



Aviation IQ

➤ HDI Global SA Limited → Aviation IQ

HDI Global provides comprehensive aviation insurance solutions designed to protect aircraft owners, operators, and aviation businesses. Our experienced team delivers flexible and local solutions across a broad range of aviation risks.

Product features

Our policy compensates the insured for losses and liabilities arising from accidents during the policy period. Coverage applies to aircraft, engines, instruments, and accessories as specified in the policy schedule. We serve private operators, flying clubs, charter and rental operations, flight training schools, agricultural aviation, and survey and patrol operations.

We offer:

- Hull coverage for physical loss, damage, or disappearance of aircraft
- Third-party and passenger liability coverage
- Emergency expenses for immediate safety measures
- Coverage for search and rescue, wreck removal, runway foaming, and VAT payments
- Flexible endorsements for specialized activities including racing, aerobatics, and parachuting
- Aviation iQ, our secure digital platform for brokers – enabling fast quotes, policy issuance, and real-time amendments

What sets us apart?

- Familiar local frameworks under South African law, with the multinational capability to support clients wherever they operate
- We leverage extensive global databases and advanced risk modelling tools to deliver data-driven underwriting, drawing on insights from across the HDI Global Network



Coverage details

- ✓ **Hull coverage**
Covers accidental loss, damage, or disappearance of aircraft within 15 days of flight commencement. Emergency expenses up to 10% of insured amount or R 50,000 for immediate safety measures. Repairs require insurer consent except when necessary for safety, using the most economical methods.

Limit: R 30 million

- ✓ **Third-party liability**
Indemnifies the insured for compensatory damages for bodily injury or property damage caused by the aircraft or falling objects.

Limit: R 400 million

- ✓ **Passenger liability**
Covers liability for passenger injury and baggage loss or damage during boarding, on board, or alighting from the aircraft.

Limit: R 400 million

Claims process

- The insured must exercise due diligence to prevent accidents and reduce potential losses
- Prompt notice with full details and supporting documents is required for any event likely to lead to a claim
- Compliance with aviation regulations is mandatory for insurer liability under the policy

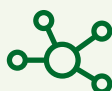
Key exclusions

- Wear and tear, mechanical breakdowns, defects, or component failure
- War, civil unrest, nuclear risks, chemical liability, pollution, and noise
- Use of the aircraft for illegal or undeclared purposes
- Racing, aerobatics, and similar activities unless covered by endorsement
- Claims covered by other policies
- Government confiscation or requisition

About HDI Global SE



HDI Global meets the needs of SMEs as well as mid-market and corporate clients with insurance solutions that are specifically tailored to their requirements.



With a network spanning 175+ countries through branch offices, subsidiaries, and local partners, HDI Global delivers truly worldwide coverage.



Acting as a Partner in Transformation, HDI Global manages over 5,100 International Programmes, providing multinational clients with locally compliant coverage worldwide.



Scan the QR code for more information and contact details.



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HDI Global SA Limited is a branch of HDI Global SE.
HDI Global SE is a company incorporated in Germany.
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