

## **INDUSTRIAL AID OPERATIONS (IA)**

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.)

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

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.)

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

Additional Coverage - automatically included / aircraft and premises medical / non-ownership liability / liability for damage to non-owned aircraft / premises liability / limited aviation, personal injury and advertising injury liability / automatic coverage for newly acquired aircraft, 60 day reporting provision, subject to a maximum insured value / automatic coverage for the increase in value due to modification or installation of new equipment, 60 day reporting provision, subject to a maximum insured value / liability for temporary substitute aircraft / contractual liability (applicable to aircraft and airport premises operations) / hangars and contents / passenger voluntary settlement / mechanics tools / extra expense for use of a substitute aircraft / cargo legal liability / emergency expense / search and rescue / rental cost of temporary replacement parts / passenger baggage / lay-up provision.

Also available at an additional premium - War, Hi-Jacking and Other Perils Liability.

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

Current insurance company.

List of aircraft with values, seating and registration numbers.

Area of operations – geographical limits required.

Business of insured.

Completion of Exhibit B on all pilots.

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.