

## **Questions and Answers**

### **EAA Powered Parachute and WSC Trike Insurance Plan**

**Q I'm new to buying aviation insurance because up until now it wasn't available for my Trike. What do I need to know to make sure I'm buying the right insurance?**

A There have been a few sources for aviation insurance that applies to Trikes and Powered Parachutes. These sources, however, have been limited in the insurance they can offer and they have not been able to provide insurance coverage applicable to passengers. In addition, the previously available insurance sources have been through non-U.S. insurance companies. That means there is little or no guarantee the insurance will be adequate in the event of a claim.

The EAA Plan provides the two essential insurance coverages an owner/pilot should consider; liability insurance and physical damage (hull) insurance. The liability insurance applies to the owner/pilot's legal obligation for bodily injury and property damage arising out of their ownership and/or operation of the insured aircraft. Further the liability insurance includes passengers. The physical damage (hull) insurance provides insurance protection for the aircraft.

When considering aviation insurance, you first should start with an aviation insurance professional that knows and understand aviation insurance and can help you make the right decisions when it comes to purchasing aviation insurance. The folks at the EAA Insurance Plan can help you do just that.

**Q I need liability insurance because of the airport rules. I'm not sure I need or can afford insurance on my Powered Parachute. Can I purchase just liability insurance?**

A Yes, you can purchase just liability insurance. You have 3 options when considering the EAA Powered Parachute and WSC Trikes Insurance Plan:  
(A) You may purchase liability insurance and all risks (flight, taxi, and ground) physical damage (hull) insurance.  
(B) You may purchase liability insurance and ground only (not-in-motion) physical damage (hull) insurance.  
(C) You may purchase just liability insurance.

**Q I am a Student Pilot and I only have five hours of training but I'm strongly considering buying a Trike so I can take my flight training in my own Trike. If I buy Trikes now while still a Student Pilot can I buy insurance?**

A Yes! The EAA Powered Parachute and WSC Trike Insurance is available for Student Pilots. You may buy both liability insurance and physical damage (hull) insurance.

**Q I keep my Powered Parachute on a trailer in a storage building at my house and I take it back-and-forth to the airport with my car. Will this EAA Plan insure my Powered Parachute when it is in the storage building and what about when I have it on the trailer and I'm towing it to the airport and back home?**

A If you purchase ground only (not-in-motion) physical damage (hull) insurance you will have coverage when your Powered Parachute is stored in a hangar at the airport or while it is stored at your residence. If you wish to have coverage while your Powered Parachute is being towed on a trailer you will need to purchase all risks physical damage (hull) insurance.

**Q I'm a Sport Pilot CFI and I have two Powered Parachutes I use for flight training. Is insurance available for my flight training operations?**

A One of the great things about the new EAA Plan is that it provides insurance for dual flight instruction. The EAA Plan does not cover rental operations, however, so when it comes time to allow Students to do their supervised solo flights you will need to allow them to use your Powered Parachute without a rental charge.

**Q My Powered Parachute is a single-seat Part 103 Legal Ultralight and I fly as an Ultralight Pilot. Is that eligible under the EAA Plan?**

A Unfortunately, these aircraft must be licensed as Experimental Amateur-Built, Special Light Sport, or Experimental Light Sport they can be insured in the EAA Plan. There are a few Powered Parachutes that are the list of approved Powered Parachutes and WSC Trikes that meet the requirements of Part 103 and are still eligible if are registered in the categories mentioned above.

**Q What does "approved list" mean?**

A While developing the new EAA Powered Parachute and WSC Trike Insurance Plan, dozens of manufacturers, importers, distributors, and dealers were surveyed. That helped determine what makes and models of Powered Parachutes and WSC Trikes were currently in production, or being supported by the original manufacturer or another source for parts and equipment. We also collected data about training programs and other essential elements for these makes and models. We received good information for the makes and models on the "approved list." In some cases, we did not receive data or the data we received was incomplete. The approved list includes all those that indicated parts and support are available. This does not mean other makes and models cannot be added. We just need to hear from those manufacturers, importers, distributors, and dealers so we can gather the data needed and confirm their support for their make and models.

**Q I tried to purchase insurance before for my Powered Parachute but I couldn't get coverage for passengers so I don't take anyone with me when I go flying. (It's getting pretty boring flying by myself.) Will the EAA Plan include coverage for passengers?**

A Yes, the EAA Plan does include coverage for passengers!!!

**Q One of the insurance policies I looked at before was from a foreign insurance company. I don't remember the name. I heard this may mean that if I have a claim the insurance may not pay any or the entire claim. Is the insurance through the EAA Plan going to be through a foreign insurance company?**

A No! The EAA Plan is unique as it is underwritten through a U.S.-based insurance company that specializes in aviation insurance. While it is legal for foreign insurance companies to offer insurance in the United States – called “surplus lines” – these policies are often used as the only alternative when US based insurance companies will not offer insurance for a particular risk exposure. The EAA Plan, however, offers the service and security of a U.S.-based insurance company that specializes in aviation insurance.

**Q Will the EAA Plan be available in Alaska?**

A No, unfortunately the EAA Powered Parachute and WSC Trike Insurance Plan will not be available at this time in Alaska. In addition, there are a few states with unique insurance requirements where the EAA Plan is not currently available. Those states include Louisiana, Hawaii, Alaska, New York, West Virginia, Connecticut, Montana, Maine, Vermont, and Massachusetts. As soon as these States are approved, we will get the word out via EAA print and electronic publications.

**Q Where can I go to talk to someone with the EAA Plan during Sun 'n Fun?**

A We have an exhibit for the EAA Insurance Plan in Exhibit Building B. After Sun 'n Fun you may call (877) 647-4322 or go online to [www.eaainsurance.org](http://www.eaainsurance.org) and complete an online quote request. You may also stop by the EAA Member Village Display or the EAA Insurance Plan exhibit and complete the quote request at one of the special kiosks available there.