shareholders must each hold a COPA Regular or Family membership; or
 - B. A COPA Corporate membership is also acceptable provided the COPA Corporate membership is in the same name as the named insured on the policy. In this case, there would be only one main contact and every shareholder would be covered by the insurance.

VIP BRONZE

The VIP Bronze Policy is liability for pilots to fly aircraft they do not own. The liability follows the pilot, so the pilot must have an individual or family membership.