

# Flycovered - On Demand Aviation Insurance

## Insurance Product Information Document

Tokio Marine Kiln Syndicates Ltd. Registered in England. Authorised by the Prudential Regulation Authority.  
Regulated by the Prudential Regulation Authority and the Financial Conduct Authority: register number 204909



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This document is a summary of the key information relating to the Flycovered On Demand Insurance Policy. Full terms and conditions can be found in the Policy wording, which is available on the Flycovered website. If you purchase this Policy you will also receive a Policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take time to read the Policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect. If you have any questions about your coverage or special requirements, please contact Covered Insurance Services Limited.

### What is this type of insurance?

This is an Aviation insurance policy which provides cover for the potential risks arising from the ownership of aircraft, during the Policy period whilst the aircraft is on the ground and also, for flight risks on those days selected and booked by you through your FlyCovered On Demand account ('insured flying days').

When you purchase this Policy you are automatically provided with 7 'insured flying days' for each aircraft. You may purchase 10 or 5 or 1 additional 'insured flying days' through your FlyCovered On Demand account as many times as required during the Policy period and the documents confirming the purchase of such days will be sent to you by email from Covered Insurance Services Limited and also shown in your FlyCovered On Demand account.



### What is insured?

You will receive up to the limits shown in the Policy schedule, less any applicable deductible, in respect of the following during the Policy period:

#### Physical Loss or Damage

- ✓ physical loss of or damage to the aircraft

#### Legal Liability to Third Parties (other than Passengers)

- ✓ all sums you become legally liable to pay as compensatory damages for bodily injury and/or property damage to third parties caused by an occurrence arising from your use of the aircraft

#### Legal Liability to Passengers

- ✓ all sums you become legally liable to pay as compensatory damages for:

bodily injury to passengers whilst entering, on board, or alighting from the aircraft caused by an occurrence and/or

property damage to baggage and personal effects of passengers caused by an occurrence whilst their baggage and personal effects are in your care, custody or control for the purpose of carriage by air

#### Additional coverages (applicable to Aircraft Hull and Liability coverage)

Date Recognition Limited Coverage, Additions and Deletions of Aircraft, Breach of Air Navigation Regulations, No Claims Discount on Renewal, Out of Notified Hours, Extended Coverage (Aircraft Hull), Extended Coverage (Aviation Liability), Supplementary Payments, Air Testing, Civil Use of Military of Defence Airfields, Aircraft Financial Interest, Trespassers Costs and Automatic Personal Accident

#### Optional coverages if purchased by you:

Flying Clothing and Effects, Trip Interruption, Pilots Personal Accident, Airside Vehicle Liability, Road Transportation, Aerobatic Flying and Date Recognition Limited Coverage (applicable to Airside Vehicle Liability)



### What is not insured?

We will not pay any claim that relates to:

#### Physical Loss or Damage

- ✗ wear and tear, deterioration, breakdown, defect or failure.
- ✗ damage to any unit which has a progressive or cumulative effect unless attributable to a single recorded incident
- ✗ theft of the aircraft by you or with your knowledge or consent
- ✗ war, terrorism and confiscation of the aircraft

#### Legal Liability to Third Parties (other than Passengers)

- ✗ bodily injury sustained by anyone employed by you
- ✗ bodily injury sustained by any member of the flight crew whilst engaged in the operation of the aircraft
- ✗ bodily injury sustained by any passenger whilst entering, on board, or alighting from the aircraft
- ✗ damage to any property belonging to you or in your care, custody and control
- ✗ noise, pollution, electrical and electromagnetic interference and interference with the use of property
- ✗ the presence (or threatened presence) of asbestos

#### Legal Liability to Passengers

- ✗ bodily Injury sustained by anyone employed by you
- ✗ bodily Injury sustained by any member of the flight crew whilst engaged in the operation of the aircraft except in the event of advanced instruction of a pilot (where a flying instructor is on board)
- ✗ the presence (or threatened presence) of asbestos



## Are there any restrictions on cover?

- !! illegal use of the aircraft or use for any purpose not included in the Policy schedule
- !! piloting of the aircraft by persons not specified in your Policy schedule or as otherwise detailed in the Policy
- !! taking off, landing or attempting to do so in a place not recommended by the aircraft manufacturer unless due to a forced landing or due to force majeure
- !! carrying a greater number of passengers than the seat total stated in the Policy schedule
- !! transportation of the aircraft by any means of conveyance except as a result of a claim under the Physical Loss or Damage section of the Policy or where you have purchased Road Transportation optional coverage
- !! any hostile detonation of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
- !! claims payable under other insurance
- !! liability assumed or rights waived under any agreement
- !! any aircraft physical loss or damage sustained or bodily injury and/or property damage caused by an occurrence during flight where you have not selected and booked the day as an 'insured flying day' through your FlyCovered On Demand account nor received a confirmation email from Covered Insurance Services Limited containing a certificate of insurance for such day.



## Where am I covered?

The aircraft is only covered in the territories shown in the Policy Schedule.



## What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask
- You must tell us about any changes to the information in the Policy schedule or change which may affect your cover
- You must pay your premium on time
- You are obliged to pay the deductible for each claim, as shown in the Policy schedule



## When and how do I pay?

The premium is paid as one-off payment by debit or credit card. However, Covered Insurance Services Limited who sold you the Policy, may offer you the ability to pay by monthly instalments.



## When does the cover start and end?

The cover will start and end on the dates shown on the Policy schedule.



## How do I cancel the contract?

- If you cancel within 14 days of the start date of the Policy (or on the day you receive the Policy, if that's later), we'll refund any money paid – providing no claim has been made.
- If you cancel after the 14-day 'cooling off' period, any return premium will depend on how long the policy has been in force and whether there has been a claim.
- To cancel, contact Covered Insurance Services Limited by telephone on 0208 059 8542 or in writing to Covered Insurance, PO Box 581 Grays, RM17 9QU or by email to [info@flycovered.com](mailto:info@flycovered.com)
- If you have purchased and not used 'insured flying days' in your FlyCovered On Demand account, the return premium due to you for these days will be calculated at a proportionate daily rate from the date of purchase and the days remaining on the policy. The premium for used additional insured flying days will not be returned to you.