

## Frequently Asked Questions – Aviation Insurance

1.	<b>WHAT DOES THE AVIATION POLICY COVER?</b>	The aviation policy is divided into liability and physical damage (“hull insurance”) categories. Aircraft liability protects the state against third-party claims for bodily injury and property damage arising out of the operation and use of State aircraft. Aircraft hull insurance pays for sudden and accidental damage to or loss of an aircraft.
2.	<b>DOES THE SELF-INSURANCE LIABILITY PROGRAM COVER ANY OF MY AVIATION RISK?</b>	No. SILA specifically excludes aircraft and aviation hull and liability exposures.
3.	<b>WHO SHOULD PURCHASE AVIATION INSURANCE?</b>	Anyone who owns, operates, or performs maintenance on aircraft.
4.	<b>WHAT ARE THE LIMITS AND RETENTIONS FOR THE AVIATION POLICY?</b>	<p><b>Liability:</b> \$25M per occurrence, except Big Bend Community College: 10M per occurrence</p> <p><b>Self-Insured Retention:</b> \$1M, except Big Bend Community College: \$500K</p> <p><b>Physical Damage (“hull insurance”):</b> as per insured value provided by agency per individual aircraft insured.</p> <p><b>Additional coverages:</b> \$25M for personal injury liability, \$1M hangarkeepers liability, \$500K PD to spare parts, \$250K PD hangars/contents for property in insured’s care, custody, control, \$100K cargo liability, \$10K PD to passenger’s baggage.</p> <p><b>Self-Insured Retention:</b> NIL for the physical damage/hull insurance, hangarkeepers liability, PD to spare parts, and the cargo liability. Passenger baggage and hangars/contents coverage is specifically excess over any other collectible insurance.</p>
5.	<b>WHAT IS HANGARKEEPERS INSURANCE?</b>	As part of the general liability coverage, hangarkeepers insurance covers damage to aircraft that is in your care, custody, and control. It applies to storage, maintenance, repair, refueling and any other situation in which an aircraft is in your care.

6.	<b>WHAT IS EXCLUDED FROM THE LIABILITY PORTION OF THE POLICY?</b>	Expected or intended injury, contractual liability, liquor liability, worker's compensation, employer's liability. Damage to your own property, personal property of others that is under your care, custody, and control.
7.	<b>WHAT IS EXCLUDED FROM THE PHYSICAL DAMAGE PORTION OF THE POLICY?</b>	<p>(1) Any claim from an aircraft in flight for any unlawful purpose.</p> <p>(2) Intentional bodily injury or property damage.</p> <p>(3) To any insured while aircraft in flight if (a) piloted by other than the pilot or pilots designated in declarations, or (b) if the Airworthiness Certificate of Aircraft is not in full force and effect (except if under the CCC of FAA for maintenance, repair, or test flights).</p> <p>(4) Nuclear risks exclusion.</p> <p>(5) War, strikes, riots, civil commotions, sabotage, acts of terror, confiscation, nationalization, hijacking, and unlawful seizure.</p>
8.	<b>WHAT IS THE POLICY TERRITORY?</b>	The policy only applies if the bodily injury, property damage or physical damage is caused by an occurrence while the aircraft is within the United States of America, Canada, Mexico, the Bahamas, the Caribbean Islands, and Central America or enroute between points therein.
9.	<b>WHO DO I CONTACT IF I HAVE OTHER QUESTIONS?</b>	Contact <a href="#">Kim Haggard</a> at (360) 407-8139.