Pilot International General Liability Insurance:

Pilot International has a master General Liability Policy that covers all Pilot clubs across America for customary Pilot activities. Certificates of Insurance can be obtained by contacting our Agent at the below phone number or e-mail. If your Pilot Club is having an event that includes extra hazardous activities, you must contact our Agents to determine if a separate Special Events Policy is necessary. At that point, they can provide you with a quote for a Special Events Policy, or you can seek a Special Events Policy from a local agent of your choice. Examples of higher hazardous activities that would require a Special Events Policy would be: Any event where a Pilot Club or its members are selling, serving or providing Alcohol; any event that has an overnight camp exposure; or any event that involves trains, planes, race cars, zip lines, kayaking, Bounce Houses, Fireworks, etc. These would be considered ***high hazard*** and ***out of the ordinary*** for Pilot events, so the master General Liability carrier is going to exclude the event and require that we buy a Special Events Policy for the function. Special Events Policies should include at least ***$1M in liability and include liquor liability,*** if appropriate. Additionally a small "accident" policy is often a good addition as it can cover injuries to participants without regard to the negligence of the Pilot Club or its members. These accident policies are typically only a few hundred dollars for $25k in coverage.

Pilot International has Host Liquor Liability that covers PI as long as we are **not** selling or serving alcohol ("in the business of" for money).

Liquor Liability Exclusion: This exclusion applies only if you are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages. (If this is applicable, please see paragraph above stating the requirement for a Special Events Policy).

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