

# Ready for takeoff /



Realize your dream of flying and let AXA worry about your safety. Whether you pilot, own, keep, or rent an aircraft, aviation insurance from AXA will cover your aircraft not only while it is up in the air but also when it is in storage.

## Combined single limit coverage

Aviation insurance offers you combined third-party and passenger liability coverage to protect you fully against liability claims and the risk of war and terrorism.

The guaranteed amount is at least CHF 4 million and is adjusted individually to suit your requirements. The following factors apply:

- Maximum takeoff mass (MTOM)
- Number of passenger seats
- Use of the aircraft

## Insured persons

- Registered users and owners of the aircraft
- Crew members
- Air freight carriers

## Scope of coverage

AXA accepts claims for personal injury and property damage to:

- Third parties outside the aircraft
- Passengers (incl. transported belongings up to CHF 5000 each) and defends against unjustified claims.



# Insurance concept for aircraft /

## Full accidental damage coverage

The insurance covers loss/damage to the aircraft itself arising from:

- Collision
- Theft
- Natural forces
- Glass breakage
- Fire
- Martens and small animals

Loss/damage incurred is compensated immediately, regardless of whether the registered user himself or a third party is liable. The amount of insurance is based on the purchase price of the aircraft, and the deductible is set in accordance with the requirements of its owner or registered user.

## Passenger accident insurance

This insurance protects passengers and crew members against the financial consequences of accidents. Unlike combined single limit coverage with a guaranteed maximum, passenger accident insurance contracts stipulate the type and amount of benefits. The injured party will receive quick financial assistance because insurance benefits are paid immediately when a loss event occurs, before the issue of liability has been clarified. The benefits paid are set off against the liability claims.

## Supplementary insurance

- Coverage for loss/damage from acts of war and terrorism, incl. malicious damage
- Liability and accidental damage coverage for parties other than the registered user of the aircraft
- Liability and accident coverage for
  - Hang gliders (delta wings/paragliders)
  - Parachutes
  - Ultra-light aircraft
- Independent aviation accident insurance for crew members and passengers

## Renters of aircraft owned privately or by a club

Renters are liable for all damage to the aircraft. For this reason, it is important to clarify before takeoff whether or not the aircraft being rented is insured for accidental damage and if any regulations or bylaws within the club govern the issue of deductibles in the event of loss or damage. The renter and provider would benefit from entering into a contract regarding this matter.

## Premium

The premium is calculated separately for each aircraft. In this case, a number of factors need to be considered, such as the type and use of the aircraft, the pilot's qualifications and experience, and the extent of the risk involved.



# Liability risks /

## Registered users

Pursuant to Art. 64 of the Civil Aviation Act, the registered user is liable for all personal injury and property damage involving a third party while on the ground. On the basis of strict liability, the injured party must merely prove a causal relationship between the loss/damage and the aircraft; it is not necessary to prove that the registered user or pilot was at fault. The insurance covers the following:

- Operation of the insured aircraft
- Accidents caused by the insured aircraft while it is not in operation
- Medical assistance after an accident involving the aircraft

The minimum guaranteed amounts from an insurance contract for Switzerland are defined in Art. 125 of the Federal Civil Aviation Ordinance (see table).

## Pilot

The pilot (commander) is responsible for compliance with traffic regulations on the ground and in the air. Accidents in the air are subject to air traffic regulations. Liability is established on the basis of which party is at fault.

The same basic principle applies to accidents on the ground.

For rented aircraft, the renter is responsible for all loss/damage to the aircraft that occurs during the rental period.

Maximum takeoff mass	Minimum guaranteed amount
up to 499 kg	SDR 0.75 million
500 to 999 kg	SDR 1.50 million
1000 to 2699 kg	SDR 3.00 million
2700 kg and more	SDR 7.00 million to 700 million

SDR = special drawing right (1 SDR = approx. CHF 2) Different guaranteed amounts may apply in other countries.

## Air freight carrier

An air freight carrier refers to any party that carries passengers commercially or for a fee. This party is liable for loss/damage suffered by passengers in the aircraft while boarding or exiting.

The air freight carrier is subject to strict liability for up to SDR 100,000 and to unlimited liability for loss/damage exceeding this amount, depending on who is at fault. The air freight carrier must present proof of at least SDR 250,000 as a guaranteed amount per passenger to cover the consequences of liability claims. For paid private flights, the figure can be less than this amount; however, it must be at least SDR 100,000 for aircraft with a take-off mass of 2700 kg for flights in Switzerland.

The obligation to provide a guarantee can be satisfied by purchasing insurance with a combined single coverage limit. A certificate to this effect must be kept on board the aircraft. The passengers will receive a ticket from the air freight carrier.

Pension and insurance issues require individual attention.  
Therefore, a personal consultation is always the best way of finding the ideal solution.

AXA offers you financial protection.

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