

Dear: William Snead

Per your correspondence dated 3/16/2016 regarding the above captioned insured, this will confirm that Starr Aviation has bound coverage on the above account effective 3/18/2016 - 3/18/2017 - per the terms and conditions as outlined below. Premiums bound do not include any applicable state and/or municipal taxes.



Named Insured: West Central Georgia Flying Club, Inc.
Address: 2347 Delray Road
City, State: Thomaston, GA

Broker: AVIATION INSURANCE RESOURCES, LLC
Address: P.O. Box 32
City, State Zip: Frederick, MD 21705

Policy Number: 1000220739-01
Policy Period: 3/18/2016 To 3/18/2017
Policy Form: Starr AV
Purpose Of Use: As Endorsed
Insurance Company: Starr Indemnity & Liability Company

Bind Date: 3/17/2016
Payment Type: Annually

Aircraft Table								
Aircraft: N738XG - 1978 Cessna Aircraft Company 172N II Skyhawk - Seats: 1/3 - Ded NIM/RNIM: 250 - Ded IM/RIM: 1,000								
Hull					Liability			
Coverage	Hull Value	Premium	War Hull	Total Hull	Liability Limit	Sub-Limit	Premium	War Liability
Full Flight	\$55,000	1,640USD	N/A	\$1,640	\$1,000,000	\$100,000	\$1,361	Excluded

100% PREMIUM: \$3,001
OUR SHARE: 100%
OUR SHARE PREMIUM: \$3,001
TAX: \$0.00

- TRIA Hull can be purchased at a rate of \$.03 per \$100 if purchased independently or \$.01 per \$100 if purchased in addition to War Hull.
- If war is purchased TRIA liability is an additional 5% of the liability premium.
- TRIA is included in the premium charged for P&B Light Piston aircraft (up to 10 seats and 12,500 lbs.) for limits up to \$5M liability and \$2M hull.
- Please advise at time of binding if the insured will elect to purchase this coverage.
- If the insured elects to decline TRIA coverage we will require the attached TRIA Disclosure to be signed and returned to Starr Aviation.

MEXICAN POLICY:

Although the policy territory includes Mexico, the Mexican Government may require evidence of a valid Mexican Aircraft Policy issued by a Mexican Insurance Company.
A MEXICAN AIRCRAFT POLICY ISSUED BY A MEXICAN INSURANCE COMPANY CAN BE PURCHASED FOR AN ADDITIONAL \$250.00 PER AIRCRAFT ON AN ANNUAL BASIS. PREMIUM ON THE MEXICAN POLICY IS FULLY EARNED, NO CANCELLATION OR RETURN PREMIUM APPLIES, AND IT IS A NON-COMMISSION BEARING PREMIUM.

Medical Limit	
Per Seat: \$5,000	Each Occurrence: \$20,000

Endorsements**Mandatory Endorsements**

Form No.	Policy Form
Starr 10007	Asbestos Exclusion Endorsement
Starr 30002	Aviation Date Recognition Endt with Limited Coverage Grant
AVN2000A	Date Recognition Exclusion Clause
Starr 20012	Georgia Cancellation / Nonrenewal Endorsement - Aviation
AVN46B	Noise and Pollution and Other Perils Exclusion Clause
AVN38B	Nuclear Risks Exclusion Clause
Starr 10055	Terrorism Exclusion
AVN48B	War, Hi-jacking and Other Perils Exclusion Clause

Added Endorsements

Form No.	Policy Form
Starr 10250	Pilot Warranty Endorsement
Starr 10257	Purpose of Use Endorsement
Starr 10272	Student and Renter Pilot Liability Endorsement :: \$100,000 each occurrence
Starr 10273	Student Pilot Supervision Endorsement

Additional Policy Features:

Territory: The United States of America, Canada, Mexico, the Bahamas, and the Caribbean Islands or enroute between points therein. (unless otherwise endorsed as noted on this quote)

Additional Comments:

The attached TRIA Disclosure must be signed and returned prior to binding coverage or TRIA will be included and the applicable additional premiums will be billed.

This binder contains a broad outline of coverage and does not include all the terms, conditions and exclusions of the policy (or policies) that may be issued to you. The policy (or policies) contain the full and complete agreement with regard to coverage. Please review the policy (or policies) thoroughly with your broker upon receipt and notify us promptly in writing if you have any questions. In the event of any inconsistency between the binder and the policy, the policy language shall control unless the parties agree to an amendment.

Regards,

Jeffrey Tippins
jeffrey.tippins@starrcompanies.com



SPECIMEN

Pilot Warranty Endorsement

This policy is as follows:

It is a condition of this insurance that when **in flight**, the **aircraft** will be operated only by pilot(s) specified below.

As respects piston powered single engine aircraft having fixed tricycle landing gear:

1. Any pilot maintaining a Private or more advanced pilot certificate who has demonstrated to the Named Insured's appropriately certificated flight instructor, the piloting skill required for the aircraft flown, or;
2. Any pilot maintaining a Student pilot certificate while under the direct supervision of an appropriately certificated flight instructor for all dual flight instruction and prior to solo flight has received the instructor's appropriate written endorsement(s) of the student's certificate and log book for solo flight in an aircraft of the same make and Model being flown.

This policy is amended as follows:

The Purpose of Use set forth in the Declarations is as follows:

Purpose of Use shall be only as follows:

1. PLEASURE AND BUSINESS
2. INSTRUCTION AND RENTAL TO OTHERS FOR THE PURPOSE OF PLEASURE AND BUSINESS

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019; AND 80% BEGINNING ON JANUARY 1, 2020, OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

Acceptance or Rejection of Terrorism Insurance Coverage

- I hereby elect to purchase terrorism coverage for a prospective premium of \$_____.
- I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Policyholder/Applicant's Signature

Starr Indemnity & Liability Company
Insurance Company

Print Name

1000220739-01
Policy Number

3/17/2016
Date