

Academy of Model Aeronautics

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(765) 289-4248 – Fax
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<http://www.modelaircraft.org>



2010 Insurance Summary (Individual Members)

The Facts About AMA's Insurance

Commercial General Liability Coverage (Effective March 31, 2010)

The AMA Liability Protection applies to bodily injury or property damage caused by an AMA member. It applies to accidents arising from the modeling activities of **model aircraft, rockets, cars, and boats**, in accordance with the AMA safety code(s).

- The “per occurrence” limit of coverage available by this policy is \$2,500,000 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.
- A separate policy covers participation in FAI events outside of the United States and Canada. This policy has a \$1,000,000 limit.
- There is not any coverage for injury to a member of 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. This business pursuit exclusion does not apply to individual members providing modeling instructions for pay to AMA members.
- The coverage is “excess” over any other applicable insurance available to each individual member, such as homeowner's.
- Has a \$250 deductible (property damage only), which is the responsibility of the AMA member causing the accident.

Accident/Medical Coverage (Effective January 1, 2010)

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 deductible.

Fire, Vandalism, and Theft Coverage (Effective March 31, 2010)

- 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 deductible.
- Is “excess” to any other applicable coverage such as homeowner's.

This information is merely a brief summary. Complete details of coverage and exceptions are contained in master policies available at www.modelaircraft.org/documents.aspx, documents #500-L, 500-LA, 500-M, and 500-N.

Please report all incidents to AMA as soon as possible!

During regular business hours (Monday—Friday, 8 am—5pm EST) please call (765) 287-1256. To report an incident involving serious injuries after hours, please call (765) 281-2876.