

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for charter, corporate, tour, helicopter, aerial work, and drone operations. Priorities reflect typical exposure; confirm against operations and fleet.

CORE

PREVALENT

SITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Aircraft Liability (incl. Passengers)	Covers injuries to passengers and others — confirm there's no small per-passenger sublimit.	CORE
☐ Hull	Covers damage to aircraft in flight and on the ground.	CORE
☐ Pilot & Use Terms Match the Operation	Coverage applies only to approved pilots and approved uses — flights outside them may not be covered.	CORE
☐ Excess Aviation Liability	Adds limits above the primary aircraft policy.	PREVALENT
☐ Premises & Hangar Liability	Covers injuries at the base and customers' aircraft in the hangar.	PREVALENT
☐ Drone Liability & Hull	Standard aviation and general liability policies often exclude drones.	SITUATIONAL
☐ War, Hijacking & Terrorism	Excluded unless added — needed for international and some charter operations.	SITUATIONAL
☐ Workers' Compensation	Covers crews, mechanics, and ground staff.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is use outside the policy's terms. Carrying passengers for pay without the right certificate, or letting an unapproved pilot fly, can void coverage for the entire flight. Operators should confirm every pilot and use is approved, have an SMS on track for the FAA's May 28, 2027 deadline where required, and insure drones separately.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.