

# Valley Flyers

McNary Field, SLE



January 2010

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Happy New Year!

We hope January brings us some good flying days so you all can try out the new pilot toys that Santa left for you ...you know, the portable color moving-map GPS's, noise reduction headsets etc. OK...dream on. Maybe next year.

We will be having a club meeting at Sizzler this month on January 25, (Monday) at 6pm. We hope you can join us.

## **Renter's Insurance**

Now there's a subject that most of us don't like to think about, especially around renewal time. It's just one more expense that adds to the cost of our flying. While there is no requirement in our membership rules for members to carry renter's insurance, it may be something you'd want to consider, if you don't already have it.

Our current club insurance policy provides hull-damage coverage for all our aircraft with a \$1000 deductible per occurrence. In the event of an accident or incident resulting in damage to club aircraft, the club member would be liable for that damage up to the amount of the deductible. The bodily injury and property damage liability coverage is currently \$1,000,000 per accident and \$100,000 per passenger.

A club member could potentially become liable for claims that exceed the club's insurance coverage levels. In this case, renters insurance may be your best solution. The club insurance is with Avemco and if you have additional questions don't hesitate to call them at 1-800-874-9125. Regardless of the level of coverage you choose, a big advantage to carrying renter's insurance is the legal defense it would provide you in the event of an accident.

*"Written within most renters' policies is a clause that the company will assert your legal defense in the event of a claim, above and beyond the actual cost of the claim" AOPA July 2003*

Have a great month flying!!

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