

# 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
<b>Use</b>	Private Business and Pleasure (FAA part 91 operations) use only		
<b>Aircraft</b>	Cirrus Only		
<b>Pilot Age</b>	Less than 75 Years Old		
<b>Certification</b>	VFR	VFR to IFR	IFR
<b>Total Hours</b>	50+	300+	500+
<b>Hours in Make/Model</b>	50+	100+	100+
<b>Excess Liability Coverage Options</b>	<u>1M</u> : \$2,500  <u>1.5M</u> : \$3,500	<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> <u>1.5M</u> : \$3,500	<i>Renewal with no claims</i> <u>2M</u> : \$4,000	<i>Renewal with no claims</i> <u>2M</u> : \$4,000 <u>3M</u> : \$5,000
<b>Passenger/Bodily Injury Sublimit Options</b>	<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> <u>200K</u> : \$3,500	<i>Renewal with no claims</i> <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.