

**Be careful what contacts you sign at the FBO:**

This is an age in which you have to 'sign' an agreement when you do something as simple as obtain a new e-mail account. So it comes as no surprise that you must sign a counter contract with a fixed base operator (FBO) when you leave your aircraft with them overnight. The problem? Many FBO counter contracts and even long-term hangar leases contain hold harmless agreements and waivers that could void your insurance coverage.

These contracts are designed to limit the liability of the FBO should they damage your aircraft as a result of their negligence. Such an agreement may violate the terms and conditions of your insurance policy by restricting your insurance company's rights of recovery (subrogation) against a negligent third party.

Your best protection is to read every document before signing it. It is recommended not to sign a contract without the prior approval of your underwriter. Failure to heed these legal caveats could prove expensive. →