AMATEUR BUILT AIRCRAFT ENDORSEMENT

We agree with **you** to amend portions of **your** Policy as follows:

I. EXCLUSIONS APPLYING TO ALL COVERAGES

The following is added to EXCLUSIONS APPLYING TO ALL COVERAGES in **your** Policy:

This Policy does not cover **bodily injury**, **property damage** or **loss**:

- When **your insured aircraft**:
  - is used for aerial seeding, spraying, dusting, fertilizing, banner or glider towing, powerline, pipeline or traffic patrol, fish or animal spotting, hunting, herding, geological exploration or survey, parachuting activities, or training for, practicing for, qualifying for or participating in closed course racing;
- When **your insured aircraft** is **in flight** unless it:
  - is certified for flight by the **FAA**, initially, and after a modification which requires recertification.

II. COVERAGE A—LIABILITY INSURANCE FOR YOUR INSURED AIRCRAFT

The following Exclusion is added to Additional Exclusions Applying to Coverage A of **your** Policy:

- This Coverage does not apply to:
  - **Bodily injury** to an **occupant** while **your insured aircraft** is operated **in flight** under Phase I of the Operating Limitations issued by the **FAA** for **your insured aircraft**.

III. COVERAGE B—INSURANCE FOR DAMAGE TO YOUR INSURED AIRCRAFT

A. The following Exclusion is added to ADDITIONAL EXCLUSIONS APPLYING TO COVERAGE B of **your** Policy:

This Coverage does not apply to **loss** to **your insured aircraft**:

- While **in flight** unless it has flown 10 hours, including 10 successful takeoffs and full-stop landings, after initial certification and after any modification which requires recertification by the **FAA**.

B. The following paragraph is added to TERMS OF PAYMENT OF LOSS of **your** Policy:

- At **our** option, **we** may allow **you** to make the repairs. The most **we** will pay **you** for labor is $15.00 per hour.

This Endorsement is effective Mo.DayYr. at 12:01 A.M. local time at **your** address shown in item 1 of the Data Page and is part of Policy Number issued by Avemco Insurance Company.