

AVIATION INSURANCE

***KEY COVERAGES OFFERED BY
PILOT QUOTE & BLAIS AVIATION INSURANCE***

www.blaisaviation.com

PHILIP L. BLAIS

713 780-7787 HOUSTON 972 818-4090 DALLAS



COMMERCIAL AVIATION INSURANCE

Commercial aviation as a whole has many different avenues. Aircraft manufacturers, flight training centers, agricultural aviators, air cargo and charter on demand air service are just a few examples of operations that encompass the commercial aircraft industry. Each operation requires specific expertise, not only in their flight operation, but also within their insurance policy.

Blais Aviation Account Executives are familiar with the exposures faced by commercial aircraft operators, and can help address any risk issues through a detailed audit process. We can competitively insure almost any commercial aviation risk from the CFI instructing in a single aircraft to the largest airline fleets. Commercial aviation insurance requires a specialist to help navigate the marketplace and assist with policy placement.



Call: Philip L. Blais 713 780-7787 Houston or 972 818-4090 Dallas
Click on aircraft icon to go to Phil's e-mail address



CHARTER AIRCRAFT INSURANCE

Blais Aviation provides insurance for some of the largest charter fleets in the industry. We can also assist with smaller single pilot, single aircraft charter coverage. In aviation insurance, experience counts. Our team of professional aviation agents is familiar with every insurance detail and can be your advocate through the Part 135 insurance requirements. We know starting a Part 135 operation can be difficult, so we make the insurance simple.

We can also provide competitive coverage for the Part 135 operator carrying freight. Our insurance rates reflect the lack of passenger exposure for the freight operator while still providing only the best coverage available in the industry.



Call: Philip L. Blais 713 780-7787 Houston or 972 818-4090 Dallas
Click on aircraft icon to go to Phil's e-mail address



FIXED BASED OPERATORS (FBO INSURANCE)

Blais Aviation Insurance Services include competitively insuring all aspects of an FBO facility, including Premises Liability, Product/Completed Operations Liability, Hangarkeeper's Liability, Non-Ownership Hull & Liability, Contractual Liability, Fire Legal Liability, Property Coverage, Workers Compensation and more.



Call: Philip L. Blais 713 780-7787 Houston or 972 818-4090 Dallas
Click on aircraft icon to go to Phil's e-mail address

FLIGHT TRAINING FACILITIES

Blais Aviation Insurance Services understands the issues flight schools face day to day, and has the expertise to design, place and service a flight school insurance program.

Blais Aviation works with and offers discounts for programs supported by manufacturers such as (though not limited to) Cessna Pilot Centers and Cirrus Standardized Training Centers. We can also secure discounts for simulator based training programs.



Call: Philip L. Blais 713 780-7787 Houston or 972 818-4090 Dallas
Click on aircraft icon to go to Phil's e-mail address



AGRICULTURAL AIRCRAFT INSURANCE

Aerial application is a specialized area of aviation insurance. Blais Aviation Insurance Account Executives are very well versed in agricultural aviation insurance related issues, including chemical coverage, adjacent field coverage, and the application of seed and fertilizers, to name a few.

In addition to having understanding the exposures of a agricultural aviation related exposures, Blais Aviation Insurance has access to the entire AG aviation insurance marketplace. It is important that your broker have the ability to access all markets on your behalf, or your needs may not be met.



Call: Philip L. Blais 713 780-7787 Houston or 972 818-4090 Dallas
Click on aircraft icon to go to Phil's e-mail address



HANGAR/PROPERTY INSURANCE

Blais Aviation Insurance Services can provide property coverage for your hangar and its contents, including mechanics tools and mobile equipment.

A number of standard property insurance companies and their agents cannot provide coverage for the aviation risk. Blais Aviation Insurance has access to all aviation underwriters.



Call: Philip L. Blais 713 780-7787 Houston or 972 818-4090 Dallas
Click on aircraft icon to go to Phil's e-mail address



HELICOPTER INSURANCE

Whether your helicopter is piston or turbine powered, Blais Aviation Insurance Services can help by creating the proper insurance program for you.

Blais Aviation Insurance Services insures commercial helicopter fleets as well as individually owned and operated pleasure craft. Whether it is a Robinson helicopter (R22 and R44), a Bell helicopter, an Erickson Air-Crane, a MD helicopter, an Eurocopter, a FH1100 helicopter, an Enstrom helicopter or a Sikorsky helicopter, Blais Aviation Insurance Services understands the wide variety of missions and uses from charter to traffic and law enforcement, cargo hauling, emergency medical services (EMS), oil platform operations, fire fighting, cattle herding, and more.



Call: Philip L. Blais 713 780-7787 Houston or 972 818-4090 Dallas
Click on aircraft icon to go to Phil's e-mail address

WORKERS' COMPENSATION COVERAGE

Employers work hard to provide a safe job environment for employees; however, accidents can happen anywhere, anytime, no matter the precautions taken. Blais Aviation Insurance Services has access to a number of aviation insurance markets that can offer Workers' compensation coverage to assist in the event of an accident.

Workers' compensation insurance provides state mandated benefits. It pays for job-related injuries if they arise and are sustained in the course of employment. Workers' compensation coverage also pays for occupational diseases if they arise out of the employment and are due to causes characteristic of or peculiar to the particular occupation. Additionally, Workers' compensation pays for defense costs in the form of employer's liability coverage. This coverage is included in the Workers' compensation policy.

A good workers' compensation coverage program should provide:

Reasonable payment of medical and disability losses.

A single remedy for claims, thus reducing legal costs.

Predictability of the cost of job-related injuries.

Encourage loss prevention and promote interest in safety.



Call: Philip L. Blais 713 780-7787 Houston or 972 818-4090 Dallas
Click on aircraft icon to go to Phil's e-mail address



SINGLE ENGINE PISTON AIRCRAFT INSURANCE

Insurance for piston, single-engine aircraft is generally the least expensive and most easily attainable aviation insurance coverage available. Compared to other types of coverage, single-engine aircraft insurance rates are extremely low, even lower than insurance for some automobiles. **The value of the aircraft is a major factor in determining the premium, so an airplane with a lower value will generally cost less than one insured for a higher value.**

Insurance rates will vary depending on the value, performance, and complexity of the aircraft and the experience of the pilot.

Primary training in a single-engine aircraft is easy, relatively inexpensive, safe, and a risk desired by almost all aviation insurance companies in the industry. Higher-valued and high-performance aircraft are individually underwritten to determine the best training scenario for you. Insurance underwriters may require additional training prior to solo flight and carrying passengers.

Note: Training for any pilot not specifically named on your insurance policy is usually excluded unless specifically endorsed on the policy.



Call: Philip L. Blais 713 780-7787 Houston or 972 818-4090 Dallas
Click on aircraft icon to go to Phil's e-mail address

TWIN ENGINE PISTON AIRCRAFT INSURANCE

Experienced pilots can easily purchase affordable twin-engine aircraft insurance at reasonable rates. Pilot experience and aircraft specifics determine how premiums are calculated. The insurance companies generally reward more experienced pilots with better rates and terms.

For lower-time pilots, insurance for a twin-engine aircraft can be complex. A private pilot transitioning from a single to a twin engine will be required to train in the aircraft with a CFI (Certified Flight Instructor) for a specified length of time.

The amount of required training will depend on the pilot and the value and performance of the aircraft. Each pilot is unique; therefore, training requirements will be individually underwritten.



Call: Philip L. Blais 713 780-7787 Houston or 972 818-4090 Dallas

Click on aircraft icon to go to Phil's e-mail address

VERY LIGHT/PERSONAL JET AIRCRAFT INSURANCE

VLJ aircraft are new and unique to the industry and have special requirements only an aviation insurance specialist should be trusted to handle. Because of the newness of the aircraft and its design features, issues such as parts availability may arise during a claim. Proper liability limits are also important.

Insurance training requirements for transitioning to a VLJ can be simple and reasonable when Blais Aviation Insurance Services is involved. We work with training facilities, VLJ manufacturers and insurance underwriters to make sure the training requirements of the insurance carrier are met and that the insurance program is not voided in the case of a claim.



Call: Philip L. Blais 713 780-7787 Houston or 972 818-4090 Dallas

Click on aircraft icon to go to Phil's e-mail address

TURBO JET AIRCRAFT INSURANCE

Questions that might be asked include:

Do you have full hull ground and flight coverage?

Is your new engine covered fully?

Are you carrying the proper liability limit for the aircraft missions flown?

Are your employees covered?

Are you covered to rent, lease, or loan the aircraft to a business, relative, or friend?



Call: Philip L. Blais 713 780-7787 Houston or 972 818-4090 Dallas

Click on aircraft icon to go to Phil's e-mail address

WARBIRD AIRCRAFT INSURANCE

Blais Aviation Insurance Services can competitively insure virtually any warbird from trainers to one-of-a kind high performance fighters.

We are warbird insurance experts, knowledgeable in the specific needs of the aircraft, and we can quickly produce the necessary DD2400 forms and certificates for airports and airshows. Coverage is available for formation flight, airshow flybys, static display, aerobatics, personal pleasure and hire.



Call: Philip L. Blais 713 780-7787 Houston or 972 818-4090 Dallas
Click on aircraft icon to go to Phil's e-mail address

ANTIQUE AIRCRAFT INSURANCE

Insuring antique aircraft requires the services of an aviation insurance specialist. We are experts in this industry, and can assist with the various insurance issues such as the replacement of antique metal, fabric or wooden wings.

Unique antique engines and airframes also require expertise. The extent of the aircraft restoration and pilot experience play an important role in insuring your antique aircraft.

We can competitively insure virtually any aircraft, and specialize in insuring risks that general agents find difficult to place. We write policies for aircraft dating back to World War I and earlier. We can insure one-of-a-kind, home-built aircraft as well as famous aircraft replicas from the early days of flying. We can insure full hull and liability for aircraft in museums on static display or while flying.



Call: Philip L. Blais 713 780-7787 Houston or 972 818-4090 Dallas
Click on aircraft icon to go to Phil's e-mail address

SEAPLANE AIRCRAFT INSURANCE

There are a limited number of carriers underwriting seaplanes, and they each have their own special target in this small market. Blais Aviation Insurance Services represents the entire aviation insurance marketplace, and can expertly place your float plane risk, helping to reduce premium and obtain broader coverage.

We can insure almost any Seaplane risk and pilot combination from experimental float aircraft to the most standard Seaplane, flown by student pilots to high time airline pilots.

Whether you are a commercial Seaplane operator, a seasoned Seaplane private pilot, a pilot transitioning into a Seaplane, or a student pilot starting training in a Seaplane, we can professionally meet your insurance needs with one of our many outstanding premier insurance companies. We insure Seaplanes, float planes and amphibious aircraft.



Call: Philip L. Blais 713 780-7787 Houston or 972 818-4090 Dallas
Click on aircraft icon to go to Phil's e-mail address

HOME BUILT/EXPERIMENTAL AIRCRAFT INSURANCE

We offer experimental aircraft policies through several premier insurance companies, including but not limited, to the EAA insurance program underwritten through **Global Aerospace**. We are a leader in experimental and home-built aircraft insurance. We can insure full hull and liability for aircraft in museums on static display or while flying.

Some experimental aircraft fly higher and faster, perform better, and are worth more than other similar standard aircraft. Your agent needs to understand the characteristics of each experimental aircraft to insure your investment is properly covered.



Call: Philip L. Blais 713 780-7787 Houston or 972 818-4090 Dallas
Click on aircraft icon to go to Phil's e-mail address

SPORT AIRCRAFT INSURANCE

How exciting is the sport pilot category? Sport pilots are able to obtain some of the best insurance rates because of the type of flying they do. Obtaining the sport pilot license can be easy, safe and relatively inexpensive. Sport aircraft insurance rates reflect the ease and safety of the aircraft insured.

We offer several different programs for Light Sport Aircraft including almost every make and model.



Call: Philip L. Blais 713 780-7787 Houston or 972 818-4090 Dallas

Click on aircraft icon to go to Phil's e-mail address

TAILWHEEL AIRCRAFT INSURANCE

Obtaining tailwheel aircraft insurance can be an easy process when dealing with the right agent.

We insure just about any pilot/aircraft combination, and take the time to understand each customer's individual situation. We can provide competitive tailwheel aircraft insurance for the individual owner/operator or commercial operator. Whether you are learning to fly in the tailwheel or transitioning from the tricycle gear to the tailwheel, we can make the process uncomplicated and effortless. Because most tailwheel aircraft have STOL capabilities, owners need to make sure that they have an agent that places them with the best company for their flying experiences.

Blais Aviation Insurance Services offers hull and liability insurance to our customers through several of our premier companies at competitive pricing and broad policy forms.



Call: Philip L. Blais 713 780-7787 Houston or 972 818-4090 Dallas

Click on aircraft icon to go to Phil's e-mail address

NON OWNED/RENTERS INSURANCE

There are approximately 7 pilots for every 1 airplane registered for general aviation use. Therefore, most general aviation pilots need to rent or borrow an airplane when they take to the sky. The owner's aircraft insurance policy may protect the owner from his or her mistakes, but what about the pilot renting or borrowing the airplane? What happens if the owner's policy does not include coverage for "permissive pilots?" Or what if the aircraft is underinsured or uninsured? You may be liable for the damages.

Below are some examples of coverages.

Liability Coverage for Renters/Non-Owners — provides coverage for the bodily injury and property damage for which you may be liable.

Flight Instructor Liability Coverage — provides coverage for the bodily injury and property damage for which you may be liable, including your liability as a flight instructor.

Deductible Liability Coverage — included when you purchase Physical Damage to your Non-Owned Aircraft. Deductible Liability covers the deductible on the owner's or lessor's aircraft that you rent or borrow up to \$5,000 for each occurrence, regardless of your liability. Deductible Liability Coverage is part of (not in addition to) coverage provided by physical damage to your non-owned aircraft.

Liability Coverage for Non-Owned Physical Damage — provides coverage for the physical damage to a non-owned aircraft for which you may be liable.

Civil Air Patrol Endorsement — expands coverage for your involvement in sanctioned civil air patrol activities. Coverage extends to aircraft having a standard airworthiness certificate and aircraft having an experimental, restricted or light sport aircraft airworthiness certificate.



Call: Philip L. Blais 713 780-7787 Houston or 972 818-4090 Dallas
Click on aircraft icon to go to Phil's e-mail address