

XOPA

Excess Liability for Cirrus Aircraft

Powered By



What is XOPA?

The professionals at Wings Insurance understand the importance of exceptional liability protection. The XOPA Program offers Cirrus owners and pilots a streamlined, Wings-powered experience, providing an additional layer of protection that activates once primary policy limits are exhausted. This coverage protects the insured from liability exposure with limits up to USD 3 million.

Program Features:

- Coverage options including \$1M, \$1.5M, \$2M, or \$3M Excess Liability.
- Earn Credits for Cirrus Airframe Parachute System (CAPs) deployment.
- Instant Quoting/Binding via online portal.



Requirements and Rates:

	Tier 1	Tier 2	Tier 3
Use	Private Business and Pleasure (FAA part 91 operations) use only		
Aircraft	Cirrus Only		
Pilot Age	Less than 75 Years Old		
Certification	VFR	VFR to IFR	IFR
Total Hours	50+	300+	500+
Hours in Make/Model	50+	100+	100+
Excess Liability Coverage Options	<u>1M</u> : \$2,500	<u>1M</u> : \$2,500 <u>1.5M</u> : \$3,500	<u>1M</u> : \$2,500 <u>1.5M</u> : \$3,500
	<i>Renewal with no claims</i>	<i>Renewal with no claims</i>	<i>Renewal with no claims</i>
	<u>1.5M</u> : \$3,500	<u>2M</u> : \$4,000	<u>2M</u> : \$4,000 <u>3M</u> : \$5,000
Passenger/Bodily Injury Sublimit Options <small>*Only applies after the insured has maxed out their primary policy's total liability coverage (not sublimits if nonsmooth underlying coverage).</small>	<u>100K</u> : \$1,500	<u>100K</u> : \$1,500	<u>100K</u> : \$1,500 <u>200K</u> : \$3,500
		<i>Renewal with no claims</i>	<i>Renewal with no claims</i>
		<u>200K</u> : \$3,500	<u>200K</u> : \$3,500

*For accounts with multiple pilots, lowest tier from all pilots applies.

*Requirements may be waived on a case by case basis.