

## BINDER OF INSURANCE

This Binder is a simplified outline of the actual policies JCL Aviation Services, LLC is placing and does not take the place of or alter any of the terms, conditions, or exclusions contained in the actual policy of insurance herein summarized or outlined. Please be sure to carefully review the actual policy wording. Any questions regarding coverage, claims or other policy provisions should be immediately referred to JCL Aviation Services, LLC.

**TYPE OF COVERAGE:** Aircraft Hull & Liability Insurance

**NAMED INSURED:** Discover Aviation Center, LLC and Discover Aviation Center Flying Club

**MAILING ADDRESS:** 44050 Russia Road  
Elyria, OH 44035

**POLICY PERIOD:** From November 15, 2023 to November 15, 2024 at 12:01 A.M. local time at the address of the Named Insured set forth above.

**INSURER:** Starr Indemnity & Liability Company (Through Starr Aviation, A Division within Starr Companies, 17550 North Perimeter Drive, Suite 340, Scottsdale, AZ 85255)

**POLICY NUMBER:** 1000275829-05

**POLICY FORM:** Aviation Policy (Starr AV Policy Provisions (5/09))

**APPROVED USES:** Pleasure and Business  
Instruction & Rental to Others for the Purpose of Pleasure and Business

**POLICY TERRITORY:** United States of America, Canada, Mexico\*, the Bahamas and the Caribbean Islands or enroute between points therein.

\* Please notify us in the event of a planned trip to Mexico. A certificate of insurance issued by the Mexican authorities is required when traveling to Mexico.

**CERTIFICATE HOLDERS:**

- Lorain County Airport & Commissioners (All Aircraft)
- MRK Aviation (All Aircraft)
- Winnebago County (All Aircraft)
- Whom It May Concern (All Aircraft)



*The information displayed is intended to be a brief review of limits and coverages.  
It is not intended to be a complete description of all coverages, exclusions, terms, or conditions.  
Please refer to the policy for a complete explanation of coverages.*

**ADDITIONAL INSURED:** Lorain County Airport & Commissioners, it's employees, elected officials, representatives and members of its board and/or commissions, 44050 Russia Rd., Elyria, OH 44035 (With Respect to Hangar Agreement)  
Each Occurrence Limit: \$1M/\$100,000.

MRK Aviation, 44050 Russia Rd., Elyria, OH 44035 (With Respect to Hangar Agreement)  
Each Occurrence Limit: \$1M/\$100,000.

Winnebago County, it's employees, elected officials, representatives and members of its board and/or commissions, 525 W 20th Ave., Oshkosh, WI 54902 (With Respect to Hangar Agreement)  
Each Occurrence Limit: \$1M/\$100,000.

**APPROVED PILOTS:** Any pilot maintaining a private or more advanced pilot certificate who has demonstrated to the Named Insured's appropriately certificated flight instructor, the piloting skills required for the aircraft flown, or;

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 endorsements(s) of the student's certificate and logbook for solo flight in an aircraft of the same make and model being flown.

**SCHEDULED AIRCRAFT:**

<u>AIRCRAFT</u>	<u>REGISTRATION NO.</u>	<u>SERIAL NO.</u>	<u>SEATS</u>	<u>INSURED VALUES</u>
1963 Cessna 172D Skyhawk	N8574X	P17257174	1 + 3	\$90,000.
1981 PA-38-112 Tomahawk	N8573X	38-81A0095	1 + 1	\$35,000.
1975 PA-28-180 Archer	N1198X	28-7505223	1 + 3	\$100,000.



*The information displayed is intended to be a brief review of limits and coverages.  
It is not intended to be a complete description of all coverages, exclusions, terms, or conditions.  
Please refer to the policy for a complete explanation of coverages.*

## LIABILITY COVERAGES:

### LIABILITY FOR SCHEDULED AIRCRAFT

Combined Single Limit (CSL) Each Occurrence: **\$1,000,000.**  
Each Passenger: **\$100,000.**

Provides liability coverage for scheduled aircraft.

### LIABILITY FOR TEMPORARY SUBSTITUTE AIRCRAFT

Combined Single Limit (CSL) Each Occurrence: **\$1,000,000.**  
Each Passenger: **\$100,000.**

Extends liability coverage to apply with respect to the use, by or on behalf of the Named Insured of any other aircraft not owned in whole or in part by the Named Insured, while temporarily used as a substitute aircraft.

### STUDENT AND RENTER PILOT LIABILITY

Each Occurrence Limit: **\$100,000.**

Extends liability coverage to any person operating the aircraft under the terms of any rental agreement or training program which provides any remuneration to the Named Insured for the use of such aircraft.

### STUDENT PILOT SUPERVISION ENDORSEMENT

**Included**

### NEGLIGENT INSTRUCTION COVERAGE

**Included**

## MEDICAL EXPENSE COVERAGE:

### MEDICAL EXPENSES

Underwriters shall pay all reasonable medical expenses incurred within one year from the date of injury.

As respects Scheduled Aircraft

Each Person: **\$5,000.**  
Each Occurrence: **\$20,000.**



*The information displayed is intended to be a brief review of limits and coverages.  
It is not intended to be a complete description of all coverages, exclusions, terms, or conditions.  
Please refer to the policy for a complete explanation of coverages.*

## PHYSICAL DAMAGE:

### PHYSICAL DAMAGE TO SCHEDULED AIRCRAFT – ALL RISK OF LOSS

Provides Physical Damage coverage for all scheduled aircraft.

Physical Damage Deductibles:

In Motion:

**\$1,000.**

Not In Motion:

**\$250.**

The policy definition of “Disappearance” means the aircraft is missing and not reported for 60 Days after commencement of flight and shall be considered a total loss.

**DATE RECOGNITION WRITEBACK COVERAGE**

**Included**

**NOTICE OF NON-RENEWAL**

**30 Days**

### NOTICE OF CANCELLATION

The policy may be cancelled by giving written notice to the Insurer at any time. The Insurer may cancel the policy by mailing written notice to the Named Insured giving not less than a thirty (30) day notice of such cancellation (ten (10) days in the event of nonpayment of premium).

**BAIL BONDS**

**\$5,000.**

**NOTICE OF A CLAIM**

**As Soon As Possible**

**TERRORISM AIRCRAFT LIABILITY & PHYSICAL DAMAGE COVERAGE**

**Included**



*The information displayed is intended to be a brief review of limits and coverages.  
It is not intended to be a complete description of all coverages, exclusions, terms, or conditions.  
Please refer to the policy for a complete explanation of coverages.*

## **WAR, HI-JACKING AND OTHER PERILS COVERAGE:**

Aircraft Liability and Physical Damage Coverage is provided for the following War and Allied Perils:

- a) war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, martial law, military, or usurpation of power.
- b) strikes, riots, civil commotions, or labor disputes.
- c) Any act of one or more persons, whether or not agents of a sovereign power, for political or terrorist purposes and whether the loss or damage resulting therefrom is accidental or intentional.
- d) Any malicious act or act of sabotage.
- e) Confiscation, nationalization, seizure, restraint, detention, appropriation, requisition for title or use by or under the order of any Government (whether civil, military, or de facto) or public or local authority.
- f) Hi-jacking or any unlawful seizure or wrongful exercise of control of the aircraft.

Cancellation. This coverage is subject to cancellation, review of geographical limits and premium upon seven (7) day notice or immediately upon outbreak of war between any of the major world powers.



*The information displayed is intended to be a brief review of limits and coverages.  
It is not intended to be a complete description of all coverages, exclusions, terms, or conditions.  
Please refer to the policy for a complete explanation of coverages.*

## MAJOR POLICY EXCLUSIONS:

- Unlawful Purpose
- Wear and Tear Exclusion, Depreciation, Freezing, Mechanical, Electrical Breakdown, Failure or Malfunction Exclusion.
- Loss of Tires
- Heat Resulting from Operation Exclusion
- Deterioration Exclusion
- Damage to Tires Exclusion
- Noise, Pollution, & Other Perils Exclusion
- Workers' Compensation Exclusion
- Care, Custody or Control Exclusion
- Employment Practices Exclusion
- Radioactive Contamination
- Airworthiness Certificate Required for Coverage to Apply
- Nuclear Risk Exclusion Endorsement with Exceptions
- Asbestos Exclusion
- Electronic Data Event Liability Exclusion

**Note:** All other coverages per carrier's standard policy form.

**TOTAL ANNUAL PREMIUM:**

**\$18,800. at 15% Commission**



*The information displayed is intended to be a brief review of limits and coverages.  
It is not intended to be a complete description of all coverages, exclusions, terms, or conditions.  
Please refer to the policy for a complete explanation of coverages.*

<b>Agent:</b>	<p><i>Lisa M. Ouellette</i></p> <hr/> <p>Lisa M. Ouellette, CPCU, CAIP - Gold</p> <p>JCL Aviation Services, LLC 109 Keller Springs Court Bluffton, SC 29910 (P) 843-757-2983</p>
<b>Date:</b>	11/03/2023



*The information displayed is intended to be a brief review of limits and coverages.  
It is not intended to be a complete description of all coverages, exclusions, terms, or conditions.  
Please refer to the policy for a complete explanation of coverages.*