

**PLUS ONE FLYERS, INC.**  
**INSURANCE DEDUCTIBLE PLAN (IDP)**  
**PLAN PAYS 80%, MEMBER PAYS 20%**  
**COVERAGE PER OCCURANCE**

**Each Plus One Flyers member automatically participates in the Insurance Deductible Plan (IDP) and is exempted from 80% of the following payments:**

**1. Hull Insurance Policy Deductible up to \$500.00.**

The Plus One Flyers aircraft insurance policy deductible is \$500.00. Examples of damage include but are not limited to: blown tires and tubes, cracked wheel fairings, broken seats, bent doors, cracked windows, dented prop spinners, and total loss of the airplane. Damage exceeding the hull deductible may be subject to the commercial insurance carried on Plus One Flyers airplanes. (Member's 20% non-exempt portion to pay is therefore up to \$100.00.)

**2. Downtime Payment to Owner up to 10x the airplane's hourly rate.**

While the airplane is being repaired after damage, the owner may be compensated at the rate of 1/3 the airplane's hourly rental rate per day up to a maximum of 30 days.

**In addition, each member, as a participant in the IDP, may be reimbursed for 80% of the following payments:**

**3. Travel Expenses and Associated Costs up to \$1,000.00.**

If you are detained away from the airplane's home base due to damage or unscheduled maintenance, you may receive reasonable travel expenses and associated costs incurred by the member while the airplane is being repaired. The reimbursed expenses will be limited to the lower of the actual expenses or \$1.00/nautical mile one way GPS distance. Cost of return flying time on the airplane is the responsibility of the member.

**4. Other Expenses We Haven't Thought of Yet up to \$500.00.**

The Board of Directors will consider reimbursement of all or part of any other expenses incurred by the member upon receipt of a written request.

**How to use the IDP as a club member pilot:**

For items 3 and 4 above, complete and submit the attached claim form. For items 1 and 2, the airplane owner will submit the IDP claim form and you pay the 20% portion to Plus One Flyers.

**How to use the IDP as a club member airplane owner:**

For items 1, 2 and 4 above, complete and submit the attached claim form.

It is important to note that each of the above exemptions or reimbursements is not automatic. Each incident will require appropriate documentation, including a completed IDP Claim Form, from the member to be considered by the Board of Directors. Favorable approval by the Board of Directors is necessary for the Club member to receive exemption or reimbursement. The Plus One Flyers IDP applies only to Plus One Flyers members while operating Plus One Flyers airplanes.

Plus One Flyers, Inc.

**IDP Claim Form**

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The IDP claim form must be completed and submitted with any supporting documents to the Operations Officer of the field at which the aircraft is based. Incomplete claim forms may delay processing. As the burden of proof is assumed to reside with the submitter, the claim will be examined based solely on the information present on the claim form and supporting documents submitted. Prior to any repair being authorized, Owner will notify the Operations Officer or designated club Officer to provide the opportunity to inspect and document any damage.

**Member Submitter:** \_\_\_\_\_ **Aircraft: N** \_\_\_\_\_ **Submitted Date:** \_\_/\_\_/\_\_\_\_

- 1. HULL INSURANCE POLICY DEDUCTIBLE** – Damage to an aircraft above normal wear and tear.
- 2. DOWNTIME PAYMENT TO OWNER** – Downtime during repair of a damaged aircraft..
- 3. TRAVEL EXPENSES AND ASSOCIATED COSTS** – If you are detained away from home base due to damage or unscheduled maintenance, the member may be reimbursed for those reasonable travel and lodging expenses and associated costs incurred only by the member (passengers excepted) while the airplane is being repaired. The reimbursed expenses will be limited to the lower of the actual expenses or \$1.00/nautical mile one-way GPS distance. Cost of return flying time on the airplane is the responsibility of the member.
- 4. OTHER EXPENSES WE HAVEN'T THOUGHT OF YET** - The Board of Directors will consider reimbursement of all or part of any other expenses incurred by the IDP member upon receipt of a written request.

Damage or Problem: \_\_\_\_\_ Date: \_\_/\_\_/\_\_\_\_ Time: \_\_\_\_\_  
 Airport: \_\_\_\_\_ Pilot: \_\_\_\_\_  
 GPS Distance from Home Base, in NM (if applicable): \_\_\_\_\_

Description of Damage or Problem: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Total Amount of Loss: \$ \_\_\_\_\_  
 Adjustments (+ or -): Pro-rated Life: \$ \_\_\_\_\_  
 Betterment: \$ \_\_\_\_\_  
 Other: \$ \_\_\_\_\_  
 Down Time = \_\_\_\_\_ Days x \$ \_\_\_\_\_ x 1/3 = \$ \_\_\_\_\_  
 (rate/hour)

**Total Amount Claimed:** \$ \_\_\_\_\_

Payee Mailing Address: \_\_\_\_\_  
 (Name)  
 \_\_\_\_\_  
 (Street) (City) (State) (Zip)

I hereby certify, to the best of my knowledge, that the above information is true and correct:

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Plus One Flyers, Inc.  
**IDP Claim Form**  
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----- **For Plus One Flyers Use Only** -----

**Follow-up Notes**

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**IDP Claim Routing**

Position	Action	Date	Printed Name / Signature
Operations Officer (        )			
IDP Member 1			
IDP Member 2			
IDP Member 3			
Board of Directors			
Treasurer			

Amount Paid: \$ \_\_\_\_\_

Date Paid: \_\_\_\_\_

**Action Codes**

- A     Approve for payment
- B     Send To Board
- D     Disapprove claim
- R     Return to submitter
- X     Abstain from voting
- P     Paid