

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 flight schools and rental operations. Priorities reflect typical exposure; confirm against fleet and students.

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	Covers injuries and damage from school and rental aircraft.	CORE
☐ Hull (Owned & Leaseback Aircraft)	Covers the training fleet — confirm leaseback aircraft are included at agreed values.	CORE
☐ Student & Renter Pilot Coverage	Confirms students and renters are covered and the insurer won't seek repayment from them.	PREVALENT
☐ Airport Premises Liability	Covers injuries at the school's facilities.	CORE
☐ Non-Owned Aircraft Liability	Covers instructors teaching in customers' aircraft.	SITUATIONAL
☐ Abuse & Molestation	Needed if students under 18 are trained.	SITUATIONAL
☐ Workers' Compensation	Covers instructors and staff.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is renters. Many school policies don't extend liability to renter pilots, or allow the insurer to recover a damaged aircraft's cost from the renter — a surprise for students and a customer-relations problem for the school. Schools should confirm renter coverage, require renter's insurance, and document leaseback insurance terms.

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.