

CIRRUS INSURANCE

Insurance is one of the least understood aspects of owning an aircraft. This guide is provided to give you some of the information you need and to provide answers to some of the questions new Cirrus owners frequently ask. We would also like to encourage you to contact any one of the knowledgeable professionals at CIRRUS INSURANCE at your convenience for a more in-depth discussion and also to obtain current competitive rates.

CIRRUS INSURANCE understands the aspects of owning, operating and training for your Cirrus aircraft. Leverage our experience for your insurance needs.

APPLY TODAY

Apply Online

cirrusdesign.com/ownership/insurance.aspx

Or call 877.963.9080

A knowledgeable professional at CIRRUS INSURANCE can answer any questions and provide current competitive rates.



PLANE GENIUS™

CIRRUS® INSURANCE OWNERSHIP PROGRAMS

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LEVERAGE OUR EXPERIENCE TO HELP
YOU WITH YOUR INSURANCE NEEDS



CIRRUS. PLANE GENIUS™



Insurance made easy

If you find aviation insurance as hard to understand as most people, let CIRRUS INSURANCE help you make sense of it all. Not only can we make the entire process simple, we can make it seamless as well.

This brochure will clear up confusion about aviation insurance by answering some of the questions new Cirrus owners typically ask.

For the answers to specific questions about your own insurance needs – and to obtain current competitive rates – contact the knowledgeable professionals at CIRRUS INSURANCE.

WHAT IS THE DIFFERENCE BETWEEN AN 'UNDERWRITER' AND AN 'AGENT/BROKER'?

An underwriting company is the actual organization that will take on your risk and pay claims. An agent – sometimes called a broker – is the person who is the go-between, the person who acts as your representative to the underwriting company. You want a broker who specializes in your type of aircraft and has access to all of the aviation insurance companies to ensure you get the best rates.

CAN GETTING AN INSTRUMENT RATING LOWER MY INSURANCE RATES?

Yes, it can lower your rates substantially. Coupling an instrument rating with an increase in flight time – even a total flight time of 500 hours – can in some cases decrease your rates by 50 percent or more. You could completely recoup your investment for the instrument rating flight training in your very next annual policy renewal! Getting your flight hours up to the 500-hour range and above can also decrease your rates significantly, as will building time in the particular make and model aircraft.

WOULD TRAINING WITH A CIRRUS STANDARDIZED INSTRUCTOR PILOT (CSIP) LOWER MY PREMIUMS?

Pilots who train with a CSIP usually will be granted lower premiums because the underwriter has tangible proof that they are committed to annual training. Proficient and well-trained pilots are less likely to be involved in a serious accident, and that's the value of recurrent training that underwriters are now recognizing for general aviation pilots.

WE'VE GOT YOU COVERED

CIRRUS INSURANCE may also provide possible expanded coverage and higher liability limits for a variety of unique circumstances including, but not exclusive to:

- Coverage for student pilots
- Expanded territorial coverage
- Premises liability
- Personal effects
- Hail damage

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