

## APPENDIX B

# Minimum Airport Insurance Requirements and Standards

The brochure “Minimum Airport Insurance Requirements and Standards” was developed under ACRP Project 01-44, “Airport Insurance Requirements,” as a guide to educate third-party vendors about basic airport insurance requirements and standards.

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# Minimum Airport Insurance Requirements and Standards



**General Liability or Aviation General Liability Insurance Coverage**



**Auto Liability Insurance Coverage**



**Worker's Compensation and Employer's Liability Insurance Coverage**

## General Liability or Aviation General Liability Insurance Coverage



### What is it?

General liability insurance or aviation general liability insurance provides coverage for bodily injury or property damage arising out of an airport tenant, vendor, or service provider actions.

### Why am I being asked to carry it?

Airports request that tenants, vendors, or service providers have this coverage in place as part of the agreement with the airport to pay for any third party liability claims arising from your operations or services performed while a tenant, vendor, or service provider is on airport premises.

### What specific insurance provisions will be required?

A certificate of liability insurance is required with policy endorsements attached naming the airport as an additional insured and providing a waiver of subrogation, a primary and non-contributory provision, and 30-day notice of cancellation provision in favor of the airport.

### Why am I being asked to provide additional insured status and a waiver of subrogation in favor of the airport on my general liability insurance policy?

By adding the airport as an additional insured on your general liability insurance policy, your insurance acts as a funding mechanism to protect the airport in the event you (tenant, vendor, or service provider) cause an accident while performing work or operating at the airport. A waiver of subrogation clause is required to ensure that your insurance policy does not try to recoup costs from the airport after a claim is made. Both provisions are required contractually to protect the airport from your business operations.

## MINIMUM AIRPORT INSURANCE REQUIREMENTS AND STANDARDS (Best Practices)

These insurance coverages are minimum standards and should be adhered to as part of your written agreement with the airport. Depending on your services offered and performed at the airport, additional insurance coverages may be contractually required. Please refer to your contract for specific information on insurance coverages and limits required.

## Auto Liability Insurance Coverage



### What is it?

Auto liability insurance provides coverage for bodily injury or property damage arising out of an airport tenant, vendor, or service provider's use of an automobile.

### Why am I being asked to carry it?

Airports request that tenants, vendors, or service providers have this coverage in place as part of the agreement with the airport to pay for any auto liability claims that may occur while a tenant, vendor, or service provider is performing work while using an auto in and around airport premises. This coverage must be provided even if no vehicles are owned by the tenant, vendor, or service provider as any employee driving onto the airport in their personal or rented vehicle must be insured.

### What specific insurance provisions will be required?

A certificate of auto liability insurance evidencing coverage for owned, non-owned, and hired autos is required with policy endorsements attached naming the airport as an additional insured with a primary and non-contributory provision and 30-day notice of cancellation provision in favor of the airport.

### Why am I being asked to provide additional insured status in favor of the airport on my auto liability insurance policy?

By adding the airport as an additional insured on your auto liability insurance policy, your insurance acts as a funding mechanism to protect the airport in the event you (tenant, vendor, or service provider) or your employee cause an auto accident while performing work or operating at the airport. This provision is required contractually to protect the airport. Your automobile liability policy may provide automatic additional insured coverage when required under a contract.

## Workers' Compensation and Employer's Liability Insurance Coverage



### What is it?

Workers' compensation and employer's liability insurance covers your employees for work-related injuries providing compensation for medical care as well as lost wages.

### Why am I being asked to carry it?

Airports request that tenants, vendors, or service providers have this coverage in place as part of the agreement with the airport to pay for any injury to employees that may occur while an airport tenant, vendor, or service provider is performing work while on airport premises.

### What specific insurance provisions will be required?

A certificate of workers' compensation insurance is required with policy endorsements attached providing a waiver of subrogation and 30-day notice of cancellation provision in favor of the airport.

### Why am I being asked to provide a waiver of subrogation in favor of the airport on my workers' compensation insurance policy?

A waiver of subrogation clause in favor of the airport is required to ensure that your workers' compensation insurance policy does not try to recoup costs from the airport associated with a workplace injury brought about by work performed by you (tenant, vendor, or service provider) at the airport. This provision is required contractually to protect the airport.

## RIGHT TO REVIEW INSURANCE POLICIES

The airport may review the insurance policy to verify terms, limits, and deductible amounts on a case-by-case basis. Insurance certificates and endorsements will be provided to the airport at each insurance renewal.