

[Personal Insurance](#) / [Aviation insurance](#)

Direct and Indirect Damage Insurance

The insurer may cover, on an comprehensive basis, materials damages to an aircraft or helicopter and your personal civil liability.

Material Damages for aircraft or helicopter .

The options :

- You may cover material damages or events suffered by the aircraft whether moving or immobile.
- You may cover material damages or events suffered by the aircraft whether immobile or when taxiing.
- You may cover material damages or events suffered by the aircraft when immobile.

If you occasionally have your aircraft towed, the insurance contract's coverage applies.

Additional coverages in case of forced landing

Depending on the selected guarantee, the Insurer will pay reasonable expenses incurred for removing the aircraft from where it was forced to land as well as transport to the closest airport if the place where the forced landing occurred is not conducive to a safe take-off.

Public Civil Liability

Two (2) types of coverage available :

- Public liability insurance against bodily injuries (passenger not included) or material damages including loss of enjoyment.
- Public liability insurance for passengers, covers bodily injury suffered by a passenger caused by an incident and resulting from the cleanliness, maintenance of use of the aircraft or the use of the premises where the aircraft is hangared.

Additional public liability coverages

In most cases, with an comprehensive insurance policy, the insurer will pay an amount over and above the public liability limit and up to a maximum amount for expenses charged by third parties for the following emergency situations :

- The spreading of foam on the runway before a crash landing or a forced landing
- Fire, control of a crash and rescues
- Search and rescue

In addition, if you have coverage bodily damage to passengers, the insurer will pay reasonable medical expenses incurred.

Medical expenses comprise medical, surgical, dental, ambulance, hospitalization, professional nursing and funeral expenses.

In addition, under certain conditions, the insurer will pay death benefits if the insured or a passenger has perished.

Deductibles

The portion that you select to pay for yourself if there is an incident. Please note that the insurer reserves the right to set a higher deductible.

In certain contracts, the deductible is waived for :

- the total loss of the aircraft UNLESS it is a helicopter
- lightning
- the theft of the complete aircraft
- fire or explosion, UNLESS it occurs following a crash or collision while the aircraft is in motion
- vandalism or malicious damage
- expenses in the case of an infraction

Surety

With this protection, the insurer promises to pay the surety premiums on appeal; the sureties required to obtain the lifting of a seizure on property; the bail that you might need because of an incident or infraction of the law or regulations.