



## 2024 Individual Member Insurance Summary – The facts about AMA’s insurance benefits

**Please report all incidents to AMA as soon as possible!**

### General Liability Coverage (Effective March 31)

- AMA’s Liability coverage is not limited to flying at chartered club sites or sanctioned events. The coverage also applies to model operation on private or public property.
- AMA Liability Protection applies to bodily injury or property damage caused by an AMA member. Any AMA member who causes an accident resulting in an injury must report that accident immediately to AMA HQ.
- Applies to accidents arising from the modeling activities of **model aircraft, rockets, cars and boats**, in accordance with the AMA NATIONAL Safety Code(s).
- The ‘per occurrence’ limit of coverage available by this policy is \$2,500,000 involving bodily injury and/or property damage. These limits are for claims occurring during the policy period. Coverage is provided only for accidents arising from the model activities.
- A separate policy covers participation in FAI events outside of the United States and Canada. This policy has a \$2,000,000 limit.
- There is no coverage for injury to a member to his own family (Household and Relative(s) living in the member’s household) for claims or suits.
- The policy does NOT cover business pursuits; that is any activity that generates income for a member beyond reimbursement of expenses, except this business pursuit exclusion does not apply to individual members providing modeling instructions for pay to AMA members.
- AMA insurance is “excess” to any other applicable coverage, such as homeowner’s.
- Has a \$250.00 deductible (property damage only), which is the responsibility of the AMA member causing the accident.

### Accident/Medical Coverage (Effective January 1)

The Accident/Medical coverage applies to injuries while engaged in model activity regardless of who causes the accident. It reimburses an AMA member in accordance with policy terms and conditions for only medical expenses (also the beneficiary for loss of life) incurred within 52 weeks of the accident. The Accident/Medical coverage works as follows: Provides up to \$25,000 for medical expenses and \$10,000 for dismemberment or death.

- Insures AMA member directly – does not require claim action by another person.
- Pays for eligible expenses upon submission of bills or other documents certifying cost of treatment and that injury was caused by model activity.
- Reimburses medical expenses only after submission to any other health plan, including Medicare.
- Has a \$750.00 deductible.

### Fire, Vandalism, and Theft Coverage (Effective March 31)

- Provides up to \$1,000 for loss of aircraft models and accessories, including RC equipment. All theft loss claims must be accompanied by a police report. NOTE: Theft has to occur from a locked vehicle or residential dwelling. There must be physical evidence of violent forcible entry.
- Has a \$100.00 deductible.
- Is “excess” to any other applicable coverage, such as homeowner’s.

To report an incident, request claim forms, or inquiry about filing procedures please call (765) 287-1256 or e-mail [claims@modelaircraft.org](mailto:claims@modelaircraft.org). Regular business hours are Monday—Friday, 8 am—5 pm EST.

This information is merely a brief summary. Complete details of coverage, reporting periods, and exceptions are contained in master policies available at [www.modelaircraft.org/documents](http://www.modelaircraft.org/documents), Safety & Member Benefits tab, documents #500-L, 500-LA, 500-M and 500-N.



## **2024 Park Pilot Membership Insurance Summary Benefits** The Facts About AMA's Park Pilot Insurance For Individual Members

### **General Liability Coverage (Effective March 31)**

The AMA Park Pilot Liability Protection applies to bodily injury or property damage caused by an AMA Park Pilot member. It is not limited flying at a chartered club site, but also applies to model operation on private or public property. It responds to accidents arising from the operation of model aircraft (as defined for the Park Pilot Program), in accordance with the AMA *Park Flyer Safe Operating Recommendations*, as well model cars, boats, and rockets.

- The “per occurrence” limit of coverage available by this policy is \$500,000 for claims involving bodily injury and/or property damage. These limits are for claims occurring during the policy period. Coverage is provided only for accidents arising from the model activities.
- There is no coverage for injury to a member to his own family (Household and Relative(s) living in the member’s household) for claims or suits.
- The policy does NOT cover business pursuits; that is any activity that generates income for a member beyond reimbursement of expenses, except this business pursuit exclusion does not apply to individual members providing modeling instructions for pay to AMA members.
- AMA insurance is “excess” to any other applicable coverage, such as homeowner’s.
- Has a \$250.00 deductible (property damage only), which is the responsibility of the AMA member causing the accident.

To report an incident, request claim forms, or inquiry about filing procedures please call (765) 287-1256 or e-mail [claims@modelaircraft.org](mailto:claims@modelaircraft.org). Regular business hours are Monday—Friday, 8 am—5 pm EST.

This information is merely a brief summary. Complete details of coverage and exceptions are contained in the master policy available at [www.modelaircraft.org/documents](http://www.modelaircraft.org/documents), Safety & Member Benefits tab, document #500-L.