Policy Schedule

The Policy Schedule provides important details about your policy and should be read in conjunction with your Policy Booklet.

1. General Details

Policyholder	MAtthew De Morgan	Customer Number	466473
Address of Policyholder	Polebrook Hall Polebrook Near Oundle Peterborough Northamptonshire PE8 5LN United Kingdom	Your Policy Name	G-LILM
		Cover Start Date	30/10/2025 00:00:00
		Cover End Date	29/10/2026 23:59:59
			Universal Time Coordinated (UTC) is used for all times

2. Aircraft Details

Registration	G-LILM	MTOW (Kg)	950
Aircraft Make	EXTRA	Total Seats	2
Aircraft Model	EXTRA NG	Passenger Seats	1
Engine Type	Piston – Non Diesel	Engine Number	Single
Undercarriage	Tailwheel/Tailskid - Fixed		

Permitted Uses

- Private, Pleasure and Business
- Advanced Instruction
- Aerobatics, Including Competition

Name of Aircraft Owner if different from the Policyholder specified above

- N/A

Finance / Lease Contract(s)

- No Finance / Lease Contracts

3. Permitted Pilots

Open Pilot (Open Pilot Warranty)

Any pilot who is approved by the policyholder and meets the following requirements:

Minimum Current Licence Type	Private	Minimum Current Ratings	
Minimum Total Hours Required	700	Minimum Total Hours Last 12 Month	30
Minimum Total Hours On Type	0	Minimum Hours On Type Last 12 Month	0
Maximum Pilot Age	65	Allow Pilots with Claims in the Last 5 Years	Yes

Named Pilots

- No Named Pilots

4. Cover Details

Aircraft Loss or Damage and Related Cover Options		
1. Aircraft Loss or Damage Sum Insured: £550,000	In Force Deductible: £20,000	This Sum Insured shall be subject to the Deductible shown for each and every claim. No Deductible shall apply in the event of a Total Loss. This Sum Insured shall apply in respect of any one occurrence. The limit for supplementary payments is the lesser of £50,000 or the Aircraft Loss or Damage Sum Insured.
2. Betterment	Not In Force	
3. War and Allied Perils	Not In Force	
4. Road Transportation	Not in Force	
5. Courtesy Aircraft	Not in Force	
Liability Related Covers Options		
6. Third Party Legal Liability 7. Passenger Legal Liability	In Force In Force	The Limit of Liability is £5,000,000 and is a combined single limit in respect of all Aircraft third party and passenger liability arising out of any one Occurrence. This Limit of Liability shall apply in the aggregate in respect of the coverage provided under General Clause 12 of the Policy Booklet.
8. Crown Indemnity	Not in Force	
9. Passenger Voluntary Settlement	Not in Force	
10. Airside Vehicle Liability	Not in Force	
Additional Cover Options		
11. Spares and Equipment	Not in Force	
12. Flying Clothing and Effects	Not in Force	
13. Trip Interruption	Not in Force	
14. Personal Accident	Not in Force	
15. No Claims Discount Protection	Not In Force	
16. Finance Lease Contract	Not in Force	

Geographical Limits

Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Guernsey, Holy See (Vatican City State), Hungary, Ireland, Isle of Man, Italy, Jersey, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, United Kingdom and transit Airspace between these countries, principalities and territories.

In addition, coverage is granted for the overflying of any excluded territory, where the flight is within an internationally recognised air corridor and is performed in accordance with ICAO recommendations. Notwithstanding the above, coverage is excluded for any flight into any country where such operation of aircraft is in breach of United Nations Sanctions.

5. Special Clauses

- No Special Clauses

6. Premium

Please see the invoice for details of the premium and payment method.

The premium includes a 20.0% No Claims Discount entitlement to reflect that the policyholder have been insured and free of qualifying claims for 3 or more years.

Making a Claim

Should you wish to make a new claim, please call our 24 hour claims line on 0330 001 0678 or email your name, policy number and brief incident details to claims.av.uk@visicover.com.

Please note, this number / email address is for emergency claim notification only and the claims specialists who manage it will not be able to address queries regarding any other aspect of your cover. Such queries should be emailed to enquiries.av.uk@visicover.com.

Important – Do not make any admission of liability following a claim without first receiving written authorisation from the Insurer to do so.