

BOTH PRIVATE AIRCRAFT OWNERS AND COMPANIES INVOLVED IN COMMERCIAL AIRCRAFT OPERATIONS FACE THE RISK OF POTENTIAL LOSS OR DAMAGE TO A VALUABLE ASSET AS WELL AS LITIGATION INVOLVING BODILY INJURY OR PROPERTY DAMAGE WHEN ONE OF THEIR AIRCRAFT IS INVOLVED IN AN ACCIDENT.



SIMMLANDS SPECIALTY AIRCRAFT HULL & LIABILITY POLICY

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Simmlands is pleased to announce our capability to underwrite Aircraft Hull and Liability risks:

GENERAL COVERAGES:

Section One – Aircraft Physical Damage: Coverage for damage to the insured aircraft itself. There are three levels of coverage:

- A) Physical Damage In Motion and Not In Motion,
- B) Ground Not In Motion and Taxiing,
- C) Ground Not In Motion

Section Two – Aircraft Third Party Liability: Coverage for liabilities arising out of the ownership, maintenance, or use of an insured aircraft. There are three types of coverage (E&F are usually combined):

- D) Combined Liability Coverage for Bodily Injury (including Passengers) and Property Damage,
- E) Combined Liability Coverage for Bodily Injury (excluding Passengers) and Property Damage,
- F) Passenger Bodily Injury

Section Three – Baggage and Personal Effects Liability: Coverage for liabilities arising out of the ownership, maintenance, or use of an insured aircraft as it relates to passenger baggage and personal articles in the care, custody and control of the Insured.

Section Four – Cargo Liability: Coverage for liabilities arising out of the ownership, maintenance, or use of an insured aircraft as it relates to cargo in the care, custody and control of the Insured.

Section Five – Medical Expense Coverage: Coverage for the reasonable medical expenses that Passengers, pilots and crew members incur within one year from the date of an accident, regardless of any legal liability incurred by the Insured. Limit is generally \$5,000 per person but may be negotiated prior to binding coverage.



For further information, please contact:

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ADDITIONAL POLICY FEATURES:

- ✓ Contingent Employer's Liability (\$1,000,000)
- ✓ Contractual Provisions Coverage (Included)
- ✓ Emergency Expenses (\$300,000)
 - Includes Firefighting Expenses, Runway / Aircraft Foaming, and Search and Rescue costs.
- ✓ Flying Clothing and Effects (\$15,000; Deductible \$500 per Occurrence)
- ✓ Inquiry by Civil Aviation Authority (\$100,000)

- ✓ Newly Acquired Aircraft (30-Days)
- ✓ Personal Injury(\$1,000,000)
- ✓ Pilots covered other than as Named:
 - Transport Canada approved Maintenance company for post-maintenance test flights or ferry
 - Qualified Instructors for Ab Initio or Upgrading Flight Instruction of Named Pilots
 - Aviation Authority Pilots
 - Open Pilot Clause negotiable prior to binding coverage
- ✓ Products Liability for Sale of Aircraft (\$1,000,000)
- ✓ Spares and Equipment (\$25,000 any one item; \$100,000 per Occurrence; Deductible \$1,000 per Occurrence)
- ✓ Tenant's Legal Liability (\$1,000,000)
- ✓ Trespassers' Costs (regardless of liability) (\$10,000)
- ✓ Transportation Costs (30% of Agreed Hull Value)
- ✓ Violation Costs (Defense of Pilot – Aviation Authority Charges) (\$5,000)

TARGET RISKS INCLUDE BUT ARE NOT LIMITED TO:

- ✓ Private Aircraft / Industrial Aid risks, hull values between \$750,000 and \$2,500,000
- ✓ Charter work, including Cargo, Tourism, and Business Transportation
- ✓ Aerial Survey / Power or Pipeline Patrol / Traffic Patrol
- ✓ Air Ambulance
- ✓ Helicopter specific work, including forest fire suppression and slinging.

** at this time we are not able to quote risks involved in instruction and/or rental of aircraft.*

MAXIMUM LIMITS:

- ✓ Agreed Hull Value Max Limit: \$5,000,000 per Aircraft;
- ✓ CSL Liability Max Limit: \$50,000,000 per Occurrence

MINIMUM PREMIUM:

- ✓ Private Aircraft / Industrial Aid: \$7,500.00
- ✓ Commercial Aircraft: \$25,000

COVERAGE TERRITORY:

Canada, the United States and its territories and possessions, the French Islands of St. Pierre and Miquelon, Mexico, the Bahamas and the islands of the West Indies, or while en route between these places. (Or as negotiated prior to binding).

Insurer: Berkley Insurance Company through Berkley Aviation, LLC.,

Broker Commission: 15%