

## **APPENDIX A - MINIMUM INSURANCE REQUIREMENTS FOR COMMERCIAL AERONAUTICAL ACTIVITIES AT THE WEST VIRGINIA INTERNATIONAL YEAGER AIRPORT**

The following Minimum Insurance Standards govern insurance requirements for Commercial Aeronautical Activities at the West Virginia International Yeager Airport. All Commercial Aeronautical Activities conducted on the Airport must be authorized in an Agreement approved by the Authority, as appropriate, and all such Agreements authorizing the use of Airport property and facilities for Commercial Aeronautical Activities shall be performed in accordance with the Minimum Standards and contain the minimum insurance requirements contained in this Attachment. The Authority expressly reserves the right to require, at its sole discretion, additional types or amounts of insurance coverage(s) in any Agreement authorizing Commercial Aeronautical Activities approved by the Authority.

### **A. Lease Agreements**

All lease agreements (T-Hangar, Community, Other) must include the following insurance coverages:

1. Aviation General Liability Coverage (incl. both personal injury and property damage) - \$1 million/occurrence, \$2 million general aggregate (incl. damages to Leased Premises - \$300,000)
2. Aircraft Hull and Liability Insurance - Actual value of Aircraft
3. Workers' Compensation (if employer) - West Virginia statutory requirements
4. Employers' Practices Liability, including coverage for "deliberate intent" claims under W. Va. Code W. Va. Code §23-4-2 and third-party liability (if employer) - \$1 million
5. Umbrella (over AGL and EPL coverages) - \$3 million

### **B. Part 61 Flight Training**

1. Aviation General Liability Coverage (incl. both personal injury and property damage) - \$1 million/occurrence.
2. Aircraft Hull and Liability Insurance - Actual value of Aircraft
3. Workers' Compensation (if employer) - West Virginia statutory requirements

4. Employers' Practices Liability, including coverage for "deliberate intent" claims under W. Va. Code W. Va. Code §23-4-2 (if employer) - \$1 million
5. Student Pilot Insurance/Aircraft Renter's Insurance – Not less than \$100,000

**C. Airframe and Power Plant Maintenance**

1. Aviation General Liability Coverage (incl. both personal injury and property damage) - \$1 million/occurrence, \$2 million general aggregate
2. Workers' Compensation (if employer) - West Virginia statutory requirements
3. Employers' Practices Liability, including coverage for "deliberate intent" claims under W. Va. Code W. Va. Code §23-4-2 (if employer) - \$1 million
4. Products Liability/Completed Operations Insurance - \$5 million occurrence/\$10 million general aggregate
5. Hangar Keepers Insurance - \$5 million combined single limit for turbine-equipped Aircraft (if working on turbine-equipped aircraft), \$1 million single limit for work on all other Aircraft

**D. Air Charter, Air Taxi, or Aircraft Management Operations**

1. Aviation General Liability Coverage (incl. both personal injury and property damage) - \$5 million combined single limit
2. Aircraft Hull and Liability Insurance - Actual value of Aircraft
3. Workers' Compensation (if employer) - West Virginia statutory requirements
4. Employers' Practices Liability, including coverage for "deliberate intent" claims under W. Va. Code W. Va. Code §23-4-2 (if employer) - \$1 million
5. Passenger Liability (unless covered in Aviation General Liability Coverage) - \$500,000/passenger, \$5 million general aggregate
6. Umbrella (over AGL, EPL, and Passenger Liability coverages) - \$3 million

**E. Aircraft Rental**

1. Aviation General Liability Coverage (incl. both personal injury and property damage) - \$1 million/occurrence, \$2 million general aggregate
2. Aircraft Hull and Liability Insurance - Actual value of Aircraft
3. Workers' Compensation (if employer) - West Virginia statutory requirements
4. Employers' Practices Liability, including coverage for "deliberate intent" claims under W. Va. Code W. Va. Code §23-4-2) (if employer) - \$1 million
5. Aircraft Renter's Insurance – Not less than \$100,000
6. Umbrella (over AGL and EPL coverages) – Not less than \$1 million

**F. Avionics Sales and Maintenance**

1. Aviation General Liability Coverage (incl. both personal injury and property damage) - \$1 million/occurrence, \$2 million general aggregate
2. Workers' Compensation (if employer) - West Virginia statutory requirements
3. Employers' Practices Liability, including coverage for "deliberate intent" claims under W. Va. Code W. Va. Code §23-4-2) (if employer) - \$1 million
4. Hangar Keepers Insurance - \$5 million combined single limit
5. Products Liability/Completed Operations Insurance - \$5 million occurrence/\$10 million general aggregate

**G. Aircraft Storage Hangars**

1. Aviation General Liability Coverage (incl. both personal injury and property damage) - \$1 million/occurrence, \$2 million general aggregate
2. Hangar Keepers Insurance - \$5 million combined single limit
3. Environmental Liability - \$1 million/occurrence, \$5 million/general aggregate
4. Umbrella (over AGL and EPL coverages) - \$3 million

## **H. Aircraft Sales**

1. Aviation General Liability Coverage (incl. both personal injury and property damage) - \$1 million/occurrence, \$2 million general aggregate
  - a. must include coverage for non-owned Aircraft in same amounts
2. Hangar Keepers Insurance - \$5 million combined single limit
3. Umbrella (over AGL coverage) - \$3 million

## **I. Aircraft Restoration and Refurbishing**

1. Aviation General Liability Coverage (incl. both personal injury and property damage) - \$1 million/occurrence, \$2 million general aggregate
2. Workers' Compensation (if employer) - West Virginia statutory requirements
3. Employers' Practices Liability, including coverage for "deliberate intent" claims under W. Va. Code W. Va. Code §23-4-2) (if employer) - \$1 million
4. Products Liability/Completed Operations Insurance - \$5 million occurrence/\$10 million general aggregate
5. Hangar Keepers Insurance - \$5 million combined single limit for turbine-equipped Aircraft (if working on or restoring turbine-equipped Aircraft), \$1 million single limit for work on all other Aircraft

## **J. Specialized Flying Services** - The Airport reserves the right to include additional insurance requirements in an appropriate agreement or permit with any person or entity conducting Specialized Flying Services depending upon the services offered. In no event, however, may any agreement or permit for Specialized Flying Services require less than the following:

1. Aviation General Liability Coverage (incl. both personal injury and property damage) - \$1 million/occurrence, \$2 million general aggregate
2. Aircraft Hull and Liability Insurance - Actual value of Aircraft
3. Workers' Compensation (if employer) - West Virginia statutory requirements

4. Employers' Practices Liability, including coverage for "deliberate intent" claims under W. Va. Code W. Va. Code §23-4-2) (if employer) - \$1 million
5. Umbrella (over AGL and EPL coverages) - \$3 million

**K. Airline Ground Handling**

1. Aviation General Liability Coverage (incl. both personal injury and property damage) - \$1 million/occurrence, \$2 million general aggregate
2. Automobile Insurance (Commercial) - \$1 million combined single limit
2. Workers' Compensation - West Virginia statutory requirements
3. Employers' Practices Liability, including coverage for "deliberate intent" claims under W. Va. Code W. Va. Code §23-4-2) - \$1 million
4. Environmental Liability - \$1 million/occurrence, \$5 million/general aggregate
5. Products Liability/Completed Operations Insurance - \$5 million occurrence/\$10 million general aggregate
6. Umbrella (over AGL, Automobile (Commercial), EPL, Environmental Liability, and Products Liability/Completed Operations coverages) - \$3 million

**L. Ground Support Equipment Maintenance**

1. Aviation General Liability Coverage (incl. both personal injury and property damage) - \$1 million/occurrence, \$2 million general aggregate
2. Automobile Insurance (Commercial) - \$1 million combined single limit
2. Workers' Compensation - West Virginia statutory requirements
3. Employers' Practices Liability, including coverage for "deliberate intent" claims under W. Va. Code W. Va. Code §23-4-2) - \$1 million
4. Environmental Liability - \$1 million/occurrence, \$5 million/general aggregate
5. Products Liability/Completed Operations Insurance - \$2 million occurrence/\$5 million general aggregate

6. Umbrella (over AGL, Automobile (Commercial), EPL, Environmental Liability, and Products Liability/Completed Operations coverages) - \$3 million

**M. Non-Airport Based Mechanic Services**

1. Aviation General Liability Coverage (incl. both personal injury and property damage) - \$1 million/occurrence, \$2 million general aggregate
2. Workers' Compensation (if employer) - West Virginia statutory requirements
3. Employers' Practices Liability, including coverage for "deliberate intent" claims under W. Va. Code W. Va. Code §23-4-2 (if employer) - \$1 million
4. Products Liability/Completed Operations Insurance - \$5 million occurrence/\$10 million general aggregate

**N. Banner Towing**

1. Aviation General Liability Coverage (incl. both personal injury and property damage) - \$1 million/occurrence, \$2 million general aggregate
2. Aircraft Hull and Liability Insurance - Actual value of Aircraft
3. Workers' Compensation (if employer) - West Virginia statutory requirements
4. Employers' Practices Liability, including coverage for "deliberate intent" claims under W. Va. Code W. Va. Code §23-4-2 (if employer) - \$1 million
5. Umbrella (over AGL and EPL coverages) - \$3 million

**O. Crop-Dusting and Aerial Application Services**

1. Aviation General Liability Coverage (incl. both personal injury and property damage) - \$1 million/occurrence, \$2 million general aggregate
2. Aircraft Hull and Liability Insurance - Actual value of Aircraft
3. Workers' Compensation (if employer) - West Virginia statutory requirements

4. Employers' Practices Liability, including coverage for "deliberate intent" claims under W. Va. Code W. Va. Code §23-4-2) (if employer) - \$1 million
5. Environmental Liability - \$1 million/occurrence, \$5 million/general aggregate
5. Umbrella (over AGL, EPL, and Environmental Liability coverages) - \$3 million

**P. Unmanned Aerial Systems ("UAS") and Unmanned Aerial Vehicles ("UAV")**

1. Standard Policy to include \$1 million in coverage for the following:
  - a. Liability Insurance (incl. personal injury, property damages, and fire damage legal liability)
  - b. Hull coverage
  - c. Hijack and Malicious Damage coverage
  - d. Privacy Violations coverage

\* UAS and UAV insurance coverage may be on an annual, monthly, or per-trip basis, and proof of required insurance coverages must be provided per the terms of the Agreement governing such Commercial Aeronautical Activity.

**Q. Skydiving/Parachute Jumping and Ultralights**

1. Commercial General Liability Insurance - \$2 million occurrence/\$5 million general aggregate
2. Workers' Compensation (if employer) - West Virginia statutory requirements
3. Employers' Practices Liability, including coverage for "deliberate intent" claims under W. Va. Code W. Va. Code §23-4-2) (if employer) - \$1 million
4. Professional Liability Insurance - \$2 million occurrence/\$5 million general aggregate
5. Automobile Insurance (Commercial) - \$1 million combined single limit
6. Umbrella (over AGL, Automobile (Commercial), and EPL coverages) - \$3 million