

BECAUSE THE CONSEQUENCES OF AIRCRAFT ACCIDENTS CAN BE CATASTROPHIC, THE BURDEN PLACED ON COMPANIES AND INDIVIDUALS WORKING IN SUPPORT OF THE AVIATION INDUSTRY CAN BE PROFOUND AND EXTREME. YET, SINCE THEY WORK IN AN AREA REQUIRING SPECIALTY INSURANCE, FEWER INSURERS COMPETE FOR THEIR BUSINESS. AS A RESULT, MANY OF THE SMALLER AND MID-SIZED AVIATION COMPANIES DON'T OFTEN BENEFIT FROM THE ADDITIONAL COVERAGES TRADITIONALLY OFFERED TO STANDARD COMMERCIAL OPERATIONS.



For further information, please contact:

DOMINIQUE WILSON
Aviation Underwriter
Direct Line: (403) 298-4433
wilsond@simmlands.com

639 - 5th Avenue S.W.
Suite 800
Calgary, Alberta
T2P 0M9



THE SIMMLANDS SPECIALTY AVIATION GENERAL LIABILITY POLICY – *What Makes Us Different*

The Simmlands Specialty Aviation General Liability policy provides the standard coverages available in most AGL policy forms, and adds many of the coverage extensions offered by a traditional Commercial General Liability (CGL) policy. Below is a brief explanation of each of the additional coverages that come with our Specialty AGL policy, and what they mean to your Insured:

AUTOMATIC COVERAGE EXTENSIONS

Contractual Provision Coverage: ensures that any contract the Insured has entered into prior to binding coverage with respect to hold harmless agreements, indemnity agreements, additional insured agreements, and cross liability clauses are automatically covered providing the contracts don't alter the limits of the policy or the scope of coverage purchased. For example, the Insured has entered into a contract adding the airport and county as an additional Insured's to their policy as part of a tenant agreement prior to purchasing the Simmlands Aviation General Liability policy. This provision extends to include the additional insured requirement, which has already been agreed to under contract.

Compliance with Local Requirements: amends coverage where necessary to comply with the requirements of federal, state, local laws or regulatory requirements of the countries/provinces where the Insured conducts business (but doesn't change the liability limits of the policy).

\$1,000,000 Contingent Employer's Liability: pays all sums which the Insured becomes legally obligated to pay with respect to bodily injury to an employee who is covered by Workers' Compensation but for whom benefits have been denied.

\$500,000 Firefighting Expenses: covers the Insured's liability under state or local law to reimburse or contribute to fire fighting expenses incurred in connection with an occurrence arising out of the Insured's covered operations.

\$1,000,000 Tenant's Legal Liability: covers the Insured's legal liability as a tenant for loss or damage of premises occupied. For example, the Insured's employee negligently causes a fire which burns down the Insured's leased hangar space. As a result, the Insured's landlord sues for the replacement cost of the entire hangar.

\$1,000,000 Non-Owned Automobile: covers the Insured's legal liability for loss or damage arising from the use of any automobile not owned in whole or in part by the Insured. For example, an employee is driving his/her personal vehicle and is involved in an accident while on company business.



\$50,000 Legal Liability for Damage to Hired Automobiles: covers the Insured's legal liability for damage to any hired third party automobiles in connection with the Insured's business. For example, the Insured hires a moving van that backs into a pillar on direction of one of the Insured's employees.

\$1,000,000 Personal Injury Extension: covers the Insured's liability for suits due to Personal Injury, which has a broad definition, but includes publications of libel or slander, inadvertent discrimination, and wrongful entry.

\$1,000 Voluntary Property Damage: reimburses the Insured for expenses for the replacement of other people's property, if that property was damaged or destroyed by the Insured or the Insured's employees, regardless of negligence. For example, one of the Insured's clients trips over an oil bucket in the Insured's shop, which stains all of her clothing. This coverage allows the Insured to pay up to \$1,000 as a goodwill measure right away, reporting the claim as soon as practicable afterwards.

War Risks, Hi-Jacking and Other Perils Exclusion Limited Write Back: While most liability policies incorporate a blanket exclusion with respect to war, hi-jacking, strikes, riots, terrorism (etc.), this policy has a provision writing some of these exposures back into the policy, offering the Insured partial protection when a loss occurs in whole or in part due to war-related perils.

OPTIONAL COVERAGE EXTENSIONS

In addition to the above extensions, which automatically form a part of our policy, the Insured has the option to purchase additional coverages as required by their business:

Non-Owned Aircraft Liability Extension, which can include named employee pilots while working on behalf of the Insured.

In-Flight Hangarkeepers Liability Extension, covering legal liability for damage to customers' aircraft while being flown for test or ferry purposes by the Insured.

In-Transit Hangarkeepers Liability Extension, for truck/trailer transportation of customers' aircraft or parts by the Insured.

Broad Form Spares Extension, covering aviation property belonging to the Insured or others, while in the Insured's care, custody or control, or while in transit.

Airport Contractors' Liability for general contractors working on airport property.

COMING SOON

Legal Expense Insurance for unexpected events such as the pursuit or defense of contract disputes, employment disputes, criminal prosecution, property disputes and personal injury.

We are always looking for ways to add value for our clients. In partnership with CAN-UK Underwriting Services Ltd., STERLON Underwriting Managers Ltd., and Brit Insurance, Simmlands is pleased to present options for Legal Expense Insurance to our clients.

Stand by for more information on this exciting product and how it can be incorporated into your Simmlands Specialty AGL policy.

The information contained in this publication provides only a general overview of the subjects covered, is not intended to be taken as advice regarding any individual solution, and should not be relied upon as such. Insureds should consult their insurance and legal advisors regarding specific coverage issues. All insurance coverage is subject to the terms, conditions and exclusions of the applicable individual policies.