

## **ACCIDENT RESPONSIBILITIES**

### **What are my responsibilities if I have an aircraft accident?**

*In the event of an occurrence or loss, most policies require that you:*

- 1.** Promptly notify the insurance company's claim department. Contacting your insurance agent can facilitate this requirement.
  - 2.** Cooperate with the insurance company and upon request, assist them in making settlements and in enforcing any of their rights of recovery or indemnity against any person or organization who may be liable to you with respect to the insurance afforded in your policy.
  - 3.** Do not, except at your own cost, voluntarily make any payment, assume any obligation or incur any expenses other than first aid to others at the time of the accident.
  - 4.** Allow the insurance company to view the damage before repair or disposition.
  - 5.** Give the company a proof of loss statement within 60 days of the loss.
  - 6.** Make your records available to the adjuster proving the amount of the loss, pilot qualifications, etc.
  - 7.** Protect the aircraft from any further loss or damage.
  - 8.** Do all things necessary to transfer title to any salvage, including your aircraft if it is a total loss to the insurance company.
  - 9.** In the event of theft or robbery, you must promptly notify the police.
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