



Designated **Pilot Examiners**

If you are named in a civil suit because of an incident or accident on your next checkride, who pays for your lawyer?

For the first time ever, there's an insurance product created specifically for Designated Pilot Examiners (DPEs) to ensure someone else will be defending you and paying your liabilities if you are sued in civil court for incidents or accidents that occur during your checkrides.

A Designated Pilot Examiner is not considered a PIC in a checkride if something goes wrong. **HOWEVER**, if an incident or accident occurs, Designated Pilot Examiners **have no protections** in a civil court of law.

There are documented cases where DPEs were found liable for large sums of money in incidents that occurred during checkrides in which they were not PICs, but liability for damages is only part of the risk you face.

Nothing prevents a plaintiff from filing a suit against you as a DPE, and, win or lose, you will be saddled with attorney fees and any other related costs of defending yourself. Regardless of fault, if you are named in a suit, you will have to pay out of pocket expenses.

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There are two methods for mitigating risk while performing your duties as a Designated Pilot Examiner:

The Complex Method

Enter into a contract with the aircraft operator to indemnify you from liability and obtain a Certificate of Insurance including several items critical to managing your risk. This method may help you mitigate risk but it is not an easy avenue. In effect, you are asking the aircraft operator (and their insurance company) to cover you under their policy. Since very few DPEs give checkrides in the same aircraft day in and day out, you would have to convince many different aircraft operators to extend their coverage to you.

The Simple Method

The more feasible option would be to obtain your own aviation insurance policy. Until now this has not been a viable alternative; no insurance company has ever set up a program that can be cost effective and easily accessible to the hundreds of FAA DPEs throughout the country.

Andreini & Company, in association with Berkley Aviation, is proud to present a viable and economical alternative for Designated Pilot Examiners to protect themselves: **DPEinsure™**.

Please visit www.dpeinsurance.com and follow the easy steps to protect yourself with a low cost Aviation Insurance Policy.



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You can secure your peace of mind easily online. Visit www.dpeinsurance.com for more information and to apply.

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This material does not amend or otherwise affect the provisions or coverages of the DPE program insurance policy. It does not guarantee coverage for any particular claim or loss under any such policy. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy provisions, and any applicable law. Availability of coverage depends on underwriting qualifications and state regulations.

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