



Enhanced Industrial Aid Summary

Our Enhanced Industrial Aid Hull & Liability policy form offers eligible accounts plain modern language and incorporates a number of the most requested coverage enhancements all within a single document. Fewer endorsements are needed to provide a full spectrum of protection. The standard features of our **Enhanced Industrial Aid** policy include:

LIABILITY COVERAGE

- Airport Premises Liability - hangars & mobile equipment used in connection with covered aircraft. (Matches BI Limit)
- Property Damage to Non-Owned Hangars - including their contents other than aircraft. (\$1,000,000 per occ.)
- Personal Injury - in connection with the use of an insured aircraft. (Matches BI Limit up to \$25 million)
- Fire Legal Liability – applies to premises leased in connection with an insured aircraft. (\$250,000 per occ.)
- Non-owned Aircraft Liability (Matches BI Limit - Max 40 seats - pilot warranties waived)
- Limited Aircraft Products Liability Coverage arising from the sale of an insured aircraft. (Matches BI Limit)
- Passengers' Personal Effects and Baggage (\$25,000 per passenger)
- Mechanics' Tools – applies to tools used to repair or maintain an insured aircraft. (\$25,000 per loss)
- Host Liquor Liability – arising from alcohol served on board an insured aircraft. (Matches BI Limit)
- Guest Voluntary Settlement (GVS) (\$250,000 per Guest - includes crew)
- Cargo Liability – applies to loss or damage onboard an insured aircraft or during loading and unloading. (\$500,000 per occ. subject to \$1,000 deductible)
- Contractual Liability – includes contracts submitted to W. Brown & Associates within thirty (30) days. Contracts required for use of an airport do not require submission. Includes “unintentional failure” wording.
- On Premises Auto Liability (Matches BI Limit up to \$25 million max.)
- Family Assistance - (\$20,000 each occ.)
- Garagekeepers Legal Liability - (\$25,000 each auto / \$100,000 each loss)

PHYSICAL DAMAGE COVERAGE

- Spare Parts - including engines which are intended for use on covered aircraft. (50% of aircraft value subject to \$1,000,000 max each occ. and \$2,500 deductible)
- Parts Temporarily Detached – covers parts temporarily detached from insured aircraft including engines. \$500,000 per occ. subject to \$2,500 deductible)
- Fire and Crash Emergency Expenses - including runway or aircraft foaming. (\$500,000 per occ.)
- Emergency Off-Airport Landing Expenses – applies when a pilot is forced to make an emergency off airport landing where no physical damage occurs. (\$500,000 per occ.)
- Search and Rescue – applies to the incurred expenses for Search and Rescue operations performed by you or at your request in connection with a covered loss. (\$500,000 per occ.)
- Temporary Use of Substitute Aircraft - limited to maximum seating capacity of Aircraft scheduled on policy
- Physical Damage Legal Liability for Non-Owned Aircraft (Hull Limit subject to \$2,500 deductible)
- Extra Expense for Replacement Aircraft and Spare Parts (\$10,000 per day ten day max. Five day waiting period.)
- Trip Interruption (\$10,000 max per passenger including crew)
- Automatic Coverage for Newly Acquired Aircraft Included

All Industrial Aid business effective on or after April 1, 2016 will use the policy provisions summarized above. We believe that W. Brown & Associates offers a combination of expertise, convenience and coverage that is unmatched in the marketplace. Please contact your underwriter to learn how our new forms could benefit you and your clients.

This summary is provided for your information only and is subject to change without notice. It confers no insurance coverage whatsoever. The insurance described above are all subject to the overall terms and conditions of the actual policy. All coverage is subject to regulatory approval where applicable and may not be available as described in all States and sublimits may apply.