

## **FIXED BASE OPERATIONS (FBO)**

Aircraft Physical Damage – Hull Coverage – (Repairs or replaces lost or damaged aircraft.)

Aircraft Liability – (Third party bodily injury, including passengers, and property damage liability.)

Premises Liability – Slip and Fall (Owners, landlords and tenants.)

Products Liability – Service Provided – (Repair, maintenance, sale of fuel/oil, sale of aircraft parts, avionics, aircraft painting, cleaning/washing, food poisoning.)

Hangarkeepers Liability – Bailee Protection – (Loss or damage to non-owned aircraft in your care, custody and control.) - Available ground and flight or ground only coverage.

Personal Injury/Advertising Liability – No bodily physical injury – (Libel, slander, false arrest.)

Aircraft and Premises Medical – Liability does not need to be proven - in addition to liability limit.

Contractual Liability – Failure to perform – (Your written contractual obligations must be approved by the insurance company prior to coverage.)

Independent Contractors Liability – (Contractor fails to provide own or adequate insurance coverage – vicarious responsibility.)

On Airport Premises Auto Liability – (Event your employees and/or customers are involved in an auto accident on airport premises and fail to provide own or have adequate insurance coverage – vicarious responsibility.)

Fire Legal Liability – Leased or neighboring buildings – (Destroyed or damaged by fire caused by you.)

Cargo Liability – Bailee Protection – (Loss or damage to cargo in your care custody or control.)

Cargo All Risk Coverage – as above – (Liability does not need to be proven.)

Workers' Compensation – Employers' liability – See Workers' Compensation information.

Building and Contents – owned or leased – all risks coverage - (Pays to repair or replace building, contents and personal property of others.)

Non-owned Coverage – Same coverage as required for aircraft physical damage and aircraft liability but for aircraft not owned by you, i.e., provide pilot services, test flight after service, biennial flight review, delivery/collection, instruction.

## **UNDERWRITING INFORMATION REQUIRED TO OBTAIN A QUOTATION**

Years in business.

Current insurance company.

List of aircraft with values, seating and registration numbers.

Experience of Chief CFI and, if applicable, Charter pilot.

Experience of manager and maintenance A&P mechanic.

Completion of our information sheet – Exhibit A.

Three year loss run from current insurance company, completion of Accord Application and Exhibit E for Workers' Compensation.

Three year loss record for other coverage.