



AVIATION INSURANCE

UIN: IRDAN108CP0008V01201819

POLICY WORDINGS

Tata AIG General Insurance Co. Ltd.

Registered Office:

Peninsula Business Park, Tower A, 15th Floor,
G.K. Marg, Lower Parel, Mumbai – 400013

Fax: 022 6693 8170

Email: customersupport@tataaig.com Website: www.tataaig.com

IRDA of India Registration No: 108 CIN:U85110MH2000PLC128425

CANCELLATION:

If the premium is on a non-adjustable basis, the premium to be retained by the Insurers in the event of cancellation by the Insured shall be calculated by reference to Cancellation Scale (B) attached.

RENEWAL CLAUSE

The Policy may be renewed with our consent. The benefits under the policy or/and the terms and conditions of the policy, including premium rate may be subject to change. We, however, are not bound to give notice that it is due for renewal. Unless renewed as herein provided, this Policy shall terminate at the expiration of the period for which premium has been paid / received. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the Company.

LIMITS OF LIABILITY:

Aviation Products and Grounding Liability Insurance - Section One

Coverage A – Aviation Products Liability

Coverage B – Grounding

Coverage A and Coverage B Combined.

Working Parties Liability Insurance - Section Two

Aircraft Third Party and Passenger Liability Insurance - Section Three

Airport Liability Insurance - Section Four

Aviation Premises and Hangar keepers' Liability Insurance - Section Five

Aviation Products Recall Extension

Personal Injury Extension

GEOGRAPHICAL LIMITS:

SECTION ONE

AVIATION PRODUCTS AND GROUNDING LIABILITY INSURANCE

COVERAGE A - AVIATION PRODUCTS LIABILITY

To pay on behalf of the Insured all sums which the Insured shall become legally liable to pay as damages for Bodily Injury or Property Damage caused by an Occurrence arising out of the Products Hazard.

Exclusions Applicable to Coverage A

This Coverage A does not apply to:

- (A) any obligation for which the Insured or their Insurer may be held liable under any Employers' Liability or Workers' Compensation law, unemployment compensation or disability benefits law, or under any similar law, or to Bodily Injury of any employee of the Insured arising out of and in the course of the employee's employment by the Insured.
- (B) loss of use of any Aircraft which has not been damaged or destroyed.
- (C) legal liability imposed upon the Insured solely by reason of the Insured's ownership of an Aviation Product.
- (D) legal liability arising from any restriction on or withdrawal from use of an Aviation Product not actually involved in an Occurrence.
- (E) **Property Damage to**
 - (i) any Space Vehicle or Satellite or any Aviation Product forming a part of such Space Vehicle or Satellite whether

partially or wholly completed nor to any expenses incurred incidental to or resulting from the replacement or repair of such Space Vehicle or Satellite and

- (ii) any Space Vehicle or Satellite belonging to a third party whether partially or wholly completed after such Space Vehicle or Satellite has been delivered to a launch site, but this exclusion shall not apply if such Property Damage is caused by an Aircraft or an Aviation Product forming a part of such Aircraft.

- (F) Property Damage to any Launch Vehicle or any Aviation Product forming a part of such Launch Vehicle or to any expenses incurred incidental to or resulting from the replacement or repair of such Launch Vehicle, but this exclusion shall not apply if such Property Damage is caused by an Aircraft or an Aviation Product forming part of such Aircraft.

COVERAGE B - GROUNDING LIABILITY

To pay on behalf of the Insured all sums which the Insured shall become legally liable to pay as damages for the loss of use of completed Aircraft, occurring after delivery to and acceptance by a purchaser or purchasers or operator or operators of such Aircraft for flight operations, and caused by a Grounding resulting from an Occurrence arising out of the Products Hazard.

Exclusions Applicable to Coverage B

This Coverage B does not apply to:

- (A) loss of use of any Aircraft occurring during maintenance, routine overhaul or alteration, or whilst being modified for purposes other than those relating to Grounding.
- (B) loss of use of any Military Aircraft.
- (C) loss of use of any Space Vehicle, Satellite or Launch Vehicle.
- (D) any Aircraft after it is designated by the Prime Manufacturer or required by the direction of the European Aviation Safety Agency (EASA) or the Federal Aviation Administration of the United States of America (FAA), or any similar civil aviation authority to be removed from all flight operations due to its certificate of airworthiness being withdrawn by reason of the Aircraft's safe operational life having been reached or exceeded.

PAYMENT OF DEFENCE, SETTLEMENT EXPENSES AND COSTS

With respect to the insurance afforded under this Section the Insurers will:

- (A) Defend any suit against the Insured alleging Bodily Injury or Property Damage or loss of use even if such suit is groundless, false or fraudulent, but the Insurers may make such investigation, negotiation and settlement of any claim or suit as they deem expedient.
- (B) **Pay the following:**
 - (i) Costs and expenses incurred in the defense of any such suit;
 - (ii) Premiums on bonds to release attachments for an amount not in excess of the Limit of Liability of this Section and premiums on appeal bonds required in any such defended suit, but without any obligation to apply for or furnish any such bonds;
 - (iii) Costs recoverable against the Insured and interest accruing after entry of judgment until the Insurers have

paid, tendered or deposited in court such part of such judgment as does not exceed the applicable limit of the Insurers' liability. In the event that the amount of the judgment exceeds the applicable limit of the Insurers' liability, the Insurers shall only be liable to pay for that proportion of the said costs and interest which the applicable limit of Insurers' liability bears to the amount of such judgment.

The amounts incurred with the consent of the Insurers hereunder are payable by the Insurers in addition to the applicable Limit of Liability of this Section. However, the Insurers shall not be obligated to defend any suit or pay any costs, expenses and premiums incurred after the aggregate Limit of Liability under this Section has been exhausted and in this event the Insured shall have the right to take over control of proceedings from the Insurers.

EXCLUSIONS APPLICABLE TO COVERAGES A AND B

This Section does not apply to:

- (A) legal liability arising from the handling or use of any Aviation Product Owned by or loaned to the Insured or, except with respect to Grounding coverage, whilst such Aviation Product is in the possession or under the control of the Insured.
- (B) Property Damage to property owned by, rented, leased, occupied or used by or in the care, custody or control of the Insured at the time of the Occurrence except with respect to a completed Aircraft temporarily returned to the Insured for modification or repair or whilst being flown by aircrew of the Insured after acceptance by a purchaser or lessee.
- (C) loss of use of any Aircraft:
 - (i) caused by the culpable failure of the Insured to perform any obligation with respect to making available or delivering an Aviation Product to the purchaser or operator of such Aircraft.
 - (ii) occurring during the period that the Insured does not use reasonable diligence to find and eliminate the cause of the loss of use.
- (D) legal liability for the cost or expense of the Insured for the inspection, repair, alteration, modification, replacement of or for work completed by or on behalf of the Insured to an Aviation Product or any property of which it forms part by reason of a defect or deficiency known or suspected to exist in an Aviation Product not actually involved in an Occurrence.
- (E) any liability for Property Damage to any property of any government which in the absence of this Insurance is assumed by any government under any contract or agreement or otherwise, nor does the premium for this Insurance contemplate such coverage.

DEFINITIONS

Wherever used in this Section the following terms apply:

A. Aircraft

Aircraft means aircraft and shall be deemed to include Missiles, air cushion vehicles/hovercraft, lighter-than-air aircraft and helicopters.

B. Aviation Product

Aviation Product means a completed Aircraft or Space Vehicle or Satellite and any article forming part thereof, or supplied for installation in, or for use in connection with, or for spare parts for,

an Aircraft or Space Vehicle or Satellite including ground handling tools and equipment and also means training aids, instructions, manuals, blueprints, engineering or other data or any article in respect of which engineering or other advice and services and labour have been given or supplied by the Insured in connection with an Aircraft or Space Vehicle or Satellite.

C. Bodily Injury

Bodily Injury means bodily injury, mental anguish, fright, shock, sickness, disease or disability, including death at any time resulting there from.

D. Grounding

Grounding means the complete and continuous withdrawal from all flight operations at or about the same time of one or more Aircraft due to a mandatory order of the European Aviation Safety Agency (EASA) or the Federal Aviation Administration of the United States of America (FAA), or any similar civil aviation authority, because of an existing, alleged or suspected like defect, fault or condition affecting the safe operation of two or more like Aircraft and which results from an Occurrence.

A Grounding shall be deemed to commence from the date on which the first such order becomes effective following an Occurrence during the Period of Insurance and to continue until the date on which the last such order relating to the same existing, alleged or suspected like defect, fault or condition is withdrawn or becomes ineffective.

Such Grounding shall be deemed to fall in the Period of Insurance of the Occurrence which exposed such defect, fault or condition.

E. Insured

Insured means the Insured named herein and includes any executive officer, employee, partner, director or shareholder thereof while acting within the scope of their duties as such.

F. Launch Vehicle

Launch Vehicle means any vehicle, including parts detached en route, designed, constructed or intended to place into space or into orbit any Space Vehicle or Satellite and shall include both manned and unmanned vehicles.

G. Military Aircraft

Military Aircraft means an Aircraft owned by or used by or in the possession of the armed services of any government provided that Aircraft leased or chartered to the armed services of any government shall be deemed not to be Military Aircraft.

H. Missile

Missile means any non-manned, self-propelled device (other than a Launch Vehicle) capable of free flight, whether self-controlled or not, and includes any ground support or control equipment used in connection therewith.

After the arrival of a Missile at a launching site, such Missile shall be deemed not to be Owned by, loaned to, in the possession or control of or in flight by the Insured.

When the Insured removes a Missile from a launching site or recovers a Missile, after completion of its flight, for the purpose of returning it to the Insured's premises other than a launching site, such Missile shall be deemed to be in the possession or control of the Insured until such Missile again arrives at a launching site or the Insured surrenders possession of such Missile to a person or organization who is not an Insured under this Section.

I. Occurrence

Occurrence means an accident or incident (other than a Grounding) or a continuous or repeated exposure to conditions

occurring during the Period of Insurance which arises out of the Products Hazard and causes Bodily Injury or Property Damage neither expected nor intended from the standpoint of the Insured. All damages arising out of exposure to substantially the same general conditions shall be deemed to arise out of one Occurrence.

J. Owned by

An Aviation Product to which the Insured has retained title under a conditional sales contract, lease contract, chattel mortgage or similar lien, shall be deemed not to be Owned by the Insured.

K. Prime Manufacturer

Prime Manufacturer means any manufacturer which sells its Aviation Product directly to and/or enters into a contract of sale with an Aircraft purchaser.

L. Products Hazard

Products Hazard means the handling or use of (other than by the Insured) or the existence of any condition in an Aviation Product provided, as regards Coverage A - Aviation Products Liability - such Aviation Product has ceased to be in the possession or under the control of the Insured; nevertheless it is understood and agreed that the indemnity provided by this Section shall not be invalidated when a completed Aircraft is temporarily returned to the Insured for modification or repair or whilst being flown by aircrew of the Insured after acceptance by a purchaser or lessee.

M. Property Damage

Property Damage means physical loss of or damage to or destruction of tangible property, including the loss of use of such property.

N. Space Vehicle or Satellite

Space Vehicle or Satellite means a spacecraft or satellite including parts detached en route designed to travel to and/or from or into space or any orbit.

O. Turnover

Turnover means the sale price of the Aviation Product(s) delivered during the Period of Insurance.

CONDITION

Knowledge and Consent Clause

In the event that an Aviation Product, sold as such and declared within the Turnover of this Section, is used for non-aviation purposes without the actual knowledge and consent of the Insured, the coverage provided by this Section shall not be invalidated and shall remain in full force and effect for any such product.

SECTION TWO

WORKING PARTIES LIABILITY INSURANCE

This insurance is only in place when an amount is inserted against the appropriate Limit of Liability in the Schedule

To pay on behalf of the Insured all sums which the Insured shall become legally liable to pay as damages for Bodily Injury or Property Damage caused by an Occurrence arising in the course of any work or the performance of any duties carried out by or on behalf of the Insured in connection with the Insured's business or operations away from the Insured's premises in connection with any Aircraft Product including liability for Property Damage to such Aircraft Product.

PAYMENT OF DEFENCE, SETTLEMENT EXPENSES AND COSTS

With respect to the insurance afforded under this Section the Insurers will:

- (A) Defend any suit against the Insured alleging Bodily Injury or Property Damage even if such suit is groundless, false or

fraudulent, but the Insurers may make such investigation, negotiation and settlement of any claim or suit as they deem expedient.

(B) Pay the following:

- (i) Costs and expenses incurred in the defence of any such suit;
- (ii) Premiums on bonds to release attachments for an amount not in excess of the Limit of Liability of this Section and premiums on appeal bonds required in any such defended suit, but without any obligation to apply for or furnish any such bonds;
- (iii) Costs recoverable against the Insured and interest accruing after entry of judgment until the Insurers have paid, tendered or deposited in court such part of such judgment as does not exceed the applicable limit of the Insurers' liability. In the event that the amount of the judgment exceeds the applicable limit of the Insurers' liability, the Insurers shall only be liable to pay for that proportion of the said costs and interest which the applicable limit of Insurers' liability bears to the amount of such judgment.

The amounts incurred with the consent of the Insurers hereunder are payable by the Insurers in addition to the applicable Limit of Liability of this Section.

EXCLUSIONS

This Section does not apply to:

- (A) Property Damage to property in the care, custody and control of the Insured whilst on premises owned or occupied by the Insured.
- (B) Property Damage to property owned by, rented to or leased by the Insured.
- (C) Bodily Injury or Property Damage arising out of any goods or products manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed by the Insured after such goods or products have ceased to be in the possession or under the control of the Insured.
- (D) the cost of making good any faulty workmanship for which the Insured, their contractors or sub-contractors may be liable (but this limitation shall not exclude resulting damage arising out of such faulty workmanship).
- (E) any obligation for which the Insured or their Insurer may be held liable under any Employers' Liability or Workers' Compensation law, unemployment compensation or disability benefits law, or under any similar law, or to Bodily Injury of any employee of the Insured arising out of and in the course of the employee's employment by the Insured.
- (F) liability for which compulsory insurance or security is required by any applicable law governing road traffic or, in the absence of any applicable law, to liability arising from the use of any vehicle upon the public highway.

In respect of any such liability arising from an Occurrence within the confines of an airport or airfield this exclusion does not apply:

- (i) if there is no such applicable law;

- (ii) to the liability of the Insured to pay an amount which is excess of:
 - a) any prescribed limit that is required to be insured where insurance may be effected to comply with the law whether the Insured effects an insurance in respect of such liability or not
 - b) the limit of liability of the insurance effected by the Insured insuring such liability whichever is the greater.

(G) Property Damage to any Space Vehicle or Satellite arising out of or in the course of any work thereon.

(H) Property Damage to any Launch Vehicle arising out of or in the course of any work thereon.

DEFINITIONS

Wherever used in this Section the following terms apply:

(A) Aircraft

Aircraft means aircraft and shall be deemed to include Missiles, air cushion vehicles/hovercraft, lighter-than-air aircraft and helicopters.

(B) Aircraft Product

Aircraft Product means a completed Aircraft and any article forming part thereof, or supplied for installation in, or for use in connection with, or for spare parts for an Aircraft including ground handling tools and equipment and also means training aids, instructions, manuals, blueprints, engineering or other data or any article in respect of which engineering or other advice and services and labour have been given or supplied by the Insured in connection with an Aircraft.

(C) Bodily Injury

Bodily Injury means bodily injury, mental anguish, fright, shock, sickness, disease or disability, including death at any time resulting therefrom.

(D) Insured

Insured means the Insured named herein and includes any executive officer, employee, partner, director or shareholder thereof while acting within the scope of their duties as such.

(E) Launch Vehicle

Launch Vehicle means any vehicle, including parts detached en route, designed, constructed or intended to place into space or into orbit any Space Vehicle or Satellite and shall include both manned and unmanned vehicles.

(F) Missile

Missile means any non-manned, self-propelled device (other than a Launch Vehicle) capable of free flight, whether self-controlled or not, and includes any ground support or control equipment used in connection therewith.

(G) Occurrence

Occurrence means an accident or incident or a continuous or repeated exposure to conditions occurring during the Period of Insurance which results in Bodily Injury or Property Damage neither expected nor intended from the standpoint of the Insured. All damages arising out of exposure to substantially the same general conditions shall be deemed to arise out of one Occurrence.

(H) Property Damage

Property Damage means physical loss of or damage to or destruction of tangible property, including the loss of use of such property.

(I) Space Vehicle or Satellite

Space Vehicle or Satellite means a spacecraft or satellite including parts detached en route designed to travel to and/or from or into space or any orbit.

CONDITIONS

(A) Cancellation

This Section will terminate automatically in the event the Aviation Products and Grounding Liability Insurance, to which this Section is attached, is cancelled or terminated.

(B) Reasonable Care

The Insured shall and will at all times exercise reasonable care in seeing that the ways, implements, plant, machinery and appliances used in the Insured's business are substantial and sound and in proper order and fit for the purpose for which they are used, and that all reasonable safeguards and precautions against accidents are provided and used.

(C) Compliance

The Insured shall comply with all applicable international and government regulations and civil instructions.

SECTION THREE

AIRCRAFT THIRD PARTY AND PASSENGER LIABILITY INSURANCE

This insurance is only in place when an amount is inserted against the appropriate Limit of Liability in the Schedule

To pay on behalf of the Insured all sums which the Insured shall become legally liable to pay as damages for Bodily Injury or Property Damage caused by an Occurrence and arising out of the operation:

- (I) by the Insured of aircraft as detailed in the Schedule of Aircraft, Pilots and Purposes of Use.
- (II) of other aircraft which the Insured may charter or hire during the Period of Insurance; always provided that the Insured:
 - (i) Has no interest in the aircraft as owner in whole or in part.
 - (ii) Exercises no part in the servicing or maintenance of the aircraft.
 - (iii) Declares to Insurers for their agreement details of such charter/hire prior to operation.

PAYMENT OF DEFENCE, SETTLEMENT EXPENSES AND COSTS

With respect to the insurance afforded under this Section the Insurers will:

- (A) Defend any suit against the Insured alleging Bodily Injury or Property Damage even if such suit is groundless, false or fraudulent, but the Insurers may make such investigation, negotiation and settlement of any claim or suit as they deem expedient.
- (B) Pay the following:

- (i) Costs and expenses incurred in the defence of any such suit;
- (ii) Premiums on bonds to release attachments for an amount not in excess of the Limit of Liability of this Section and premiums on appeal bonds required in any such defended suit, but without any obligation to apply for or furnish any such bonds;
- (iii) Costs recoverable against the Insured and interest accruing after entry of judgment until the Insurers have paid, tendered or deposited in court such part of such judgment as does not exceed the applicable limit of the Insurers' liability. In the event that the amount of the judgment exceeds the applicable limit of the Insurers' liability, the Insurers shall only be liable to pay for that proportion of the said costs and interest which the applicable limit of Insurers' liability bears to the amount of such judgment.

The amounts incurred with the consent of the Insurers hereunder are payable by the Insurers in addition to the applicable Limit of Liability of this Section.

EXCLUSIONS

This Section does not apply:

- (A) to Property Damage to property owned by, rented to or leased by the Insured.
- (B) whilst the aircraft is being used with the knowledge and consent of the Insured for any illegal purpose or whilst any aircraft listed in the Schedule of Aircraft, Pilots and Purposes of Use is used for any purpose other than that stated therein.
- (C) whilst an aircraft listed in the Schedule of Aircraft, Pilots and Purposes of Use is being piloted by any person other than as stated therein. However this exclusion shall be deemed not to apply to the taxiing of aircraft by an authorised engineer other than for the purpose of flight.
- (D) whilst the total number of passengers being carried in an aircraft listed in the Schedule of Aircraft, Pilots and Purposes of Use exceeds the maximum seating capacity of the aircraft, as stated therein.
- (E) whilst the total number of passengers being carried in an aircraft chartered or hired by the Insured and to which clause (II) of this section applies exceeds any maximum seating capacity agreed by Insurers at the time the charter/hire of such aircraft is declared to Insurers in compliance with clause (II) (iii) of this Section.
- (F) to any obligation for which the Insured or their Insurer may be held liable under any Employers' Liability or Workers' Compensation law, unemployment compensation or disability benefits law, or under any similar law, or to Bodily Injury of any employee of the Insured arising out of and in the course of the employee's employment by the Insured.
- (G) in respect of aircraft chartered or hired by the Insured and to which clause (II) of this Section applies:
 - (a) to liability arising out of any product manufactured, sold, handled or distributed by the Insured
 - (b) to liability for Property Damage to the aircraft

- (c) when the aircraft is used by the Insured for hire and reward.
- (d) to any liability arising out of the financial default, liquidation or insolvency of the operator's insurers.

DEFINITIONS

Wherever used in this Section the following terms apply:

(A) Bodily Injury

Bodily Injury means bodily injury, mental anguish, fright, shock, sickness, disease or disability, including death at any time resulting therefrom.

(B) Flight

Flight means the time commencing with the actual take-off run of the aircraft and continuing thereafter until it has completed its landing run. With respect to helicopters Flight shall be deemed to mean whilst the rotors are in motion.

(C) Insured

Insured means the Insured named herein and includes any executive officer, employee, partner, director or shareholder thereof and any aircrew member while acting within the scope of their duties as such.

Notwithstanding the foregoing any aircrew member of an aircraft wet leased to the Insured shall be deemed not to be an Insured.

(D) Occurrence

Occurrence means an accident or incident or a continuous or repeated exposure to conditions occurring during the Period of Insurance which results in Bodily Injury or Property Damage neither expected nor intended from the standpoint of the Insured. All damages arising out of exposure to substantially the same general conditions shall be deemed to arise out of one Occurrence.

(E) Property Damage

Property Damage means physical loss of or damage to or destruction of tangible property, including the loss of use of such property.

CONDITIONS

(A) Cancellation

This Section will terminate automatically in the event the Aviation Products and Grounding Liability Insurance, to which this Section is attached, is cancelled or terminated.

(B) Two or More Aircraft

When two or more aircraft are insured under this Section the terms hereof apply separately to each.

(C) Compliance with Air Navigation and Airworthiness Orders (applicable to aircraft listed in the Schedule of Aircraft, Pilots and Purposes of Use or operated by the Insured)

The Insured shall comply with all air navigation and airworthiness orders and requirements issued by any competent authority affecting the safe operation of the aircraft and shall ensure that

- (a) the aircraft is airworthy at the commencement of each Flight

- (b) all log books and other records in connection with the aircraft which are required by any official regulations in force from time to time shall be kept up to date and shall be produced to the Insurers or their agents on request
- (c) the employees and agents of the Insured comply with such orders and requirements.

SCHEDULE OF AIRCRAFT, PILOTS AND PURPOSES OF USE

AIRCRAFT	TYPE	REGISTRATION
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PILOTS:

PURPOSE OF USE:

SECTION FOUR

AIRPORT LIABILITY INSURANCE

This insurance is only in place when an amount is inserted against the appropriate Limit of Liability in the Schedule

To pay on behalf of the Insured all sums which the Insured shall become legally liable to pay as damages for Bodily Injury or Property Damage caused by an Occurrence in or about the airport(s) detailed in the Schedule and arising as a direct result of the services granted by the Insured, caused by the fault or negligence of the Insured or by any defect in the Insured's premises, ways, works, machinery or plant used in the Insured's business as airport owners or operators.

PAYMENT OF DEFENCE, SETTLEMENT EXPENSES AND COSTS

With respect to the insurance afforded under this Section the Insurers will:

- (A) Defend any suit against the Insured alleging Bodily Injury or Property Damage even if such suit is groundless, false or fraudulent, but the Insurers may make such investigation, negotiation and settlement of any claim or suit as they deem expedient.
- (B) Pay the following:
 - (i) Costs and expenses incurred in the defence of any such suit;
 - (ii) Premiums on bonds to release attachments for an amount not in excess of the Limit of Liability of this Section and premiums on appeal bonds required in any such defended suit, but without any obligation to apply for or furnish any such bonds;
 - (iii) Costs recoverable against the Insured and interest accruing after entry of judgment until the Insurers have paid, tendered or deposited in court such part of such judgment as does not exceed the applicable limit of the Insurers' liability. In the event that the amount of the judgment exceeds the applicable limit of the Insurers' liability, the Insurers shall only be liable to pay for that proportion of the said costs and interest which the applicable limit of Insurers' liability bears to the amount of such judgment.

The amounts incurred with the consent of the Insurers hereunder are payable by the Insurers in addition to the applicable Limit of Liability of this Section.

EXCLUSIONS

This Section does not apply to:

- (A) Property Damage to property owned by, rented to, leased or occupied by, whilst being handled, serviced or maintained by

the Insured, but this exclusion shall be deemed not to apply to vehicles that are not the property of the Insured whilst on the airport(s) specified in the Schedule.

- (B) Bodily Injury or Property Damage caused by any ships, vessels, craft or aircraft owned, chartered, used or operated by or on account of the Insured.
- (C) liability for which compulsory insurance or security is required by any applicable law governing road traffic or, in the absence of any applicable law, to liability arising from the use of any vehicle upon the public highway.

In respect of any such liability arising from an Occurrence within the confines of an airport or airfield this exclusion does not apply:

- (i) if there is no such applicable law;
- (ii) to the liability of the Insured to pay an amount which is excess of:
 - a) any prescribed limit that is required to be insured where insurance may be effected to comply with the law whether the Insured effects an insurance in respect of such liability or not
 - b) the limit of liability of the insurance effected by the Insured insuring such liability whichever is the greater.

- (D) Bodily Injury or Property Damage arising out of any airmeet, air race or air show or any stand used for the accommodation of spectators in connection therewith, unless previously agreed by the Insurers.
- (E) Bodily Injury or Property Damage arising out of the construction of, demolition of or alterations to buildings, runways or installations by the Insured or their contractors or sub-contractors (other than normal maintenance operations) unless previously agreed by the Insurers.
- (F) Bodily Injury or Property Damage arising out of any goods or products manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed by the Insured after such goods or products have ceased to be in the possession or under the control of the Insured, but this exclusion shall be deemed not to apply to the supply, by the Insured, of food and drink at the airport(s) specified in the Schedule.
- (G) any obligation for which the Insured or their Insurer may be held liable under any Employers' Liability or Workers' Compensation law, unemployment compensation or disability benefits law, or under any similar law, or to Bodily Injury of any employee of the Insured arising out of and in the course of the employee's employment by the Insured.
- (H) liability arising out of the operation of an airfield control tower unless previously agreed by the Insurers.
- (I) the cost of making good any faulty workmanship for which the Insured, their contractors or sub-contractors may be liable (but this limitation shall not exclude resulting damage arising out of such faulty workmanship).

DEFINITIONS

Wherever used in this Section the following terms apply:

- (A) Bodily Injury

Bodily Injury means bodily injury, mental anguish, fright, shock, sickness, disease or disability, including death at any time resulting therefrom.

(B) Insured

Insured means the Insured named herein and includes any executive officer, employee, partner, director or shareholder thereof while acting within the scope of their duties as such.

(C) Occurrence

Occurrence means an accident or incident or a continuous or repeated exposure to conditions occurring during the Period of Insurance which results in Bodily Injury or Property Damage neither expected nor intended from the standpoint of the Insured. All damages arising out of exposure to substantially the same general conditions shall be deemed to arise out of one Occurrence.

(D) Property Damage

Property Damage means physical loss of or damage to or destruction of tangible property, including the loss of use of such property.

CONDITIONS

(A) Cancellation

This Section will terminate automatically in the event the Aviation Products and Grounding Liability Insurance, to which this Section is attached, is cancelled or terminated.

(B) Reasonable Care

The Insured shall and will at all times exercise reasonable care in seeing that the ways, implements, plant, machinery and appliances used in the Insured's business are substantial and sound and in proper order and fit for the purpose for which they are used, and that all reasonable safeguards and precautions against accidents are provided and used.

(C) Compliance

The Insured shall comply with all applicable international and government regulations and civil instructions.

SECTION FIVE

AVIATION PREMISES AND HANGARKEEPERS' LIABILITY INSURANCE

This insurance is only in place when an amount is inserted against the appropriate Limit of Liability in the Schedule

To pay on behalf of the Insured all sums which the Insured shall become legally liable to pay as damages for Bodily Injury or Property Damage caused by an Occurrence and arising out of the hazards set forth in Coverages A and B below.

COVERAGE A – AVIATION PREMISES LIABILITY

Bodily Injury or Property Damage occurring in or about the Insured's aviation premises as a direct result of the services granted by the Insured, caused by the fault or negligence of the Insured or by any defect in the Insured's premises, ways, works, machinery or plant used in the Insured's aviation business.

Exclusions Applicable to Coverage A

This Coverage A does not apply to:

(A) Property Damage to property owned by, rented to, leased or occupied by, whilst being handled, serviced or maintained by the Insured, but this exclusion shall be deemed not to apply to vehicles that are not the property of the Insured whilst on the Insured's premises.

(B) Bodily Injury or Property Damage caused by any ships, vessels, craft or aircraft owned, chartered, used or operated by or on account of the Insured, but this exclusion shall be deemed not to apply to aircraft owned by others which are On the Ground and for which indemnity is otherwise granted under Coverage B.

(C) liability for which compulsory insurance or security is required by any applicable law governing road traffic or, in the absence of any applicable law, to liability arising from the use of any vehicle upon the public highway.

In respect of any such liability arising from an Occurrence within the confines of an airport or airfield this exclusion does not apply:

- (i) if there is no such applicable law;
- (ii) to the liability of the Insured to pay an amount which is excess of:
 - a) any prescribed limit that is required to be insured where insurance may be effected to comply with the law whether the Insured effects an insurance in respect of such liability or not
 - b) the limit of liability of the insurance effected by the Insured insuring such liability whichever is the greater.

(D) Bodily Injury or Property Damage arising out of any airmeet, air race, or air show or any stand used for the accommodation of spectators in connection therewith, unless previously agreed by the Insurers.

(E) Bodily Injury or Property Damage arising out of the construction of, demolition of or alterations to buildings, runways or installations by the Insured or their contractors or sub-contractors (other than normal maintenance operations) unless previously agreed by the Insurers.

(F) Bodily Injury or Property Damage arising out of any goods or products manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed by the Insured after such goods or products have ceased to be in the possession or under the control of the Insured, but this exclusion shall be deemed not to apply to the supply, by the Insured, of food or drink at the Insured's premises.

(G) any obligation for which the Insured or their Insurer may be held liable under any Employers' Liability or Workers' Compensation law, unemployment compensation or disability benefits law, or under any similar law, or to Bodily Injury of any employee of the Insured arising out of and in the course of the employee's employment by the Insured.

(H) liability arising out of the operation of an airfield control tower unless previously agreed by the Insurers.

COVERAGE B - HANGARKEEPERS LIABILITY

Property Damage to aircraft or aircraft equipment not owned, rented or leased by or loaned to the Insured occurring whilst in Flight or On the

Ground in the care, custody or control of or whilst being serviced, handled or maintained by the Insured.

Exclusions applicable to Coverage B

This Coverage B does not apply to:

- (A) Property Damage to robes, wearing apparel, personal effects or merchandise of any description.
- (B) Property Damage to aircraft or aircraft equipment, owned, rented or leased by or loaned to the Insured.

PAYMENT OF DEFENCE, SETTLEMENT EXPENSES AND COSTS

With respect to the insurance afforded under this Section the Insurers will:

- (A) Defend any suit against the Insured alleging Bodily Injury or Property Damage even if such suit is groundless, false or fraudulent, but the Insurers may make such investigation, negotiation and settlement of any claim or suit as they deem expedient.
- (B) Pay the following:
 - (i) Costs and expenses incurred in the defence of any such suit;
 - (ii) Premiums on bonds to release attachments for an amount not in excess of the Limit of Liability of this Section and premiums on appeal bonds required in any such defended suit, but without any obligation to apply for or furnish any such bonds;
 - (iii) Costs recoverable against the Insured and interest accruing after entry of judgment until the Insurers have paid, tendered or deposited in court such part of such judgment as does not exceed the applicable limit of the Insurers' liability. In the event that the amount of the judgment exceeds the applicable limit of the Insurers' liability, the Insurers shall only be liable to pay for that proportion of the said costs and interest which the applicable limit of Insurers' liability bears to the amount of such judgment.

The amounts incurred with the consent of the Insurers hereunder are payable by the Insurers in addition to the applicable Limit of Liability of this Section.

EXCLUSION APPLICABLE TO COVERAGES A AND B

This Section does not apply to the cost of making good any faulty workmanship for which the Insured, their contractors or sub-contractors may be liable (but this limitation shall not exclude resulting damage arising out of such faulty workmanship).

DEFINITIONS

Wherever used in this Section the following terms apply:

- (A) **Bodily Injury**
Bodily Injury means bodily injury, mental anguish, fright, shock, sickness, disease or disability, including death at any time resulting therefrom.
- (B) **Flight**
Flight means the time commencing with the actual take-off run of the aircraft and continuing thereafter until it has completed its landing run. With respect to helicopters Flight shall be deemed to mean whilst the rotors are in motion.

(C) Insured

Insured means the Insured named herein and includes any executive officer, employee, partner, director or shareholder thereof while acting within the scope of their duties as such.

(D) Occurrence

Occurrence means an accident or incident or a continuous or repeated exposure to conditions occurring during the Period of Insurance which results in Bodily Injury or Property Damage neither expected nor intended from the standpoint of the Insured. All damages arising out of exposure to substantially the same general conditions shall be deemed to arise out of one Occurrence.

(E) On the Ground

On the Ground means at all times the aircraft is not in Flight.

(F) Property Damage

Property Damage means physical loss of or damage to or destruction of tangible property, including the loss of use of such property.

CONDITIONS

(A) Cancellation

This Section will terminate automatically in the event the Aviation Products and Grounding Liability Insurance, to which this Section is attached, is cancelled or terminated.

(B) Reasonable Care

The Insured shall and will at all times exercise reasonable care in seeing that the ways, implements, plant, machinery and appliances used in the Insured's business are substantial and sound and in proper order and fit for the purpose for which they are used, and that all reasonable safeguards and precautions against accidents are provided and used.

(C) Compliance

The Insured shall comply with all applicable international and government regulations and civil instructions.

AVIATION PRODUCTS RECALL EXTENSION

For attachment to Section One

This Extension is only in place when an amount is inserted against the appropriate Limit of Liability in the Schedule

The Insurers will reimburse the Insured for 90% of the Expenses incurred by or on behalf of the Insured for the recall of any Aviation Product(s) under a Mandatory Order of the European Aviation Safety Agency (EASA) or the Federal Aviation Administration of the United States of America (FAA), or any similar civil aviation authority issued during the Period of Insurance because of an existing, alleged or suspected like defect, fault or condition in an Aviation Product. All such Expenses incurred by the Insured shall attach to the Period of Insurance in which the Mandatory Order is issued.

DEFINITIONS

Wherever used in this Extension the following terms apply:

(A) Aircraft

Aircraft means aircraft and shall be deemed to include Missiles, air cushion vehicles/hovercraft, lighter-than-air aircraft and helicopters.

(B) Aviation Product

Aviation Product means a completed Aircraft and any article forming part thereof or supplied for installation in, or for use in connection with, or for spare parts for an Aircraft, including ground handling tools and equipment and also means training aids, instructions, manuals, blueprints, engineering or other data or any article in respect of which engineering or other advice and services and labour have been given or supplied by the Insured in connection with an Aircraft.

(C) Expenses

Expenses means the reasonable and necessary costs of communications, transportation and advertising, the cost of hire of additional personnel, overtime payments to regular personnel and the out-of-pocket expenses of such personnel, exclusively incurred as a result of the recall and shall include costs necessarily incurred by the Insured for the physical examination of the Aviation Product and the costs incurred for the installation of a replacement Aviation Product but excluding the cost of such replacement Aviation Product.

(D) Insured

Insured means the Insured named herein and includes any executive officer, employee, partner, director or shareholder thereof while acting within the scope of their duties as such.

(E) Launch Vehicle

Launch Vehicle means any vehicle, including parts detached en route, designed, constructed or intended to place into space or into orbit any Space Vehicle or Satellite and shall include both manned and unmanned vehicles.

(F) Mandatory Order

Mandatory Order means any order requiring immediate modification, inspection or action to be performed under the emergency airworthiness directives of the EASA or the immediately adopted rule or immediate safety-of-flight rules of the FAA, or the equivalent rule, directive or procedure of any similar civil aviation authority.

(G) Military Aviation Product

Military Aviation Product means an Aviation Product whilst owned by or used by or in the possession of the armed services of any government provided that an Aviation Product leased or chartered to the armed services of any government shall be deemed not to be a Military Aviation Product.

(H) Missile

Missile means any non-manned, self-propelled device (other than a Launch Vehicle) capable of free flight, whether self-controlled or not, and includes any ground support or control equipment used in connection therewith.

(I) Space Vehicle or Satellite

Space Vehicle or Satellite means a spacecraft or satellite including parts detached en route designed to travel to and/or from or into space or any orbit.

EXCLUSIONS

This Extension does not apply to:

- (A) the recall of any Missile, Space Vehicle, Satellite or Launch Vehicle or any Aviation Product forming a part thereof.
- (B) the recall of any Military Aviation Product.
- (C) the cost of repair or replacement of, or the cost of any research and development to eliminate a defect, fault or condition in a recalled Aviation Product.
- (D) the loss of use of the Aviation Product the subject of the recall.
- (E) loss which is covered under Coverages A and B of Section One of the Insurance to which this Extension is attached.
- (F) the recall of any Aviation Product after its safe operational life, as designated by the manufacturer or the EASA or FAA, or any similar civil aviation authority, has been reached or exceeded.

CONDITIONS

(A) Cancellation

This Extension will terminate automatically in the event the Aviation Products and Grounding Liability Insurance, to which this Extension is attached, is cancelled or terminated.

(B) Notice of Fact or Circumstances

If the Insured becomes aware of any fact or circumstance which may reasonably be expected to give rise to a recall of any Aviation Product(s), the Insured shall immediately advise the EASA or FAA or any similar civil aviation authority and then give written notice to the Insurers as soon as practicable thereafter. Such notice shall be given to the Insurers through their authorised agents.

(C) Continued Recall After Period of Insurance

Should this Extension expire while a recall is in progress coverage hereunder shall continue in respect of such recall until the recall has been completed or until the Limit of Liability contained herein with respect to Expenses incurred has been exhausted or until the expiry of 12 months beyond the expiry of the Insurance, whichever first occurs.

(D) Limit of Liability

The Limit of Liability of the Insurers shall be 90% of the Limit of Liability shown against Aviation Products Recall Extension in the Schedule.

WARRANTED REMAINING 10% UNINSURED

This Extension is also subject to the definitions, exclusions and conditions that apply to Section One to which this Extension attaches insofar as they can apply.

PERSONAL INJURY EXTENSION

For attachment to Sections Two to Five

This Extension is only in place when an amount is inserted against the appropriate Limit of Liability in the Schedule

The coverage provided by this Insurance extends to indemnify the Insured for legal liability for damages awarded to any person arising out of one or more of the following offences committed during the Period of Insurance but only where such offences are committed in connection with that part of the Insured's aviation operations or interests for which other coverage is granted by the Insurance:

1. False arrest, restraint, detention or imprisonment.

2. Malicious prosecution.
3. Wrongful entry, eviction or other invasion of the right of private occupancy.
4. Inadvertent discrimination with respect to withholding or refusal of transportation except with respect to overbooking.
5. The publication or utterance of a libel or slander or of other defamatory or disparaging material in violation of an individual's right of privacy except publication or utterance in the course of or related to advertising, broadcasting or telecasting activities conducted by or on behalf of the Insured.
6. Incidental medical malpractice error or mistake by a physician, surgeon, nurse, medical technician or other person performing medical services but only for or on behalf of the Insured in the provision of emergency medical relief.

The following additional exclusions shall apply to this extension:

- a. liability assumed by the Insured by agreement under any contract unless such liability would have attached to the Insured even in the absence of such agreement,
- b. liability arising out of the wilful violation of penal statute or ordinance committed by or with the knowledge or consent of the Insured,
- c. liability arising out of offence 5 above,
 - i. if the first injurious publication or utterance of the same or similar material was made prior to the effective date of this Insurance
 - ii. if such publication or utterance was made by or at the direction of the Insured with the knowledge of the false nature thereof,
- d. liability directly or indirectly related to the past, present or potential employment of any person by the Insured.

The Limit of Liability applicable to this extension is as stated in the Schedule.

All other terms and conditions of this Insurance remain unchanged.

With respect to cover provided in Section Three of the Insurance, in the event of a combined claim under the aircraft operator's insurance and this Insurance, the total liability under this Personal Injury Extension and the aircraft operator's insurance combined shall not exceed the Limit of Liability stated in the Wording Schedule for Personal Injury.

AVN 60(A) 24.01.2004 (amended)

The cover provided by the Personal Injury Extension in relation to Section Three of this Insurance only applies where the aircraft operator's insurance contains the same or similar cover.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

(A) NUCLEAR RISKS EXCLUSION CLAUSE

- (1) This Insurance does not cover:
 - (i) loss of or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss
 - (ii) any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - (a) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;

- (b) the radioactive properties of, or a combination of radioactive properties with toxic, explosive or other hazardous properties of, any other radioactive material in the course of carriage as cargo, including storage or handling incidental thereto;
- (c) ionizing radiations or contamination by radioactivity from, or the toxic, explosive or other hazardous properties of, any other radioactive source whatsoever.

- (2) It is understood and agreed that such radioactive material or other radioactive source in paragraph (1)(b) and (c) above shall not include:

- (i) depleted uranium and natural uranium in any form;
- (ii) radioisotopes which have reached the final stage of fabrication so as to be usable for any scientific, medical, agricultural, commercial, educational or industrial purpose.

- (3) This Insurance, however, does not cover loss of or destruction of or damage to any property or any consequential loss or any legal liability of whatsoever nature with respect to which:

- (i) the Insured under this Insurance is also an insured or an additional insured under any other insurance, including any nuclear energy liability insurance; or
- (ii) any person or organization is required to maintain financial protection pursuant to legislation in any country; or
- (iii) the Insured under this Insurance is, or had this Insurance not been issued would be, entitled to indemnification from any government or agency thereof.

- (4) Loss, destruction, damage, expense or legal liability in respect of the nuclear risks not excluded by reason of paragraph (2) shall (subject to all other terms, conditions, limitations, warranties and exclusions of this Insurance) be covered, provided that:

- (i) in the case of any claim in respect of radioactive material in the course of carriage as cargo, including storage or handling incidental thereto, such carriage shall in all respects have complied with the full International Civil Aviation Organization "Technical Instructions for the Safe Transport of Dangerous Goods by Air", unless the carriage shall have been subject to any more restrictive legislation, when it shall in all respects have complied with such legislation;
- (ii) this Insurance shall only apply to an incident happening during the period of this Insurance and where any claim by the Insured against the Insurers or by any claimant against the Insured arising out of such incident shall have been made within three years after the date thereof;
- (iii) in the case of any claim for the loss of or destruction of or damage to or loss of use of an aircraft caused by or contributed to by radioactive contamination, the level of such contamination shall have exceeded the maximum permissible level set out in the following scale:

Emitter (IAEA Health and Safety Regulations)	Maximum permissible level of non-fixed radioactive surface contamination (Averaged over 300 cm ²)
Beta, gamma and low toxicity alpha emitters	Not exceeding 4 Becquerels/cm ² (10 ⁻⁴ microcuries/ cm ²)
All other emitters	Not exceeding 0.4 Becquerels/cm ²

- (iv) the cover afforded hereby may be cancelled at any time by the Insurers giving seven days' notice of cancellation.

AVN 38B 22.7.96.

(B) CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999 EXCLUSION CLAUSE

The rights of a person who is not a party to this insurance or reinsurance to enforce a term of this insurance or reinsurance and/or not to have this insurance or reinsurance rescinded, varied or altered without his consent by virtue of the provisions of the Contracts (Rights of Third Parties) Act 1999 are excluded from this insurance or reinsurance.

AVN 72 9.2.00

(C) NOISE AND POLLUTION AND OTHER PERILS EXCLUSION CLAUSE

- This Insurance does not apply to claims directly or indirectly occasioned by, happening through or in consequence of:
 - noise (whether audible to the human ear or not), vibration, sonic boom and any phenomena associated therewith,
 - pollution and contamination of any kind whatsoever,
 - electrical and electromagnetic interference,
 - interference with the use of property, unless caused by or resulting in a crash fire explosion or collision or a recorded in-flight emergency causing abnormal aircraft operation.
- With respect to any provision in the Insurance concerning any duty of Insurers to investigate or defend claims, such provision shall not apply and Insurers shall not be required to defend
 - claims excluded by Paragraph 1 or
 - a claim or claims covered by the Insurance when combined with any claims excluded by Paragraph 1 (referred to below as "Combined Claims").
- In respect of any Combined Claims, Insurers shall (subject to proof of loss and the limits of the Insurance) reimburse the Insured for that portion of the following items which may be allocated to the claims covered by the Insurance:
 - damages awarded against the Insured and
 - defence fees and expenses incurred by the Insured.
- Nothing herein shall override any radioactive contamination or other exclusion clause attached to or forming part of this Insurance.

This Exclusion (C) is not applicable to passengers, baggage, cargo or mail.

AVN 46B 1.10.96 (Amended)

In respect of Section One only, paragraph (C) 1. (b) above does not apply to the pollution or contamination of products sold or supplied by the Insured.

(D) WAR, HI-JACKING AND OTHER PERILS EXCLUSION CLAUSE (AVIATION)

This Insurance does not apply to claims caused by:

- War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, martial law, military or usurped power or attempts at usurpation of power.
- Any hostile detonation of any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
- Strikes, riots, civil commotions or labour disturbances.
- Any act of one or more persons, whether or not agents of a sovereign Power, for political or terrorist purposes and whether the loss or damage resulting therefrom is accidental or intentional.
- Any malicious act or act of sabotage.
- Confiscation, nationalisation, seizure, restraint, detention, appropriation, requisition for title or use by or under the order of any Government (whether civil military or de facto) or public or local authority.
- Hi-jacking or any unlawful seizure or wrongful exercise of control of the aircraft or crew in flight (including any attempt at such seizure or control) made by any person or persons on board the aircraft acting without the consent of the Insured.

Furthermore, this Insurance does not cover claims arising whilst an aircraft is outside the control of the Insured by reason of any of the above perils. The aircraft shall be deemed to have been restored to the control of the Insured on the safe return of the aircraft to the Insured at an airfield not excluded by the geographical limits of this Insurance, and entirely suitable for the operation of the aircraft (such safe return shall require that the aircraft be parked with engines shut down and under no duress).

AVN 48B 1.10.96 (Amended)

(E) ASBESTOS EXCLUSION CLAUSE

This Insurance does not cover any claims of any kind whatsoever directly or indirectly relating to, arising out of or in consequence of:

- the actual, alleged or threatened presence of asbestos in any form whatsoever, or any material or product containing, or alleged to contain, asbestos; or
- any obligation, request, demand, order, or statutory or regulatory requirement that any Insured or others test for, monitor, clean up, remove, contain, treat, neutralize, protect against or in any other way respond to the actual, alleged or threatened presence of asbestos or any material or product containing, or alleged to contain, asbestos.

However, this exclusion shall not apply to any claim caused by or resulting in a crash fire explosion or collision or a recorded in-flight emergency causing abnormal aircraft operation.

Notwithstanding any other provisions of this Insurance, Insurers will have no duty to investigate, defend or pay defence costs in respect of any claim excluded in whole or in part under paragraphs 1 or 2 hereof.

ALL OTHER TERMS AND CONDITIONS OF THE INSURANCE REMAIN UNCHANGED.

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(F) DATE RECOGNITION EXCLUSION CLAUSE

This Insurance does not cover any claim, damage, injury, loss, cost, expense or liability (whether in contract, tort, negligence, product liability, misrepresentation, fraud or otherwise) of any nature whatsoever arising from or occasioned by or in consequence of (whether directly or indirectly and whether wholly or partly):

- (a) the failure or inability of any computer hardware, software, integrated circuit, chip or information technology equipment or system (whether in the possession of the Insured or of any third party) accurately or completely to process, exchange or transfer year, date or time data or information in connection with any change of year, date or time; whether on or before or after such change of year, date or time;
- (b) any implemented or attempted change or modification of any computer hardware, software, integrated circuit, chip or information technology equipment or system (whether in the possession of the Insured or of any third party) in anticipation of or in response to any such change of year, date or time, or any advice given or services performed in connection with any such change or modification;
- (c) any non-use or unavailability for use of any property or equipment of any kind whatsoever resulting from any act, failure to act or decision of the Insured or of any third party related to any such change of year, date or time; and any provision in this Insurance concerning any duty of Insurers to investigate or defend claims shall not apply to any claims so excluded.

AVN 2000A 14.03.01

GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS

(A) Period of Insurance

This Insurance applies only with respect to Occurrences which take place during the Period of Insurance provided that an Occurrence involving a missing or unreported aircraft shall be deemed to occur at the time such aircraft commences flight or is last reported, whichever last occurs. The Period of Insurance shall commence and end on the dates stated in the Schedule.

(B) Limit of Liability

The Limit of Liability of the Insurers for damages shall be as set forth in the Schedule.

In the event of more than one Insured being covered by this Insurance, each shall have the same protection as would have been available had this Insurance been issued individually to each of them; provided, however, that the inclusion hereunder of more than one Insured shall not operate to increase the liability of the Insurers beyond the amount for which they would have been liable had there been only one person or entity insured under this Insurance.

(C) Premium

The Insured shall pay the premium stated in the Schedule. Should this premium be a minimum and deposit premium the Insured shall, on the expiration of the Insurance, declare to the Insurers the amount of their Turnover during the Period of Insurance and the earned premium shall be calculated by applying the rates as set out in the Schedule.

In the event of the earned premium so calculated exceeding the minimum premium the Insured shall pay to the Insurers the difference. If the earned premium so calculated is less than the minimum premium no return of premium shall be made.

(D) Non-payment of Premium

In the event of non-payment of premium by the Insured this Insurance may be cancelled by or on behalf of the Insurers provided 30 days notice be given to the Insured at their last address.

(E) Material Change

Should there be any material change in the circumstances or nature of the risks which are the basis of this contract the Insured shall give immediate notice thereof to the Insurers and no claim arising subsequent to such change shall be recoverable hereunder unless such change has been accepted by the Insurers.

(F) Assignment

This Insurance shall not be assigned in whole or in part except with the consent of the Insurers verified by endorsement hereon.

(G) Notice of Occurrence or Grounding

When an Occurrence or Grounding takes place, written notice shall be given by or on behalf of the Insured to the Insurers through their authorised agents appointed for this purpose (as set forth in the Schedule) as soon as practicable.

Such notice shall contain reasonably obtainable information respecting the time, place and circumstances of the Occurrence and the names and addresses of available witnesses.

(H) Notice of Claim or Suit

If claim is made or suit is brought against the Insured, the Insured shall as soon as practicable forward to the Insurers' authorised agents appointed for this purpose every demand, notice, summons or other process received by them or their representatives.

(I) Assistance and Co-operation of the Insured

The Insured shall co-operate with the Insurers and, upon the Insurers request shall attend hearings and trials and shall assist in effecting settlements, securing and giving evidence, obtaining the attendance of witnesses and in the conduct of suits.

(J) Action against the Insurers

No action shall lie against the Insurers unless, as a condition precedent thereto, the Insured shall have fully complied with all the terms of this Insurance, nor until the amount of the Insured's obligation to pay shall have been finally determined either by judgment against the Insured after actual trial or award against the Insured in any arbitration proceedings against which Insurers do not wish to appeal or by written agreement of the Insured, the claimant and the Insurers.

Nothing contained in this Insurance shall give any person or organisation any right to join the Insurers as a co-defendant in any action against the Insured to determine the Insured's liability.

(K) Subrogation

In the event of any payment under this Insurance, the Insurers shall be subrogated to all the Insured's rights of recovery therefor against any person or organisation. The Insured shall do whatever is necessary to secure such rights and shall co-operate with the Insurers and, upon the Insurers' request, shall assist in effecting settlement, securing evidence, obtaining attendance of witnesses and in the conduct of suits. Any expenses incurred upon such request of the Insurers shall be paid by the Insurers.

(L) Inadvertent Errors or Omissions

Inadvertent errors or omissions or failure to give notice to the Insurers as herein required shall not relieve the Insurers of liability under this Insurance, provided that such error or omission or failure shall be corrected as soon as discovered.

(M) No Admission

No liability shall be admitted and no admission, arrangement, offer, promise or payment shall be made by the Insured without the written consent of the Insurers.

(N) Contribution

If the Insured has other insurance against loss covered by this Insurance, the Insurers shall not be liable for a greater proportion of such loss than the Limit of Liability stated in the Schedule bears to the limit of indemnity of all valid and collectible insurance against such loss.

(O) Law and Jurisdiction

This Insurance shall be governed by and construed in accordance with the law of the Insured's country of domicile and each party agrees to submit to the exclusive jurisdiction of the courts of the Insured's country of domicile in any dispute arising hereunder.

(P) Misrepresentation

By acceptance of this Insurance the Insured agrees that the information provided for this Insurance are their representations and that this Insurance is issued in reliance upon the truth of such representations. Any misrepresentation by the Insured or their duly authorised representative or agent will void this Insurance.

(Q) Cancellation

This Insurance may be cancelled at any time at the written request of the Insured or may be cancelled by or on behalf of the Insurers provided (except as otherwise provided) not less than ninety (90) days notice in writing be given.

The premium to be retained by the Insurers in the event of cancellation by the Insured shall be calculated as follows:

- (a) If the premium is on an adjustable basis: the earned premium hereon for the period that this Insurance has been in force or the short rate proportion of any minimum premium calculated in accordance with the scale specified in the Schedule, whichever is the greater.
- (b) If the premium is on a non-adjustable basis: the short rate proportion thereof calculated in accordance with the scale specified in the Schedule.

In the event of cancellation by the Insurers the premium due to the Insurers shall be calculated as in (a) and (b) above except

that pro rata proportion shall be substituted for short rate proportion. Notice of cancellation by the Insurers shall be effective even though the Insurers make no payment or tender of return premium.

If the period of limitation relating to the giving of notice is prohibited or made void by any law controlling the construction hereof, such notice shall be deemed to be amended so as to be equal to the minimum period of limitation permitted by such law.

(R) Fraudulent Claims

An Insured shall not in the presentation and furtherance of any claim:

- (a) deliberately or recklessly conceal from Insurers any information which he knows or ought to know might be material to their consideration of any claim;
- (b) provide to Insurers information, which he knows to be false, with respect either to any event relied upon as a cause of loss or as to the amount claimed; nor
- (c) otherwise use fraudulent means or devices, including suppressing a known defence to Insurers' liability.

In any such event the Insurers shall have the option to refuse to pay the whole or any part of the claim to such Insured.

In the circumstances set out in sub-paragraph (b) above, Insurers shall also have the option to:

- (i) terminate the cover provided by all sections of the Insurance to such Insured with effect from the date of the event relied upon for the claim;
- (ii) recover any sums paid to such Insured in respect of losses occurring on or after the date of the event relied upon for the claim; and
- (iii) retain any and all premium paid by such Insured.

If any provision of this clause is in conflict with the law governing the Insurance it shall be of no effect to the extent of such conflict.

(S) Contractual Liability

Additional Insureds, waivers of subrogation, indemnity provisions, hold harmless agreements, cross liability clauses and other contractual agreements in force prior to the commencement of this Insurance or those required during the period of insurance within the normal scope of the Insured's operations are automatically incorporated herein. Other agreements entered into by the Insured are subject to the prior agreement of, and at terms to be agreed by Insurers.

This Insurance does not apply to any liability assumed by the Insured under any contract or agreement, including a warranty of Aircraft Products, other than as may be assumed under any standard commercial sales contract or sales agreement, greater than the liability which would have been imposed by law in the absence of any express contract or assumption of liability.

Nothing in the foregoing paragraphs shall be considered to extend the scope of this Insurance to risks not insured hereunder unless the same has been agreed by the Insurers subscribing to this Insurance.

AVIATION CANCELLATION SCALE (A)

(applicable to Annual Insurances)

1 month on risk 20% annual premium	125-127	45
2 months on risk 30% annual premium	128-131	46
3 months on risk 40% annual premium	132-135	47
4 months on risk 50% annual premium	136-138	48
5 months on risk 60% annual premium	139-142	49
6 months on risk 70% annual premium	143-146	50
7 months on risk 75% annual premium	147-149	51
8 months on risk 80% annual premium	150-153	(5 months)..... 52
9 months on risk 85% annual premium	154-156	53
Over 9 months equivalent to Annual.	157-160	54
	161-164	55
	165-167	56
	168-171	57
	172-175	58
	176-178	59
	179-182	(6 months)..... 60

AVIATION CANCELLATION SCALE (B)

Days Insurance in Force	Per cent of One Year Premium		
1	5	183-187	61
2	6	188-191	62
3-4	7	192-196	63
5-6	8	197-200	64
7-8	9	201-205	65
9-10	10	206-209	66
11-12	11	210-214	(7 months)..... 67
13-14	12	215-218	68
15-16	13	219-223	69
17-18	14	224-228	70
19-20	15	229-232	71
21-22	16	233-237	72
23-25	17	238-241	73
26-29	18	242-246	(8 months)..... 74
30-32	19	247-250	75
33-36	20	251-255	76
37-40	21	256-260	77
41-43	22	261-264	78
44-47	23	265-269	79
48-51	24	270-273	(9 months)..... 80
52-54	25	274-278	81
55-58	26	279-282	82
59-62	27	283-287	83
63-65	28	288-291	84
66-69	29	292-296	85
70-73	30	297-301	86
74-76	31	302-305	(10 months)..... 87
77-80	32	306-310	88
81-83	33	311-314	89
84-87	34	315-319	90
88-91	35	320-323	91
92-94	36	324-328	92
95-98	37	329-332	93
99-102	38	333-337	(11 months)..... 94
103-105	39	338-342	95
106-109	40	343-346	96
110-113	41	347-351	97
114-116	42	352-355	98
117-120	43	356-360	99
121-124	44	361-365	(12 months)..... 100

Grievance Lodgement Stage

The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to contact us through below channels:

Call us 24X7 toll free helpline 1800 266 7780

Email us at customersupport@tataaig.com

Write to us at :

Tata AIG General Insurance Co. Ltd.,
7th and 8th Floor, Romell Tech Park, Cama Industrial
Estate, Western Express Highway, Goregaon(E),
Mumbai, Maharashtra 400063

Visit the Servicing Branch mentioned in the policy document

Nodal Officer

Please visit our website at www.tataaig.com to know the contact details of the Nodal Officer for your servicing branch.

After investigating the grievance internally and subsequent closure, we will send our response within a period of 10 days from the date of receipt of the complaint by the Company or its office in Mumbai. In case the resolution is likely to take longer time, we will inform you of the same through an interim reply.

Escalation Level 1

For lack of a response or if the resolution still does not meet your expectations, you can write to manager.customersupport@tataaig.com. After investigating the matter internally and subsequent closure, we will send our response within a period of 8 days from the date of receipt of your complaint.

Escalation Level 2

For lack of a response or if the resolution still does not meet your expectations, you can write to the Head-Customer Services at head.customerservices@tataaig.com. After examining the matter, we will send you our response within a period of 7 days from the date of receipt of your complaint. Within 30 days of lodging a complaint with us, if you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach Insurance Ombudsman appointed by IRDA of India under the Insurance Ombudsman Scheme. Given below are details of the Insurance Ombudsman located at various centers.

INSURANCE OMBUDSMAN CENTRES

Office of the Ombudsman	Address and Contact Details	Jurisdiction of Office Union Territory, District
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th Floor, Tilak Marg, Relief Road, Ahmedabad - 380 001. Tel.: 079 - 25501201/ 02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan	Karnataka

	Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080-26652048/ 26652049 Email: bimalokpal.bengaluru@cioins.co.in	
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 – 2769201/ 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh, Chattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest Park, Bhubaneswar - 751 009. Tel.: 0674 – 2596461/ 2596455 Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101,102 & 103, 2nd Floor, Batra Building, Sector 17-D, Chandigarh - 160 017. Tel.: 0172 – 2706196/ 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Chandigarh Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet CHENNAI - 600 018. Tel.: 044-24333668 / 24335284 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which, are part of Pondicherry).
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 – 23232481 /	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh

	23213504 Email: bimalokpal.delhi@cioins.co.in		LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522-2231330/2231331 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar Over Bridge, S.S. Road, Guwahati – 781001 (ASSAM). Tel.: 0361-2132204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura			
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court" Lane, Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.			
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur-302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan	MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.:69038821/23/24/25/26/27/28/28/29/30/31 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane)
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484-2358759 / 2359338 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe- a part of Union Territory of Pondicherry	NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Bagpat, Bareilly, Bijnor, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P - 201301. Tel.: 0120-2514252/2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddha Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA-700 072. Tel.: 033-22124339/22124340 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands	PATNA	Office of the Insurance Ombudsman,	Bihar, Jharkhand

	2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Flr, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune-411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region)

Grievance Redressal Procedure:

As per Regulation 17 of IRDA of India (Protection of Policy holders Interests) Regulation. 2017.