

NVAV MEMBER INSURANCE PROGRAMME

[Air Courtage Assurances](#), in connection with H@H Services (Peter van den Heuvel), has been designing and handling a **tailor-made** dedicated insurance programme for the NVAV members, adapted to their needs and specificities as it is in use with LAA in U.K. and SRA in French.

Click [here](#) to apply for a quote

It includes mandatory aviation coverage and optional coverages, described as follows:

Mandatory insurance: AVIATION LIABILITY

The only mandatory aviation insurance for the members is the Passenger and Third Party Legal Liability coverage, mainly ruled by EC785/2004 regulation in Europe.

WHAT DOES IT COVER?

Third party liability. **Example: while taxiing, you hit and cause damages to another aircraft. You are held liable for the damage caused to that aircraft.**

Passenger liability. **Example: your passenger suffers bodily injury during a hard landing. You are held liable for his/her injuries.**

INTERESTING FEATURE:

Combined Single Limit – **HIGHLY RECOMMENDED! Passenger sublimits do not appear to be suitable.**

Passenger Voluntary Settlement clause – **the insurer commits to offer a swift settlement of a set amount regardless any declared liability.**

Optional coverages

Aviation risks:

Hull, recommended in view of the amounts at stake

GROUND RISKS ONLY

FULL FLIGHT RISKS

Personal accident, specially recommended for the pilot who is not covered otherwise

Non-Aviation risks:

Material damage to the aircraft project,

Hands-on builder Legal liability,

Etc...

Why is the NVAV Member Insurance programme different?

We acknowledge your specific needs:

Standard aviation insurances are mainly thought for commercial aviation and do not necessarily fit your specificities:

- You fly for pleasure,
- You fly non-certified aircraft,
- You build and/or maintain/repair your aircraft,

How to deal with these specificities:

We have designed some optional features to adapt the insurance offer to your specificities:

- DIY (Do It Yourself)
- New-for-Old
- Hands-on builder coverage

DIY OPTION : explanation

Why would you pay the same price if **YOU** do the work?

if you commit to repair your aircraft in case of a loss:

- Significant premium reductions,
- A reduced deductible applies when the aircraft is self-repaired,

You only pay for the coverage you need

78% of the members have chosen this option