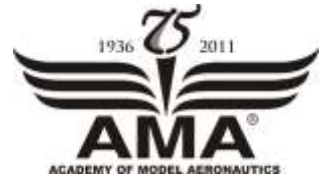


# Academy of Model Aeronautics

5161 East Memorial Drive  
Muncie, Indiana 47302  
**Claims Contact Information**  
(765) 287-1256 – Business  
(765) 286-3303 – Fax  
[claims@modelaircraft.org](mailto:claims@modelaircraft.org)



## How to file an insurance claim

1. The AMA member causing the accident should call AMA Headquarters and provide an initial report of the incident. Serious injury and major property damage losses *must* be reported immediately. AMA will forward the appropriate claim form with specific instructions to the member, club officer, and/or Contest Director (if the accident occurred at a sanctioned event).
2. The AMA member returns the *completed* and signed form *and* any necessary documentation required for the claim. Upon receipt of the necessary documentation, AMA will forward the information to the appropriate independent claims adjuster/Third Party Administrators (TPA) who will review and process the claim.

### NOTES:

AMA insurance is “secondary” or “excess” insurance. So in addition to notifying AMA Headquarters of the accident, this also means an AMA member *must* first file the incident through any other insurance available to him or her: i.e. homeowners, renters, automobile, health insurance, etc. If the primary insurance covers the total claim amount, the member should let the AMA know so that we may close the file.

Claims are handled in the order in which they are received. Members are asked to please be patient during the summer because this is our peak time for claims. Claims are processed as quickly as possible.

Deductibles: All deductibles are the responsibility of the insured member (\$250 for property damage, no deductible for bodily injury, \$750 for medical claims, and \$100 for Fire, Theft, & Vandalism claims). This deductible is separate from any other deductibles involving primary coverage for other insurance companies (typically homeowners or group health through employers).

**Final decisions on what is covered and how much is paid are made by an independent Third Party Administrator (TPA) based upon the terms and conditions of the appropriate policy.**



AMA members receive up to three types of insurance coverage with their membership as a benefit:<sup>1</sup>

- *Accident/Medical (AD&D)*: this coverage applies when a member injures himself or herself in a model-related incident.
- *Commercial General Liability (CGL)*: this coverage applies when a member damages someone else’s property or injures someone else. Damage to a member’s own property is *not* covered since you cannot be liable to yourself, and there is *no* coverage if a member injures someone in his own family.
- *Fire, Vandalism, and Theft (FTV)*: this coverage applies when a member’s aircraft and/or RC equipment is damaged, destroyed, or stolen. Theft coverage applies *only* when the theft is from a member’s locked vehicle or dwelling (including member’s garage).

Coverage under any of the above policies is subject to actual terms and conditions of the policy. A specimen copy is located in the AMA Documents section of the AMA website.

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<sup>1</sup> Park Pilot members only receive liability coverage up to \$500,000 as a benefit through their Park Pilot membership. AD&D and FTV are not included.