

BTR AVIATION INSURANCE CHECKLIST

"Fly Protected. Land Prepared."

"The best time to discover an insurance gap is before the propeller starts turning—not after the accident report is written."

AIRCRAFT INFORMATION

☐ Aircraft Make & Model

☐ Year

☐ N-Number

☐ Aircraft Current Market Value

\$_____

☐ Home Airport

☐ **Hangared or Tied Down?**

☐ Hangared

☐ Tied Down

☐ **Airport Type**

☐ Public

☐ Private

☐ **Primary Runway**

☐ Paved

☐ Grass

☐ Gravel

LIABILITY COVERAGE

Current Liability Limit

☐ \$500,000

☐ \$1,000,000 (Most common)

☐ \$2,000,000

☐ Other _____

Passenger Liability

- ☐ Limited
- ☐ Full Passenger Coverage

Medical Payments

- ☐ \$3,000
 - ☐ \$5,000
 - ☐ \$10,000
 - ☐ Other _____
-

HULL COVERAGE

Agreed Value

\$ _____

Deductible

\$ _____

Does the insured value reflect today's replacement cost?

☐ Yes

☐ No

HOW THE AIRCRAFT IS USED

Check all that apply.

☐ Personal Flying

☐ Business Flying

☐ Flight Instruction

☐ Rental

☐ Commercial Operations

☐ Flying Club

☐ Photography

☐ Banner Tow

☐ Patrol

☐ Agricultural

☐ Air Ambulance

☐ Other

PILOT INFORMATION

Primary Pilot

Name _____

Age _____

Certificates Held

☐ Student

☐ Private

☐ Commercial

☐ ATP

Ratings

☐ Instrument

☐ Multi-Engine

☐ Seaplane

☐ Rotorcraft

Total Flight Experience

Single Engine

_____ Hours

Multi-Engine

_____ Hours

Retractable Gear

_____ Hours

Instrument

_____ Hours

Total Flight Time

_____ Hours

ADDITIONAL PILOTS

- ☐ Reviewed and approved by insurance company
- ☐ Meet open pilot warranty
- ☐ Logged sufficient recent experience

AIRCRAFT CONDITION

Is the aircraft airworthy?

- ☐ Yes
- ☐ No

Any major modifications?

- ☐ Yes
- ☐ No

Any unrepaired damage?

☐ Yes

☐ No

Current Annual Inspection

Date _____

IFR Certification Current?

☐ Yes

☐ No

OPERATIONS REVIEW

Will the aircraft be operated:

☐ Outside the Continental U.S.

☐ On Grass Strips

☐ On Private Airports

☐ At High Elevation Airports

☐ Over Water

☐ At Night

☐ IFR Frequently

PILOT HISTORY

Has any pilot ever had:

☐ Aircraft Accident

☐ FAA Violation

☐ Certificate Suspension

☐ Certificate Revocation

☐ DUI

☐ Drug Conviction

☐ Felony

☐ Medical Waiver

☐ Medical Limitation

If yes, explain:

OTHER AIRCRAFT

Do you own additional aircraft?

☐ Yes

☐ No

If yes:

OWNERSHIP

Aircraft owned by:

☐ Individual

☐ Corporation

☐ LLC

☐ Partnership

☐ Lease

☐ Subject to Loan

Lender

IMPORTANT DOCUMENTS

☐ Airworthiness Certificate

☐ Registration

☐ Weight & Balance

☐ Operating Handbook (POH)

☐ Annual Inspection

☐ Pitot-Static / Transponder Checks

☐ Insurance Policy

- ☐ Pilot Certificates
 - ☐ Medical Certificate
 - ☐ Operating Limitations
-

EMERGENCY CONTACTS

Insurance Company

Policy Number

Agent

Phone

Claims Number

RUNWAY REFLECTIONS

Ask yourself these questions before every renewal:

- ☐ Has my aircraft increased in value?
 - ☐ Have I added new avionics?
 - ☐ Am I flying more than last year?
 - ☐ Am I using the aircraft differently?
 - ☐ Have additional pilots been added?
 - ☐ Do my liability limits still protect my family and assets?
 - ☐ Would I be financially prepared if my aircraft were declared a total loss?
 - ☐ Have I reviewed my coverage with an aviation insurance specialist within the last 12 months?
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FINAL APPROACH

Insurance isn't just another expense—it's your financial safety net when the unexpected happens. Just as every successful flight begins with a disciplined preflight inspection, every

aircraft owner should perform an annual insurance review. The goal isn't simply to have a policy; it's to have the right protection before you need it.

Remember: *The safest flights are the ones prepared long before takeoff—and the strongest insurance plans are reviewed long before a claim.*

A great companion to your aviation checklists would be a **Risk Management Checklist** based on the principles pilots use every day. Rather than focusing solely on insurance, this checklist helps people identify, reduce, transfer, and prepare for risk. It also fits perfectly with the *Beyond the Runway* theme because it applies to aviation, business, finances, and life.