

Aviation Non-Owned Hull and Liability Panel



The WTW NA aviation and space team is pleased to offer two insurer solutions to deliver market-leading terms efficiently.

After a multi-round evaluation, we are pleased to offer two insurer solutions through Starr Aviation and Worldlink Specialty (WLS). By choosing two insurers we are creating true competitive tension that will deliver market-leading terms efficiently.

The result: A more streamlined solution for corporate clients seeking non-owned aircraft hull and liability coverage.

The highlights

- A streamlined approach
- Admitted forms — no surplus lines taxes
- Comprehensive offering via pre-negotiated coverage terms
- Pricing competitiveness
- Faster turnaround time

Carriers

- Starr Indemnity & Liability Company (Starr)
- Worldlink Specialty, LLC (Worldlink)

What's different

- **Two-carrier competition, every time**
Parallel marking to Starr and WLS drives stronger terms and pricing, avoiding single-market dependency
- **Coverage breadth at the forefront**
Our RFP prioritized above-market-standard enhancements
- **Multi-year options**
For qualified risks, multi-year policy terms can lock-in rate stability and budget predictability while reducing annual churn
- **Speed and consistency**
Centralized intake, a standard application and a dedicated team of aviation specialists help keep timelines tight and expectations clear
- **Scalable service model**
From ad-hoc charter use to more complex leases, the NO Panel is designed to support both quick one-offs and more specialized underwriting needs

Eligible classes of business

- Part 91 and part 135
- Charter flights including corporate executives
- Business travel
- Demo flights
- Air medical
- Aerial mapping, spraying and surveying

Excluded classes of business

- Charter brokers
- Ultra lights
- Gliders
- Air racing and air shows

Trickier risks that require more underwriting information

- Dry lease or third-party dry leases
- Employee pilots
- Piston aircraft (fixed wing or rotor wing)
- Known 'non-pro' exposure
- Hot air balloons

Unfamiliar with non-owned aircraft liability exposure?

Here are some scenarios when your corporate clients might need non-owned aircraft hull and liability insurance

- Their firm charters aircraft for transportation of people or cargo
- Their employees may fly their own aircraft on company business; Their employees may charter, borrow or rent aircraft for use on company business
- They might have sub-contractors or joint venture partners using an aircraft on their behalf for advertising, promotional or recreational purposes

While the aircraft owner's insurance should protect the customers who charter the aircraft, too often the limit of liability carried by the operator and/or aircraft owner may be inadequate or completely exhausted by a total loss. Non-owned aircraft coverage is peace of mind.

Note: Carriers may require additional underwriting information, depending on the risk

Disclaimer

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WTW-4335619827-12-2025

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