



SAAA Member Support Program

Upskill. Fly safely. Get more from your insurance.

Improving the safety of aviators flying homebuilt aircraft in Australia has been the shared priority of QBE Insurance and the Sports Aircraft Association of Australia (SAAA) since the 1970s. We're proud advocates of the SAAA Member Support Program because it improves air safety for all. We reward participating builders, operators and pilots with a lower premium structure. From October 2021, a redesigned offering is available to new and existing clients of QBE and can be tailored to suit your needs.

Ask about the SAAA Member Support Program and their latest insurance offering today.

To find out more, email aviation.admin@qbe.com or call 03 8602 9900.

JT303

Homebuilt VH-registered Experimental Aircraft Insurance - by QBE Insurance (Australia) Ltd

Tailor your cover to suit what you need with QBE who have been supporting the SAAA for in excess of two decades.

* This information is intended as a selection guide to assist in discussion with QBE Aviation and should be read in conjunction with the Policy Wording *

	Operational Phase				What this means ^{Note 1}
	Build Phase	Liability Only	Parts Only	Parts & Labor	
HULL (Loss of or damage to aircraft)					
Parts only – Build Phase	✓	✗	✗	✗	Covers up to the sum insured of your aircraft 'parts' during the build phase.
Ground Risk – Build Phase	✓ (optional)	✗	✗	✗	Aircraft protected from accidental damage whilst hangered, in your workshop or on the apron, during the build phase.
Parts only – Operational Phase	✗	✗	✓	✗	Aircraft protected from accidental damage whilst on the Ground, once your engine starts, during Taxiing & in Flight. Covers the aircraft for operational hull loss in respect of "parts only" – Labor costs to be providedby owner. ^{Note 2}
Parts & Labor – Operational Phase	✗	✗	✗	✓	Aircraft protected from accidental damage whilst on the Ground, once your engine starts, during Taxiing & in Flight. Covers the aircraft for operational hull loss in respect of "parts and labor" – QBE to cover both labor and parts costs.
Liability					
Third Party Liability	✓	✓	✓ (optional)	✓ (optional)	Provides cover for Third Party Liability (Bodily Injury and/or property damage) in the event of an Accident during the build or operational phase. Different limit options available.
Passenger Legal Liability	✗	✓ (optional)	✓ (optional)	✓ (optional)	Provides cover for Passenger Legal Liability (Bodily Injury and/or baggage) in the event of an Accident during the operational phase. Different limit options available.
Hangarkeeper's Liability	✓ (optional)	✓ (optional)	✓ (optional)	✓	Third party damage (Bodily Injury and/or property damage) caused by your aviation activities, excluding damage caused by your aircraft. ^{Note 3}
Non-Ownership Liability	✗	✓	✓ (optional)	✓	Protection when operating third party aircraft you don't have a financial interest in (within policy limits).
Extras					
Tools	✓ (optional)	✗	✓ (optional)	✓ (optional)	Cover for specific tooling & equipment used for your aircraft build/maintenance up to \$2,500; optional \$5,000 or \$10,000 limits.
Post Accident Expenses	✗	✓	✓	✓	Cover reasonable expenses to enable passengers to complete journey or return to point of origin (\$2,500 limit).
Pro-rata contribution	✓	✗	✓	✓	Removal of pro-rata contribution exclusion on life-timed parts/components. ^{Note 4}
Variable excess options ^{Note 5}	✗	✗	✓	✓	Flexibility to choose higher excess options.
Instalments Payments	✗	✗	✓ (optional)	✓ (optional)	Spread your premiums across the year.
No Claim Bonus	✗	✗	✓	✓	No Claim Bonus discount available on Hull premium paid.
Trans-Tasman flights	✗	✓ (optional)	✓ (optional)	✓ (optional)	Flexibility to increase geographical limitations to include New Zealand and Trans-Tasman flights
Multi-aircraft discount	✗	✗	✓ (optional)	✓ (optional)	Flexibility in rating.

Notes: **1.** A simplified summary description of key policy cover elements only; must be read in conjunction with the Policy Wording. **2.** Some labor cover to be provided as required - such as engine or avionics engineers. Refer Policy Wording, in conjunction with the Parts Only brochure, for more information. **3.** Hangar structure insurance is available through QBE authorized brokers should you require this cover. **4.** Refer to Policy Wording or contact QBE to discuss what this means for you if you have questions. **5.** An increase in policy excess may be imposed depending on pilot experience, qualifications and whether within Flight Testing period.



This information has been prepared by QBE Insurance (Australia) Limited ABN 78 003 191 035, AFSL 239545 (QBE) for informational purposes only and without taking into account your objectives, financial situation or needs. You must decide whether or not it is appropriate, in light of your own circumstances, and ensure you obtain and consider the full Policy Wording before you make any decision to buy it.