

CERTIFICATED FLIGHT INSTRUCTOR EXPANDED COVERAGE ENDORSEMENT

We agree with **you** to amend portions of **your** Policy as follows:

I. **COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY; MEDICAL EXPENSES, DESCRIPTION OF INSURANCE** is amended to include:

Your use of a **non-owned aircraft** includes providing or having provided dual flight instruction, flight reviews, and check rides in a **non-owned aircraft**.

II. **COVERAGE B – AIRCRAFT DAMAGE LIABILITY, DESCRIPTION OF INSURANCE** is amended to include:

Your use of a **non-owned aircraft** includes providing or having provided dual flight instruction, flight reviews, and check rides in a **non-owned aircraft**.

III. Definition 6., "**Non-owned aircraft**," in **your** Policy is deleted and replaced with:

6. "**Non-owned aircraft**" means an aircraft **you** rent or borrow, or is rented, borrowed or owned by the person to whom **you** are giving dual flight instruction, a flight review or a check ride. Its use must be with the owner's permission. It cannot be owned in whole or in part by, or furnished for more than 30 consecutive days to:
- you** or **your** spouse;
 - parents, children, brothers or sisters of **you** or **your** spouse;
 - a corporation, partnership or other organization in which any combination of people shown in (a) and (b) above own more than 20%.

It must be one of the following (only those checked apply):

- Aircraft Single Engine Land or Glider – standard airworthiness certificate
- Aircraft Single Engine Land or Glider – experimental amateur built certificate;
- Special Light Sport Aircraft – airplane or glider category;
- Experimental Light sport Aircraft – airplane or glider category
- Aircraft Single Engine Sea –standard airworthiness certificate;
Exclusion 1.f is deleted from the policy
- Aircraft Single Engine Sea – experimental amateur built certificate;
Exclusion 1.f is deleted from the policy
- Aircraft Multi-Engine Land – standard airworthiness certificate;
- Rotorcraft, single engine-standard airworthiness certificate;
Exclusion 1.f is deleted from the policy

It must not have any of the following:

- a turbine engine;
- an engine with more than 450 horsepower;
- more than seven (7) seats;

IV. The following is added to **EXCLUSIONS** of **your** Policy:

This policy does not cover:

6. **Bodily injury, property damage or aircraft damage** which is a result from **you** providing or having provided dual flight instruction, flight reviews, and check rides in a **non-owned aircraft** that is an experimental amateur built certificated aircraft, experimental light sport certificated aircraft, or special light sport certificated aircraft unless **you** have at least five (5) previously logged pilot hours in the same make and model as the **non-owned aircraft**.

V. The following provision is added to **your** Policy:

PILOT CERTIFICATE LEGAL DEFENSE EXPENSE

We will pay the cost to provide **you** with a legal defense against a pilot certificate enforcement action or a civil penalty action taken by the **FAA** or by a state or local governmental authority as which results from **your** use of a **non-owned aircraft** during the Policy Period. The most **we** will pay is \$5,000 for all such costs incurred during the Policy Period. **We** will not pay any penalties or fines, nor will **we** pay for costs involving defense of a medical certificate action.

You must notify **us** as soon as possible in the event **you** are put on notice of a pilot enforcement action or civil penalty action. **We** are not responsible for payment of any costs **you** incur defending such action unless **we** have been notified and have authorized payment.

This Endorsement is effective Mo.DayYr. at 12:01 A.M. local time at **your** address shown in item 1 of the Data Page and is part of Policy Number issued by Avemco Insurance Company.