

AVIATION

If you are a hobby enthusiast who owns a small aircraft or a company who provides charter air service, aviation insurance will likely be required.

Risk Overview

There are three primary coverages that should be considered:

1. *Third Party Liability*
2. *Passenger Liability*
3. *Hull Insurance*

Third Party Liability provides coverage for bodily injury to any person who is not a passenger or damage to property; whereas, *Passenger Liability* provides coverage for bodily injury to passengers. *Hull Insurance* provides physical damage coverage for the described aircraft whether in motion, not in motion, or both at the time of the loss.

Other Airside Services

You might believe that aviation risk exposures only apply to those who own an aircraft or who provide services to the aircraft; however, there are many business operations that may require aviation insurance. Are you a fuel hauler delivering aviation fuel to airfields? A contractor paving an airport runway/taxiway? Or do you have business operations that require entering the airside of an airport?

When it comes to entering the airside of any airport to provide services, it is important to remember that the standard Commercial General Liability policy excludes any airside operations. You will need to either endorse the airside operations under your existing Commercial General Liability policy (if this coverage is available through the existing insurance carrier) or purchase a standalone Aviation policy to provide coverage for these airside operations.

Coverage to Consider

Airport Premises Liability
Non-Owned Aircraft Liability
Commercial General Liability
Products Liability
Hangar Keepers Liability

Cargo Liability
Medical
War Risks/Terrorism
Sudden and Accidental Pollution



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