



StarStone National Insurance Company
 Harborside Financial Center
 Harborside 5
 185 Hudson Street, Suite 2600
 Jersey City, NJ 07311
 Tel: 201-743-7700

Endorsement No. ____ Effective Date: ____

To Policy No. _____

NAMED _____
 INSURED _____

PREMIUM _____

DUE HEREWITH _____

PRODUCER _____

PLEASURE AND BUSINESS USE EXPANSION ENDORSEMENT

This endorsement modifies insurance provided under the following: ____

When the **Purpose of Use** is B. Pleasure and Business, and the Insured **Aircraft** is being operated by a pilot approved in this Policy, the policy is amended to include the following uses:

- 1) A private pilot (or better) may, for compensation or hire, act as pilot in command of an aircraft in connection with any business or employment if:
 - a. The flight is only incidental to that business or employment; and
 - b. The aircraft does not carry passengers or property for compensation or hire.

- 2) A private pilot may act as pilot in command of a charitable, nonprofit, or community event flight as defined below, if the sponsor and pilot comply with the following conditions:
 - a. The flight is nonstop and begins and ends at the same airport and is conducted within a 25-statute mile radius of that airport;
 - b. The flight is conducted from a public airport that is adequate for the airplane or helicopter used, or from another location the FAA approves for the operation;
 - c. The flight is not an aerobatic or a formation flight;
 - d. Each airplane or helicopter holds a standard airworthiness certificate, and is airworthy;
 - e. Each flight is made during day VFR conditions;
 - f. Reimbursement of the operator of the airplane or helicopter is limited to that portion of the passenger payment for the flight that does not exceed the pro rata cost of owning, operating, and maintaining the aircraft for that flight, which may include fuel, oil, airport expenditures, and rental fees;
 - g. The beneficiary of the funds raised is not in the business of transportation by air;
 - h. A private pilot acting as pilot in command has at least 500 hours of flight time;
 - i. Each flight is conducted in accordance with the safety provisions specified under subpart A of FAR Part 136;
 - j. Flights are not conducted over a national park, unit of a national park, or abutting tribal lands, unless the operator has secured a letter of agreement from the FAA, as specified under subpart B of FAR Part 136, and is operating in accordance with that agreement during the flights;
 - k. Passenger-carrying flights or series of flights are limited to a total of four charitable events or non-profit events per year, with no event lasting more than three consecutive days;
 - l. Passenger-carrying flights or series of flights are limited to one community event per year, with no event lasting more than three consecutive days;
 - m. Pilots and sponsors of these events are limited to no more than 4 events per calendar year; and
 - n. At least seven days before the event, each sponsor of an event must furnish to the FAA Flight Standards District Office with jurisdiction over the geographical area where the event is scheduled:



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1. A signed letter detailing the name of the sponsor, the purpose of the event, the date and time of the event, the location of the event, all prior events participated in by the sponsor in the current calendar year;
2. A photocopy of each pilot in command's pilot certificate, medical certificate, and logbook entries that show the pilot is current in accordance with FAR Parts 61.56 and 61.57 and that any private pilot has at least 500 hours of flight time; and
3. A signed statement from each pilot that lists all prior events in which the pilot has participated during the current calendar year.

Definitions. For the purposes of this endorsement, the following definitions apply:

Charitable event means an event that raises funds for the benefit of a charitable organization recognized by the Department of the Treasury whose donors may deduct contributions under section 170 of the Internal Revenue Code (26 U.S.C. Section 170).

Community event means an event that raises funds for the benefit of any local or community cause that is not a charitable event or non-profit event.

Non-profit event means an event that raises funds for the benefit of a non-profit organization recognized under State or Federal law, as long as one of the organization's purposes is the promotion of aviation safety.

- 3) A private pilot (or better) may be reimbursed for aircraft operating expenses that are directly related to search and location operations, provided the expenses involve only fuel, oil, airport expenditures, or rental fees, and the operation is sanctioned and under the direction and control of:
 - a. A local, State, or Federal agency; or
 - b. An organization that conducts search and location operations.
- 4) If an insured **aircraft** is moved away from a location that is under a hurricane watch or warning issued by the National Weather Service, the Company will reimburse the Named **Insured** for a portion of the eligible relocation expenses as follows:
 - a. This reimbursement coverage only applies to **aircraft** that have Coverage III, Aircraft Damage Coverage as shown on the declarations page, or in any endorsement to this policy.
 - b. This reimbursement coverage only applies if the **aircraft** has been moved to a safe place without being damaged by flood or wind.
 - c. The amount of reimbursement for expenses, which the Named **Insured** incurred to relocate the **aircraft**, shall not exceed \$1,000 per **aircraft**.
 - d. Eligible expenses include fuel, oil, hangar rental or tie-down fees at the temporary airport, and costs associated with hiring a pilot. Receipts for these expenses must be submitted to the Company for reimbursement.

AUTHORIZED REPRESENTATIVE