

**State of West Virginia**

**2019-2020 Aviation Insurance  
Policies**



**Prepared by:**

***H/A*** ***The Hoxton Agency, Inc.***

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This policy is issued by: **NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA**  
 175 WATER STREET, 18TH FLOOR  
 NEW YORK, NY 10038

**PART 2**

**DECLARATIONS**

Policy Number AV 003380147-17

Previous Policy Number AV 003380147-16

This page with "Policy Provisions -- Part 1" Form CAV01 (1/05) and all endorsements attached hereto completes this numbered aviation **physical damage** and liability policy, issued by the company as indicated above (hereinafter called the Company).

ITEM 1. NAMED INSURED THE STATE OF WEST VIRGINIA  
 ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
 ADDRESS 1124 SMITH STREET, SUITE 4300  
 CHARLESTON, WV 25301

ITEM 2. Policy Period: From July 1, 2019 to July 1, 2020 12:01 A.M. Standard Time at the address in Item 1. The insurance afforded is only with respect to such and so many of the following coverages as are indicated by specified premium charge or charges. The limit of the Company's liability against such coverage shall be as stated herein, subject to all of the terms of this policy having reference thereto. If more than one **aircraft** is insured hereunder, the terms of this policy shall apply separately to each.

ITEM 3. Liability Coverages	LIMITS OF LIABILITY		LIABILITY PREMIUMS
	EACH PERSON	EACH OCCURRENCE	
A. <b>Bodily Injury</b> -- excluding <b>Passengers</b>	\$	\$	\$
B. <b>Property Damage</b>	X X X X		
C. <b>Passenger Liability</b>			
D. Single Limit -- IN cluding <b>Passengers</b> with <b>Passenger Liability</b> limited internally to:	X X X X	\$10,000,000 X X X X	\$15,405
E. <b>Medical Expense</b> -- IN cluding <b>Crew</b>	\$5,000	PER SEATING	INCLUDED
LIAB. TOTAL \$			15,405

ITEM 4. Description of <b>Aircraft</b> and <b>Physical Damage</b> Coverage hereunder:								DEDUCTIBLES	
F.A.A. CERT. NO.	MAKE AND MODEL	YEAR BUILT	SEATS		INSURED VALUE	PHYSICAL DAMAGE COV.	PHYSICAL DAMAGE PREMIUMS	NOT IN MOTION	IN MOTION, INGESTION, OR MOORING
			Crew	Pass excl Crew					
	AS ENDORSED				\$		\$	\$	\$
PHYSICAL DAMAGE Coverage Identified						G. Not In Flight.			
F. Ground & Flight.						H. Not In Motion.			
						PHYSICAL DAMAGE TOTAL \$		POLICY PREMIUM \$	
						108,405		133,906	

ITEM 5. When **in flight** the **aircraft** will be operated only by pilots meeting the requirements endorsed in this policy.

ITEM 6. The **aircraft** will be used only for the purposes indicated by "X" below (see Definitions).

"PLEASURE AND BUSINESS"  "CHARTER/AIR TAXI"  "COMMERCIAL"  AS ENDORSED HEREON

ITEM 7. The **Named Insured** is and shall remain the sole owner of the **aircraft** and the **aircraft** is not subject to any encumbrance other than as indicated herein.

Endorsements and forms forming a part of this policy on its effective date:

SEE ATTACHED FORMS SCHEDULE

Producer THE HOXTON AGENCY, INC.  
 H00334 P.O. BOX E  
SHEPHERDSTOWN, WV 25443

Countersigned July 25, 2019  
 At \_\_\_\_\_  
 By [Signature]  
 (Authorized Representative)

Approved By [Signature]  
 (Authorized Representative)  
 Date of Issue July 10, 2019 SC

CAV04 (1/05)

## FORMS SCHEDULE

POLICYHOLDER THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
 POLICY NO. AV 003380147-17  
 POLICY PERIOD: From July 1, 2019 to July 1, 2020

The following forms are attached to the policy at inception.

FORM NUMBER AND VERSION DATE	FORM TITLE
CAV04 (01-05)	Declarations
CAV01-NU (01-05)	Aviation Policy Provisions - NUPA
CAV427 (01-05)	Liability Endorsement
CAV110 (01-05)	Physical Damage Coverage Endorsement
CAV347 (01-05)	Pilot Warranty Endorsement
CAV122 (01-05)	Purpose of Use Endorsement
CAV1350 (06-12)	Aviation Policy Amendatory Endorsement
UE882 (01-05)	Asbestos Exclusion Endorsement
UE38B (01-05)	Nuclear Risks Exclusion Clause AVN38B
UE46B (01-05)	Noise And Pollution And Other Perils Exclusion Clause AVN46B
UE2000A (01-05)	Date Recognition Exclusion Clause AVN2000A
UE48B (01-05)	War Hi-jacking And Other Perils Exclusion Clause Aviation AVN48B
UE52E (01-05)	Extended Coverage Endorsement Aviation Liabilities AVN52E
CAV456-WV (07-06)	War Hi-Jacking Extortion And Other Perils Extended Coverage Endorsement - West Virginia
UE1066 (01-15)	Terrorism Exclusion - Certified Acts
125595 (03-17)	Federal Share of Compensation Under TRIA and Cap on Losses Endorsement
UE858 (01-15)	Exclusion Deletion Endorsement
UE857 (01-15)	Exclusion Deletion Endorsement
CAV26 (05-13)	Broad Coverage Endorsement
CAV98 (04-08)	Non-Owned Aircraft: Liability Endorsement
CAV100 (03-09)	Property Damage Liability To Non-Owned Aircraft
CAV29 (08-12)	Cargo Liability Endorsement
CAV75 (10-08)	Passenger Voluntary Settlements
CAV646 (06-09)	Mechanic's Tools Endorsement
CAV555 (01-05)	Special Equipment Endorsement
CAV1005 (04-08)	Primary and Non-Contributory Endorsement
CAV1006 (05-08)	Good Experience Return Excluding War Premium
CAV02 (01-05)	Additional Insured Endorsement
CAV485 (05-12)	Crew Training Endorsement
UE1437 (06-14)	Sanctions and Embargo Clause - AVN111
CAV1014 (07-06)	West Virginia Amendatory Endorsement
CAV501 (01-05)	West Virginia Amendatory Endorsement
52176 (08-02)	West Virginia Cancellation / Nonrenewal Amendatory Endorsement
91222 (09-16)	Policyholder Notice
UE1499 (12-15)	Policyholder Notice U.S. Charter and Corporate Flights to Cuba
UE86 (09-07)	Mexico Warning

All other provisions of this policy remain the same.

This policy is issued by:

**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.**  
175 WATER STREET, 18TH FLOOR  
NEW YORK, NY 10038

## **AVIATION POLICY**

Policy Provisions - Part 1 - Form CAV01 (1/05)

The Company as shown in Part 2 - Declarations (hereinafter called the Company), in consideration of the payment of the premium, in reliance upon the statements of the Declarations made a part hereof, subject to all of the terms of this policy including the applicable limits of liability, the Company agrees with the **Named Insured** with respect to those coverages indicated in Items 3 and 4 of the Declarations.

### **INSURING AGREEMENTS**

#### **I. LIABILITY COVERAGES**

**Coverage A - Bodily Injury Liability Excluding Passengers** (including any and all **Related Claims**) - To pay on behalf of the **Insured** all sums which the **Insured** shall become legally obligated to pay as damages because of **Bodily Injury** sustained by any person excluding any **Passenger**;

**Coverage B - Property Damage Liability** - To pay on behalf of the **Insured** all sums which the **Insured** shall become legally obligated to pay as damages because of **Property Damage**;

**Coverage C - Passenger Bodily Injury Liability** (including any and all **Related Claims**) - To pay on behalf of the **Insured** all sums which the **Insured** shall become legally obligated to pay as damages because of **Bodily Injury** sustained by any **Passenger**;

**Coverage D - Single Limit Bodily Injury and Property Damage Liability** (including any and all **related claims**) - To pay on behalf of the **Insured** all sums which the **Insured** shall become legally obligated to pay as damages because of **Bodily Injury** sustained by any person (excluding any **Passenger** unless the words "including **Passengers**" appear in Item 3 of the Declarations) and **Property Damage**, caused by an **Occurrence** and arising out of the ownership, maintenance or use of the **Aircraft**; or, only with respect to Coverages A, B, and D, caused by an **Occurrence** and arising out of the maintenance or use of the **Premises** in or upon which the **Aircraft** is stored.

#### **II. MEDICAL EXPENSE COVERAGE**

**Coverage E - Medical Expense** - To pay all reasonable **Medical Expense** incurred within one year from the date of injury, to or for each **Passenger** (excluding any **Crew** unless the words "including **Crew**" appear in Item 3 of the Declarations) who sustains **Bodily Injury** caused by an **Occurrence**, provided the **Aircraft** is being used by or with the permission of the **Named Insured**.

#### **III. PHYSICAL DAMAGE COVERAGES**

**Coverage F - Ground and Flight** - To pay for any **Physical Damage Loss** to the **Aircraft**, including **Disappearance** of the **Aircraft**.

**Coverage G - Not In Flight** - To pay for any **Physical Damage Loss** to the **Aircraft** sustained while the **Aircraft** is not **In Flight** and which is not the result of fire or explosion following crash or collision while the **Aircraft** was **In Flight**.

**Coverage H - Not In Motion** - To pay for any **Physical Damage Loss** to the **Aircraft** sustained while the **Aircraft** is not **In Motion** and which is not the result of fire or explosion following crash or collision while the **Aircraft** was **In Motion**.

**IV. DEFENSE, SETTLEMENT AND SUPPLEMENTARY PAYMENTS**  
**Coverages A, B, C, and D**

The Company shall have the right and duty to defend any suit against the **Insured** seeking damages on account of such **Bodily Injury** or **Property Damage**, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the Company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the Company's liability has been exhausted by payment of judgments or settlements.

During such time as the Company is obligated to defend a claim or claims under the provisions of the preceding paragraph, the Company will pay with respect to such claim, in addition to the applicable limit of liability:

- (a) all expenses incurred by the Company, all costs taxed against the **Insured** in any suit defended by the Company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the Company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the Company's liability thereon;
- (b) premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the applicable limit of liability of this policy, and the cost of bail bonds required of the **Insured** because of an **Occurrence** or violation of law or a regulation for civil aviation arising out of the use of the **Aircraft**, not to exceed \$5,000. per bail bond, but the Company shall have no obligation to apply for or furnish any such bonds;
- (c) expenses incurred by the **Insured** for first aid to others at the time of an accident, for **Bodily Injury** to which this policy applies;
- (d) all reasonable expenses incurred by the **Insured** at the Company's request to assist the Company in the investigation or defense of the claim or suit, including actual loss of earnings up to \$250. a day because of time off from work.

**V. UNITED STATES ARMY, NAVY AND AIR FORCE INSURANCE REQUIREMENTS**  
**Coverages A, B, C, and D**

If the **Aviation Managers** issue a Civil Aircraft Certificate of Insurance Form DD 2400, or any replacement thereof, as required by regulations of the U. S. Army, Navy or Air Force, then the insurance policy provisions required by the regulations shall be deemed to be incorporated herein and substituted for any policy provisions inconsistent therewith.

**VI. POLICY PERIOD, TERRITORY**  
**All Coverages**

This policy applies only if:

- (a) The **Bodily Injury, Property Damage** or **Physical Damage** is caused by an **Occurrence**, while the **Aircraft** is within the United States of America, Canada, Mexico, the Bahamas, the Caribbean Islands and Central America or enroute between points therein; and
- (b) The **Bodily Injury, Property Damage** or **Physical Damage** occurs during the policy period.

VII. **TWO OR MORE AIRCRAFT**  
**All Coverages**

When two or more **Aircraft** are insured under this policy, the terms of this policy shall apply separately to each.

**SPECIAL INSURING AGREEMENTS**

(APPLICABLE ONLY IF THE PURPOSE OF USE SHOWN IN ITEM 6 IS LIMITED TO PLEASURE AND BUSINESS)

I. **TEMPORARY USE OF SUBSTITUTE AIRCRAFT**  
**Coverages A, B, C, D and E**

While the **Aircraft** described in Item 4 of the Declarations is withdrawn from normal use because of its breakdown, repair, servicing, loss or destruction, such insurance as is afforded under Coverages A, B, C, D and E is extended to apply with respect to the use, by or on behalf of the **Named Insured** of any other **Aircraft** not owned in whole or in part by the **Named Insured**, while temporarily used as a substitute therefor.

II. **USE OF OTHER AIRCRAFT**  
**Coverages A, B, C, D and E**

If the **Named Insured** is one individual or, one individual and spouse, such insurance as is afforded under Coverages A, B, C, D and E with respect to the **Aircraft** described in Item 4 of the Declarations, is extended to apply with respect to the use, by or on behalf of the **Named Insured**, of any other **Aircraft** not owned in whole or in part by, or furnished for regular use to, such **Named Insured** and spouse. The insurance provided by this agreement shall apply only to the **Named Insured** and spouse.

III. **AUTOMATIC INSURANCE FOR NEWLY ACQUIRED AIRCRAFT**  
**All Coverages**

If the **Named Insured** acquires ownership of an **Aircraft** in addition to or replacement to the **Aircraft** described in Item 4 of the Declarations and within thirty (30) days thereafter reports such acquisition to the **Aviation Managers**, then the insurance afforded by this policy shall apply to such additional or replacement **Aircraft** as of the time of such acquisition, provided that the Company insured all other **Aircraft** owned in whole or in part by the **Named Insured** on such acquisition date. Unless the **Named Insured** and the Company agree otherwise the coverages and limits of liability with respect to said additional or replacement **Aircraft** shall be:

(a) As respects Liability Coverage and **Medical Expense** Coverage

- (i) If an additional **Aircraft**, the same coverages and limits of liability shall apply as the **Aircraft** having the greatest total seating capacity, as described in Item 4 of the Declarations.
- (ii) If a replacement **Aircraft**, the same coverages and limits of liability as the **Aircraft** being replaced.

(b) As respects **Physical Damage** Coverage

- (i) If an additional **Aircraft**, the same coverages, insured value and deductible shall apply as the **Aircraft** having the greatest total seating capacity, as described in Item 4 of the Declarations.
- (ii) If a replacement **Aircraft**, the same coverages, insured value and deductible as the **Aircraft** being replaced.

In no event shall the Company be liable for more than the **Named Insured** paid for any newly acquired additional or replacement **Aircraft**. The **Named Insured** shall pay any additional premium required because of the application of the insurance to such other **Aircraft**.

## EXCLUSIONS

This policy does not apply:

1. (a) To any **Insured** while the **Aircraft** is **In Flight** with the knowledge and consent of such **Insured** or of any executive officer, partner, or managing agent of such **Insured** for any unlawful purpose, or any purpose not so designated in the Declarations.
- (b) To **Bodily Injury** or **Property Damage** expected or intended from the standpoint of the **Insured**. This exclusion (b) does not apply to **Bodily Injury** or **Property Damage** resulting from the use of reasonable force to protect persons or property, and to **Bodily Injury** or **Property Damage** resulting from efforts to prevent dangerous interference with the operation of the **Aircraft**.
2. To any **Insured** while the **Aircraft** is **In Flight** with the knowledge and consent of the **Named Insured**
  - (a) if piloted by other than the pilot or pilots designated in the Declarations; or
  - (b) if the Airworthiness Certificate of the **Aircraft** is not in full force and effect.

Exclusion 2. (a) shall not apply while the **Aircraft** is under the care, custody or control of a **Federal Aviation Administration (FAA)** approved repair station for the purpose of maintenance, repair or test flights.

Exclusion 2. (b) shall not apply while the **Aircraft** is operated on a reposition, ferry or test flight provided a special permit or waiver has been granted by a government aviation authority for such flights and such flights are for the sole purpose of reinstatement or renewal of the Airworthiness Certificate.

3. To any damages excluded by the Nuclear Risks Exclusion Clause below.
  - (a) This policy does not cover:
    - (1) **Loss** or destruction of or damage to any property whatsoever or any **Loss** or expense whatsoever resulting or arising therefrom or any consequential **Loss**.
    - (2) 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.
- (b) It is understood and agreed that such radioactive material or other radioactive source in paragraph (a) and (b) above shall not include:

- (1) depleted uranium and natural uranium in any form;
  - (2) radioisotopes which have reached the final stage of fabrication so as to be usable for any scientific, medical, agricultural, commercial, educational or industrial purpose.
- (c) This policy, 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:
- (1) the **Insured** under this policy is also an **Insured** or an additional insured under any other insurance policy, including any nuclear energy liability policy; or
  - (2) any person or organization is required to maintain financial protection pursuant to legislation in any country; or
  - (3) the **Insured** under this policy is, or had this policy not been issued would be, entitled to indemnification from any government or agency thereof.

4. To claims caused by

- (a) 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.
- (b) 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.
- (c) Strikes, riots, civil commotions or labor disturbances.
- (d) Any act of one or more person, 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.
- (e) Any malicious act or act of sabotage.
- (f) Confiscation, nationalization, 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.
- (g) 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 policy does not cover claims arising while the **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 policy, 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).

5. Under Coverages A, B, C, D and E

- (a) To any liability for which the **Insured** is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages:
  - (1) that the **Insured** would have in the absence of a contract or agreement; or



- (2) assumed in an **Insured Contract**, provided the **Bodily Injury** or **Property Damage** occurs subsequent to the execution and prior to the termination of the **Insured Contract**.
- (b) To an **Insured** under this policy who is also an **Insured** under a contract of nuclear energy liability insurance issued by the Nuclear Energy Liability Insurance Association or the Mutual Atomic Energy Liability Underwriters and in effect at the time of the **Occurrence** resulting in such injury, sickness, disease, death or destruction; provided, such contract of nuclear energy liability insurance shall be deemed to be in effect at the time of such **Occurrence** notwithstanding such contract has terminated upon exhaustion of its limit of liability;
- (c) (1) To claims directly or indirectly occasioned by, happening through or in consequence of:
- (a) noise (whether audible to the human ear or not), vibration, sonic boom and any phenomena associated therewith,
  - (b) pollution and contamination of any kind whatsoever,
  - (c) electrical and electromagnetic interference,
  - (d) interference with the use of property,
- unless caused by a crash or collision of **Aircraft** or a recorded **In Flight** emergency causing abnormal **Aircraft** operation.
- (2) With respect to any provision in the policy concerning any duty of the Company to investigate or defend claims, such provision shall not apply and the Company shall not be required to defend:
- (a) claims excluded by paragraph (c) (1) or
  - (b) a claim or claims covered by the policy when combined with any claims excluded by paragraph (c) (1) referred to below as "Combined Claims."
- (3) In respect of any Combined Claims, the Company shall (subject to proof of loss and the limits of the policy) reimburse the **Insured** for that portion of the following items, which may be allocated to the claim or claims covered by the policy:
- (a) damages awarded against the **Insured** and
  - (b) defense fees and expenses incurred by the **Insured**.
- (d) To claims in respect of death, **Bodily Injury**, illness or disease to any person or persons and/or damage to or destruction of property caused by or resulting from the application of or use by the **Insured** or his agent of all forms of fertilizers, fungicides, defoliant, herbicides, hormone selective weed killers, pesticides, insecticides and arsenical preparations or compounds or any other forms of chemical.

Nothing herein shall override any radioactive contamination or other exclusion clause attached to or forming part of this policy.

6. Under Coverages A, C and D

- (a) To any obligation for which the **Insured** or any carrier as his insurer may be held liable under any workers' compensation, unemployment compensation or disability benefits law, or under any similar law;

- (b) To **Bodily Injury** to any employee of the **Named Insured** arising out of and in the course of his employment by such **Named Insured**; but this exclusion (b) does not apply to liability assumed by the **Named Insured** under any **Insured Contract** that is a prerequisite for the use of an airport or airport facility;
  - (c) To **Bodily Injury** or death of any person who is a **Named Insured**.
7. Under Coverages B and D, to **Property Damage** to property owned, occupied, rented or used by the **Insured** or in the care, custody or control of the **Insured** or as to which the **Insured** is for any purpose exercising physical control or transported by the **Insured**.
8. Under Coverages F, G and H
- (a) to **Loss** or damage to an **Aircraft** due to conversion, embezzlement or secretion by any person or organization with legal right to possession of such **Aircraft** under bailment, lease, conditional sale, purchase agreement, mortgage or other legal agreement that governs the use, sale or lease of the **Aircraft**, nor for any **Loss** or damage during or resulting therefrom. This exclusion does not apply to **Loss** or damage to such **Aircraft** caused when a renter pilot, renting such **Aircraft** pursuant to a rental agreement, converts, embezzles or secretes the **Aircraft** while it is in the renter pilot's possession provided the **Named Insured** or the renter, lessor or owner of the **Aircraft** are in no way associated with or a participant in such conversion, embezzlement or secretion and have no prior knowledge thereof and have not acquiesced therein;
  - (b) to **Loss** or damage to tires except where such **Loss** or damage is caused by fire, theft, windstorm or vandalism or is the direct result of **Physical Damage** covered by this policy;
  - (c) to **Loss** or damage which is due and confined to
    - (1) wear, tear, deterioration, freezing;
    - (2) any electrical malfunction or failure of any electronic component(s), accessory(ies), or electrically powered equipment;
    - (3) any mechanical, hydraulic, pneumatic, or structural malfunction or failure,
 unless any such **Loss** or damage in (1), (2) and (3) is the direct result of other **Physical Damage** covered by this policy.
 

Damage resulting from electrical malfunction or failure of an electrical component(s), accessory(ies), or electrically powered equipment is considered breakdown of the entire electrical system containing such electronic component(s), accessory(ies), or electrically powered equipment.

Damage resulting from the breakdown, failure or malfunction of any engine component, accessory or part is considered mechanical breakdown of the entire engine.
  - (d) to **Loss** or damage to turbine aircraft engines and auxiliary power units insured under this policy if such damage is caused by:
    - (1) foreign objects unless a result of **Ingestion**;
    - (2) heat or temperature change from the operation, attempted operation or shutdown of the engine;
 unless any such **Loss** or damage is the direct result of other **Physical Damage** covered by this policy.

## LIMIT OF THE COMPANY'S LIABILITY

### ALL COVERAGES (Other Insurance)

Except with respect to insurance afforded by Special Insuring Agreements I and II and to insurance specifically purchased by the **Insured** to apply in excess of this policy, if there is other insurance in the **Insured's** name or otherwise, against **Loss**, liability or expense covered by this policy, the Company shall not be liable under this policy for a greater proportion of such **Loss**, liability or expense than the applicable limit of the Company's liability bears to the total applicable limit of liability of all valid and collectible insurance against such **Loss**, liability or expense. Insurance afforded by Special Insuring Agreements I and II shall be excess insurance over any other valid and collectible insurance available to the **Insured**, either as **Insured** under a policy applicable to the **Aircraft** or otherwise and if such other insurance shall have been written through the **Aviation Managers** as primary insurance then the Company's limits of liability under this policy shall be reduced by the applicable limits of such other policy.

### COVERAGES A, B, C AND D (Total Liability)

Regardless of the number of (1) **Insureds** under this policy, (2) persons or organizations who sustain **Bodily Injury** or **Property Damage**, (3) claims made or suits brought (related or otherwise) on account of **Bodily Injury** or **Property Damage**, or (4) **Aircraft** to which this policy applies, the Company's liability is limited as follows:

Coverage A. The total liability of the Company for all damages, including all **Related Claims** and all damages for care and loss of services, because of **Bodily Injury** sustained by any person as the result of any one **Occurrence** shall not exceed the limit of liability stated in the Declarations as applicable to "each person". Subject to the above provision respecting "each person", the total liability of the Company for all damages, including all **Related Claims** and all damages for care and loss of services, because of **Bodily Injury** sustained by two or more persons as the result of any one **Occurrence** shall not exceed the limit of liability stated in the Declarations as applicable to "each **Occurrence**".

Coverage B. The total liability of the Company for all damages because of all **Property Damage** sustained by one or more persons or organizations as the result of any one **Occurrence** shall not exceed the limit of liability stated in the Declarations as applicable to "each **Occurrence**".

Coverage C. The total liability of the Company for all damages, including all **Related Claims** and all damages for care and loss of services, because of **Bodily Injury** sustained by any person as the result of any one **Occurrence** shall not exceed the limit of liability stated in the Declarations as applicable to "each person". Subject to the above provision respecting "each person", the total liability of the Company for all damages, including all **Related Claims** and all damages for care and loss of services, because of **Bodily Injury** sustained by two or more persons as the result of any one **Occurrence** shall not exceed the limit of liability stated in the Declarations as applicable to "each **Occurrence**".

Coverage D. The total liability of the Company for all damages, including all **Related Claims** and all damages for care and loss of services, because of **Bodily Injury** or **Property Damage** sustained by one or more persons or organizations as the result of any one **Occurrence** shall not exceed the limit of liability stated in the Declarations as applicable to "each **Occurrence**".

And further provided that if the Declarations are completed to show "**Passenger** Liability limited internally to", the total liability of the Company for all damages, including all **Related Claims** and all damages for care and loss of service because of **Bodily Injury** to **Passengers** and **Crew** shall not exceed:

- (a) as respects any one **Passenger** or **Crew** member, the amount stated in the Declarations as applicable to "each person".
- (b) as respects two or more **Passengers** or **Crew** members, subject to the above provisions respecting any one **Passenger** or **Crew** member, the amount stated in the Declarations as applicable to "each person" multiplied by the total number of **Passenger** and **Crew** seats as stated in Item 4 for the **Aircraft** involved, but in no event shall the Company's Liability for all **Bodily Injury** (including **Passenger Bodily Injury**) and **Property Damage** exceed the limits stated in the Declarations as applicable to "each **Occurrence**".

For the purpose of determining the limit of the Company's liability, all **Bodily Injury** and **Property Damage** arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one **Occurrence**.

#### **COVERAGES A, B, C and D (Severability of Interests)**

The insurance afforded applies separately to each **Insured** against whom claim is made or suit is brought, except with respect to the limits of the Company's liability.

#### **COVERAGE E (Total Liability)**

The limit of liability stated in the Declarations as applicable to "each person" is the limit of the Company's liability for all expenses incurred by or on behalf of each person who sustains **Bodily Injury** in any one **Occurrence**; the limit of liability stated in the Declarations for Coverage E as applicable to "each **Occurrence**" is, subject to the above provision respecting each person, the total limit of the Company's liability for all expenses incurred by or on behalf of two or more persons who sustain **Bodily Injury** in any one such **Occurrence**.

#### **COVERAGES F, G and H (Total Liability)**

With respect to **Total Loss**, the Company will pay the insured value of the **Aircraft**, as stated in the Declarations, subject to any applicable deductible.

With respect to **Partial Loss**, the Company may pay for the least expensive and most reasonable means to repair the **Aircraft** or may pay for the **Loss** in money, subject to any applicable deductible, as hereinafter provided:

1. if repairs are made by other than the **Named Insured**, the total of the following:
  - (a) cost to repair the damaged property with material of like kind and quality (excluding any charges for overtime);
  - (b) cost of the least expensive and most reasonable method of transporting new and/or damaged parts and/or the damaged **Aircraft** to the place of repair and the return of the repaired **Aircraft** to the place where the **Loss** occurred or the place where the **Aircraft** is regularly based, whichever is nearer;
2. if repairs are made by the **Named Insured**, the total of the following:
  - (a) actual cost to the **Insured** of material of like kind and quality;
  - (b) actual wages paid for labor, excluding any overtime;
  - (c) 150% of item (b) in lieu of overhead and supervisory services;

- (d) cost of the least expensive and most reasonable method of transporting new and/or damaged parts and/or the damaged **Aircraft** to the place of repair and the return of the repaired **Aircraft** to the place where the **Loss** occurred or the place where the **Aircraft** is regularly based, whichever is nearer.

With respect to any **Partial Loss** or **Total Loss**:

1. the amount due under this policy shall not exceed the amount due were the **Loss** payable as a **Total Loss**;
2. any salvage value remaining shall inure to the benefit of the Company and the **Named Insured** shall provide clear title thereto;
3. any equipment attached to the **Aircraft**, even if subsequent to the effective date of coverage, shall be considered a part of the **Aircraft**;
4. there shall be no abandonment of any damaged property without the consent of the Company.

If the **Loss** is due to theft or **Disappearance**, the Company shall have the right to return any found stolen property at any time prior to actual payment of the claim hereunder, with payment for any **Physical Damage** sustained thereto.

As available, the Company will pay for repair or replacement of like, kind and quality. The Company will not pay excess of like, kind and quality amounts for the cost of **Betterment**.

## DEFINITIONS

When appearing in this policy in bold face print:

**"Aircraft"** means the aircraft described in Item 4 of the Declarations (and when appropriate any aircraft qualifying under the provisions of Special Insuring Agreements I, II or III) including the propulsion system and equipment usually installed in the aircraft (1) while installed in the aircraft, (2) while temporarily removed from the aircraft and (3) while removed from the aircraft for replacement until such time as replacement by a similar item has commenced; also tools and equipment which are specially designed for the aircraft and which are ordinarily carried therein.

**"Aviation Managers"** means AIG Aerospace Insurance Services, Inc., or any of its subsidiary or affiliated companies, branch offices or authorized representatives.

**"Betterment"** means improvement which would add value to the **Insured Aircraft**.

**"Bodily Injury"** means bodily injury, sickness, disease or mental anguish sustained by any person which occurs during the policy period, including death at any time resulting therefrom.

**"Charter/Air Taxi"** means used principally in the business of the **Insured**, including **Passenger** or freight carrying for hire or reward and **Pleasure and Business** uses, but excluding instruction of or rental to others.

**"Commercial"** means used principally in the business of the **Insured**, including student instruction, **Passenger** or freight carrying for hire or reward, rental to others for the purpose of **Pleasure and Business** and those uses defined under **Pleasure and Business**.

**"Crew"** means the pilot-in-command, co-pilot, flight engineer, flight attendant or anyone else who is in, on, or boarding the **Aircraft** for assisting in the operation of the **Aircraft**.

**"Disappearance"** means missing **In Flight** and not reported for sixty (60) days after commencing a flight.

"**Federal Aviation Administration (FAA)**" means the duly constituted authority of the United States of America having jurisdiction over civil aviation, or its duly constituted equivalent in any other country.

"**In Flight**" means, with respect to fixed wing **Aircraft**, the time commencing with the actual take-off run of the **Aircraft** and continuing thereafter until it has completed its landing run; and if the **Aircraft** is a rotorcraft, from the time the rotors start to revolve under power for the purpose of flight until they subsequently cease to revolve after landing; and if the **Aircraft** is a balloon, while it is inflated or being inflated or deflated.

"**In Motion**" means while the **Aircraft** is moving under its own power or the momentum generated therefrom or while it is **In Flight** and, if the **Aircraft** is a rotorcraft, any time that the rotors are rotating or while it is **In Flight** and, if the **Aircraft** is a glider or balloon, any time it is being transported, towed or while it is **In Flight**.

"**Ingestion**" means damage to **Aircraft** turbine engines or turbine auxiliary power units, if a part of the **Aircraft**, caused by objects or substances not a part of the engine or its accessories, nor intended to be used in the engine, which occurs during the policy period and is the result of a single incident and of sufficient severity to require (or would require if its severity were known) immediate repair before further use.

"**Insured**" the unqualified word "**Insured**" wherever used in this policy with respect to Coverages A, B, C and D, includes not only the **Named Insured** but also any person while using or riding in the **Aircraft** and any person or organization legally responsible for its use, provided the actual use is with the express permission of the **Named Insured**. Except with respect to the **Named Insured** the provisions of this paragraph do not apply:

- (a) to any employee with respect to **Bodily Injury**, sickness, disease or death of another employee of the same employer injured in the course of such employment;
- (b) to any person or organization or to any agent or employee thereof (other than any employee of the **Named Insured** while acting in the course of his employment by the **Named Insured**):
  - (1) who manufactures, builds, sells or distributes aircraft, aircraft engines, aircraft components, aircraft accessories or fuel used in aircraft;
  - (2) who is engaged in the operation of an aircraft repair shop, aircraft sales agency, aircraft rental service, aircraft flying school, aircraft management service, aircraft aerial application service, aircraft inspection, appraisal, certification or examination service, commercial flying service, airline, airport, hangar, pilot training center or charter brokerage service;
  - (3) who is engaged in the activity of instruction, evaluation, examination or certification of any pilot or **Crew Member** or prospective pilot or **Crew Member**;
  - (4) who is charging a fee and/or receiving any remuneration or benefit for providing any type of service whatsoever in connection with the ownership, maintenance or use of any insured **Aircraft**;
- (c) to any person or organization operating the **Aircraft** under the terms of any rental agreement or training program which provides any remuneration to the **Named Insured** for the use of said **Aircraft**;
- (d) to the owner or lessor, or any agent or employee thereof, of any **Aircraft** which is the subject of the extended insurance provisions of Special Insuring Agreements.

"**Insured Contract**" means:

- (a) Any contract which requires as a prerequisite of the use of an airport or airport facility the indemnification of a military or governmental authority, except in connection with work performed for the military or governmental authority;

- (b) that part of any contract or agreement pertaining to ownership maintenance or use of **Aircraft** or **Premises** under which any Insured assumes the **Tort Liability** of another party to pay for **Bodily Injury** or **Property Damage** to a third person or organization.

**Insured Contract** does not include that part of any contract or agreement:

- (a) with or for the benefit of any **Passenger, Crew Member** or their heirs;
- (b) that pertains to major alteration or major repairs to aircraft, aircraft parts or accessories;
- (c) that pertains to the purchase or sale of aircraft, aircraft parts or accessories;

**"Loss"** means **Physical Damage**.

**"Medical Expense"** means expenses for necessary medical, surgical, x-ray or dental services, including prosthetic devices, and necessary ambulance, hospital professional nursing and funeral services.

**"Mooring"** shall mean, while on water, a water alighting **Aircraft** is anchored or moored, or during launching onto or hauling up therefrom (except under its own power or momentum).

**"Named Insured"** means the person or organization named in Item 1 of the Declarations.

**"Occurrence"** means an accident, including continuous or repeated exposure to conditions, which results in **Bodily Injury** or **Property Damage** during the policy period neither expected nor intended from the standpoint of the **Insured**. In the event of continuing or progressively deteriorating damage over any length of time, such damage shall be deemed to be one **Occurrence**, and shall be deemed to occur only when such damage first commences.

**"Partial Loss"** means any **Physical Damage Loss** which is not a **Total Loss**.

**"Passenger"** means any person in, on, or boarding the **Aircraft** for the purpose of riding or flying therein or alighting therefrom after a flight or attempted flight therein, including **Crew** member(s).

**"Physical Damage"** means direct and accidental physical **Loss** of or damage to the **Aircraft**, hereinafter called **Loss**, but does not include loss of use or any residual depreciation or diminution in value (including loss of guaranty or warranty), if any, after repairs have been made.

**"Pleasure and Business"** means used in the business of the **Insured** including personal and pleasure uses but excluding any operation for hire or reward. Cost reimbursement shall be included within the definition of **Pleasure and Business** provided that such cost reimbursement is limited to:

- (1) Fuel, oil, lubricants, and other additives
- (2) Travel expenses of the **Crew**, including food, lodging, and ground transportation
- (3) Hangar and tie-down costs away from the **Aircraft's** base of operation
- (4) Insurance obtained for the specific flight
- (5) Landing fees, airport taxes, and similar assessments
- (6) Customs, foreign permit, and similar fees directly related to the flight

- (7) **In Flight** food and beverages
- (8) **Passenger** ground transportation
- (9) Flight planning and weather contact services
- (10) An additional charge equal to 100% of the expenses listed in subparagraph (1) of this paragraph.

"**Premises**" means such portions of airports as are designated and used for the parking or storage of **Aircraft** exclusive of premises owned by, or leased for more than thirty (30) days to the **Insured**.

"**Property Damage**", means (a) physical injury to or destruction of tangible property which occurs during the policy period, including loss of use thereof at any time resulting therefrom, or (b) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an **Occurrence** during the policy period.

"**Related Claims**" means all claims for care and loss of service, loss of society and consortium, mental anguish, emotional distress, loss of support, medical and funeral expenses, and any and all other damages from or arising out of **Bodily Injury** to any person or **Passenger**. Notwithstanding anything to the contrary in the definition of **Bodily Injury**, the Company's liability and coverage for damages for both **Bodily Injury** and **Related Claims** are included and combined within the "each person" and "each **Occurrence**" Limits of Liability specified in the Declarations, as applicable, and there are no separate or additional Limits of Liability for **Related Claims**.

"**Tort Liability**" means a liability that would be imposed by law in the absence of any contract or agreement.

"**Total Loss**" means any **Physical Damage Loss** for which the "cost to repair" when added to the "salvage value" (the value of the **Aircraft** after **Physical Damage** and prior to repairs) equals or exceeds the Insured Value of the **Aircraft** as set forth in Item 4 of the Declarations. **Disappearance** or theft of the entire **Aircraft** shall be considered as a **Total Loss**.

## CONDITIONS

### APPLICABLE TO COVERAGES A, B, C AND D (BODILY INJURY AND PROPERTY DAMAGE)

#### 1. ACTION AGAINST THE COMPANY

No person or organization has a right under this policy:

- (a) to join the Company as a party or otherwise bring the Company into a suit asking for damages from an **Insured**;
- (b) to sue on this policy unless all of its terms have been fully complied with.

A person or organization may sue the Company to recover on an agreed settlement or on a final judgment against an **Insured** obtained after an actual trial; but the Company will not be liable for damages that are not payable under the terms of this policy or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by the Company, the **Insured** and the claimant or the claimant's legal representative. Service of process may be made upon the **Aviation Managers** on behalf of the Company. However, the Company does not waive its right to commence an action in any court of competent jurisdiction or to seek a transfer to another court as permitted by law.



## 2. FINANCIAL RESPONSIBILITY

If this policy is certified as proof of insurance under any governmental financial responsibility law applicable to aircraft, the Company will pay the minimum amounts required by that law which do not exceed the limit of liability of this policy. The **Named Insured** agrees to reimburse the Company promptly for any amounts the Company would not have had to pay were it not for this clause.

## 3. NOTICE OF OCCURRENCE, LOSS, CLAIM OR SUIT

(a) The **Named Insured** must see to it that the Company or its **Aviation Managers** are promptly notified in writing at the nearest office, whose address is listed on the back of the policy cover, of an **Occurrence** that may result in a claim. Notice shall include:

- (1) particulars sufficient enough to identify the **Insured**;
- (2) how, when and where the **Occurrence** took place;
- (3) the names and addresses of any injured persons and witnesses.

(b) If claim is made or suit is brought against the **Insured**, the **Named Insured** must see to it that the Company or its **Aviation Managers** receive prompt written notice of the claim or suit. The **Named Insured** and any other **Insured** involved must:

- (1) immediately send the **Aviation Managers** copies of any demands, notices, summonses or legal papers received in connection with the claim or suit;
- (2) authorize the Company or its **Aviation Managers** to obtain records and other information;
- (3) cooperate with the Company or its **Aviation Managers** in the investigation, settlement or defense of the claim or suit;
- (4) assist the Company or its **Aviation Managers**, upon the **Aviation Managers'** request, in the enforcement of any right against any person or organization which may be liable to the **Insured** because of injury or damage to which the insurance may also apply.

(c) No **Insureds** will, except at their own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without the Company or its **Aviation Managers'** consent.

## 4. SEPARATION OF INSUREDS

Except with respect to the Limit of the Company's Liability and any rights and duties specifically assigned in this policy to the first **Named Insured**, this insurance applies:

- (a) as if each **Named Insured** were the only **Named Insured**;
- (b) separately to each **Insured** against whom claim is made or suit is brought.

## APPLICABLE TO COVERAGE E (MEDICAL EXPENSE)

## 5. ACTION AGAINST THE COMPANY

No person or organization has the right under this policy to sue on this policy unless all of its terms have been fully complied with and until thirty (30) days after the required proofs of claim have been filed with the Company.

## 6. MEDICAL REPORTS: PROOF AND PAYMENT OF CLAIM

- (a) The injured person or someone on his or her behalf, as soon as practical after an accident, must give the **Aviation Managers** written proof of claim and if requested by the **Aviation Managers**:
  - (1) provide his or her sworn statement under oath;
  - (2) authorize the **Aviation Managers** to obtain medical reports and copies of records;
  - (3) submit to physical examination by a physician selected by the **Aviation Managers**, when and as often as the **Aviation Managers** may reasonably require.
- (b) The Company may pay the injured person or any person or organization rendering the services and such payment:
  - (1) shall reduce the amount payable hereunder for the injury;
  - (2) shall not constitute admission of liability by an **Insured**, or the **Aviation Managers**.

## APPLICABLE TO COVERAGES F, G, AND H (PHYSICAL DAMAGE)

## 7. ACTION AGAINST THE COMPANY AND PAYMENT OF LOSS

The Company does not have to pay, and the **Named Insured** does not have the right to sue on this policy, unless all of its terms have been fully complied with and until thirty (30) days after the required proofs of loss have been filed with the Company and the amount of **Loss** is determined as provided by the policy, nor at all unless commenced within twelve (12) months after the date of the **Loss**.

## 8. APPRAISAL OF LOSS

If the **Named Insured** and the Company fail to agree as to the amount of **Loss**, each shall, upon written notice to the other, hire at its own expense an independent aircraft appraiser. The appraisers will then agree on a knowledgeable and neutral umpire. If they cannot agree on the umpire in fifteen (15) days, a Judge of the county of the pending appraisal will appoint the umpire. Agreement by any two of these three shall determine the amount of **Loss**. The **Named Insured** and the Company will share the umpire's cost equally. But this clause shall not deprive or waive any rights of the Company.

## 9. AUTOMATIC REINSTATEMENT

In the event of **Loss**, whether or not covered by this policy, the amount of insurance in respect to any **Aircraft** shall be reduced as of the time and date of **Loss** by the amount of such **Loss** and such reduced value shall continue until repairs are commenced when the amount of insurance shall be automatically increased by the value of the completed repairs until the amount of insurance is fully reinstated or the policy has expired.

## 10. INSURED'S DUTIES WHEN LOSS OCCURS

When **Loss** occurs, the **Insured** shall:

- (a) take all reasonable precautions to protect the property or **Aircraft** after an **Occurrence**. The Company shall reimburse the **Insured** all reasonable cost in affording such protection;
- (b) not abandon the property or **Aircraft**;

- (c) immediately contact the **Aviation Managers** and provide prompt written notice at the address appearing on the back of the policy cover, including the:
- (1) time, place and description of events;
  - (2) description and location of the **Aircraft**;
- (d) promptly report theft and vandalism to the **Aviation Managers** and local police;
- (e) do nothing after the **Loss** to harm the Company or **Aviation Managers** rights of recovery against any person or organization;
- (f) allow the Company or **Aviation Managers** to inspect the property;
- (g) submit to examination under oath if requested by the Company or **Aviation Managers**;
- (h) allow the Company or **Aviation Managers** to inspect all aircraft records, pilot logbooks, repair and service invoices, sales receipts and any other pertinent records until settlement of the **Loss**;
- (i) file proof of loss with the **Aviation Managers** within sixty (60) days after the date of **Loss**, in the form of a sworn statement to include:
- (1) the interest of the **Named Insured** and of all others in the property affected;
  - (2) any encumbrances thereon;
  - (3) the actual cash value of the property at the time of the **Loss**;
  - (4) the amount, place, time and cause of such **Loss**;
  - (5) the description and amounts of all other insurance covering such property;
- unless such time is extended in writing by the the Company or its **Aviation Managers**.

#### 11. **NO BENEFIT TO BAILEE**

The insurance afforded by this policy shall not inure directly or indirectly to the benefit of any carrier or bailee liable for **Loss** to the **Aircraft**.

#### 12. **NO RETURN PREMIUM IN THE EVENT OF TOTAL LOSS**

The Company or **Aviation Managers** shall not be liable for any return **Physical Damage** premium in respect to any **Aircraft** on which a **Total Loss** has been paid.

#### **APPLICABLE TO ALL COVERAGES**

#### 13. **ASSISTANCE AND COOPERATION OF THE INSURED**

The **Insured** shall cooperate with the Company and, upon the Company's 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. The **Insured** shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for such immediate medical and surgical relief to others as shall be imperative at the time of an **Occurrence**.

#### 14. **BANKRUPTCY**

Bankruptcy or insolvency of the **Insured** or of the **Insured's** estate shall not relieve the Company of any of its obligations hereunder.

#### 15. **CANCELLATION**

- (a) The first **Named Insured** shown in the Declarations may cancel this policy by mailing or delivering to the Company or **Aviation Managers** advance written notice of cancellation.
- (b) The Company or **Aviation Managers** may cancel this policy by mailing or delivering to the first **Named Insured** written notice of cancellation at least:
  - (1) ten (10) days before the effective date of cancellation if the Company or **Aviation Managers** cancel for non-payment of premium; or
  - (2) thirty (30) days before the effective date of cancellation if the Company or **Aviation Managers** cancel for any other reason.
- (c) The Company or **Aviation Managers** will mail or deliver notice to the first **Named Insured's** last mailing address known to the Company or **Aviation Managers**.
- (d) If this policy is cancelled, the **Aviation Managers** will return any premium refund due. If the Company or **Aviation Managers** cancel, the refund will be pro rata. If the first **Named Insured** cancels, the refund may be less than pro rata. The cancellation will be effective even if **Aviation Managers** have not made or offered a refund. The return premium shall be subject to Condition 12.
- (e) If notice is mailed, proof of mailing will be sufficient proof of notice.

#### 16. **CHANGING THE POLICY**

This policy contains all the agreements between the **Named Insured** and the Company concerning the insurance that is afforded. The first **Named Insured** shown in the Declarations is authorized to make changes in the terms of this policy with the **Aviation Managers** consent. This policy's terms can be amended or waived only by endorsement signed and issued by the **Aviation Managers** and made a part of this policy.

#### 17. **EXAMINATION OF INSURED'S BOOKS AND RECORDS**

The Company or **Aviation Managers** may examine and audit the **Insured's** books and records as they relate to this policy at any time during the policy period and up to three (3) years afterward.

#### 18. **FRAUD OR MISREPRESENTATION**

This policy shall be void if the **Named Insured** has concealed or misrepresented any material fact or circumstance concerning this insurance or the subject thereof or in case of any fraud, attempted fraud or false swearing by the **Named Insured** touching any matter relating to this insurance or the subject thereof, whether before or after a **Loss**.

#### 19. **INSPECTION AND SURVEYS**

The Company or **Aviation Managers** have the right but are not obligated to:

- (a) make inspections and surveys at any time;
- (b) give the **Named Insured** reports on the conditions found;
- (c) recommend changes.

Any inspections, surveys, reports or recommendations relate only to insurability and the premiums to be charged. The Company or **Aviation Managers** do not make safety inspections. The Company or **Aviation Managers** do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And the Company or **Aviation Managers** do not warrant that conditions:

- (1) are safe and healthful;
- (2) comply with laws, regulations, codes or standards.

This condition applies not only to the Company or **Aviation Managers**, but also to any rating, advisory, rate service or similar organization that make insurance inspections, surveys, reports or recommendations.

## 20. **NONRENEWAL**

If the Company decides not to renew this coverage, the **Aviation Managers** will mail or deliver to the first **Named Insured** shown in the Declarations written notice of the nonrenewal not less than thirty (30) days before the expiration date.

If notice is mailed, proof of mailing will be sufficient proof of notice.

## 21. **PREMIUMS**

The first **Named Insured** shown in the Declarations is responsible for the payment of all premiums.

## 22. **REPRESENTATIONS**

By accepting this policy, the **Named Insured** agrees:

- (a) the statements in the Declarations are accurate and complete;
- (b) those statements are based upon representations of the **Named Insured** to the Company and/or **Aviation Managers**;
- (c) the **Aviation Managers** have issued this policy in reliance upon the **Named Insured's** representations.

## 23. **STATE STATUTES**

If the terms of this policy are in conflict with or inconsistent with the statutes of any state where this policy is in effect, the Company will conform to those state statutes.

## 24. **SUBROGATION**

If the **Insured** has rights to recover all or part of any payment the Company has made under this policy, those rights are transferred to the Company. The **Insured** must do nothing after **Loss** to impair them. At the request of the Company or **Aviation Managers**, the **Insured** will bring suit or transfer those rights to the Company and do whatever else is necessary to secure such rights. The **Insured** shall do nothing after a **Loss** to prejudice such rights. This condition shall not apply with respect to Coverage E - **Medical Expense**.

25. **TITLES OF PARAGRAPHS**

The titles of the various paragraphs of this policy and amendments, if any, attached to this policy are inserted solely for reference and are not to be deemed in any way to limit or affect the provision to which they relate.

26. **TRANSFER OF THE NAMED INSURED'S RIGHTS AND DUTIES UNDER THIS POLICY**

The **Named Insured's** rights and duties under this policy may not be transferred without the **Aviation Managers** written consent except in the case of the death or bankruptcy of an individual **Named Insured**.

If such individual **Named Insured** dies or is adjudged bankrupt or insolvent, his or her rights and duties will be transferred to the **Named Insured's** legal representative but only while acting within the scope of duties as such. Until the **Named Insured's** legal representative is appointed, anyone having proper temporary custody of the **Named Insured's** property will have such **Named Insured's** rights and duties but only with respect to that property, but in no event for more than sixty (60) days following such death or adjudication.

27. **VIOLATION OF STATUTE CLAUSE**

If coverage for a claim under this policy is in violation of any United States of America's economic or trade sanctions, including but not limited to, sanctions administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"), then coverage for that claim shall be null and void.

By signing below, the President and Secretary of the Insurer agree on behalf of the Insurer to all the terms of this policy.



President



Secretary

**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.**

This policy shall not be valid unless signed at the time of issuance by an authorized representative of the Insurer on the Declarations page of the policy.

## LIABILITY ENDORSEMENT

In consideration of AN ADDITIONAL premium of \$ INCLUDED, this policy is amended as follows:

Liability Coverages set forth in the Declarations are amended as follows with respect to the following:

AS RESPECTS TO: N895SP BELL 206

Liability Coverages	Limits of Liability	
	Each Person	Each Occurrence
Coverage A - <b>Bodily Injury</b> - excluding <b>Passengers</b>	\$	\$
Coverage B - <b>Property Damage</b>	X X X X	\$
Coverage C - <b>Passenger</b> Liability	\$	\$
Coverage D - Combined Single Limit Including <b>Passengers</b> with <b>Passenger</b> Liability limited internally to:	\$ X X X X	\$ X X X X
Coverage D - Combined Single Limit Excluding <b>Passengers</b>	X X X X	\$10,000,000
Coverage E - <b>Medical Expense</b> Including <b>Crew</b>	\$	\$
Coverage E - <b>Medical Expense</b> Excluding <b>Crew</b>	\$ 5,000	\$ PER SEATING

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of  
 Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
 By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 1

Date of Issue July 10, 2019 SC

By   
 (Authorized Representative)



## PHYSICAL DAMAGE COVERAGE ENDORSEMENT

In consideration of AN ADDITIONAL premium of \$ INCLUDED, it is agreed that this policy is amended as follows:

The Description of **Aircraft** and **Physical Damage** Coverage set forth in the Declarations is amended to read as follows:

FAA Cert. No.	Make & Model	Year Built	Seats		Insured Value	Phys. Dam. Cov.	Physical Damage Premiums	Deductibles	
			Crew	Pass excl. Crew				Not In Motion	In Motion Ingestion or Mooring
N1WV	BEECH KING AIR 350	2007	2	9	\$ 6,100,000	F	\$ 8,040	NIL	NIL
N2WV	CESSNA 208	2009	2	8	\$ 2,300,000	F	\$ 6,820	NIL	NIL
N3WV	BELL 407	2006	1	6	\$ 2,608,021	F	\$ 30,855	\$ 1,000	\$ 65,200
N5WV	BELL 206	2003	1	6	\$ 1,800,000	F	\$ 26,325	\$ 1,000	\$ 23,250
N6WV	BELL 206	1980	1	4	\$ 465,000	F	\$ 11,685	\$ 1,000	\$ 45,000
N890SP	BELL 206	2001	1	4	\$ 500,000	F	\$ 12,340	\$ 1,000	\$ 50,000
N895SP	BELL 206	1995	1	4	\$ 500,000	F	\$ 12,340	\$ 1,000	\$ 50,000

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of  
 Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
 By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 2

Date of Issue July 10, 2019 SC

By   
 (Authorized Representative)

## PILOT WARRANTY ENDORSEMENT

This policy is completed as follows:

It is a condition of this insurance that when **In Flight**, the **Aircraft** will be operated only by pilot(s) specified below.

AS RESPECTS ANY AIRCRAFT:

ANY PILOT AS APPROVED BY THE NAMED INSURED'S CHIEF PILOT OR HIS/HER DESIGNEE.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of  
Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 3

Date of Issue July 10, 2019 SC

By   
(Authorized Representative)

**PURPOSE OF USE ENDORSEMENT**

This policy is amended as follows:

The Purpose of Use set forth in the Declarations is completed as follows:

Purpose of Use shall be only as follows:

AS REQUIRED BY THE NAMED INSURED

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of  
Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 4

Date of Issue July 10, 2019 SC

CAV122 (1/05)

By   
(Authorized Representative)

## AVIATION POLICY AMENDATORY ENDORSEMENT

This policy is amended as follows:

1. Coverages A, B C and D (Total Liability) set forth under the LIMIT OF THE COMPANY'S LIABILITY is deleted and replaced with the following.

### **COVERAGES A, B, C AND D (Total Liability)**

Regardless of the number of (1) **Insureds** under this policy, (2) persons or organizations who sustain **Bodily Injury** or **Property Damage**, (3) claims made or suits brought (related or otherwise) on account of **Bodily Injury** or **Property Damage**, or (4) **Aircraft** to which this policy applies, the Company's liability is limited as follows:

Coverages A. The total liability of the Company for all damages, including all **Related Claims** and all damages for care and loss of services, because of **Bodily Injury** sustained by any person as the result of any one **Occurrence** shall not exceed the limit of liability stated in the Declarations as applicable to "each person". Subject to the above provision respecting "each person", the total liability of the Company for all damages, including all **Related Claims** and all damages for care and loss of services, because of **Bodily Injury** sustained by two or more persons as the result of any one **Occurrence** shall not exceed the limit of liability stated in the Declarations as applicable to "each **Occurrence**".

Coverage B. The total liability of the Company for all damages because of all **Property Damage** sustained by one or more persons or organizations as the result of any one **Occurrence** shall not exceed the limit of liability stated in the Declarations as applicable to "each **Occurrence**".

Coverages C. The total liability of the Company for all damages, including all **Related Claims** and all damages for care and loss of services, because of **Bodily Injury** sustained by one or more persons as the result of any one **Occurrence** shall not exceed the limit of liability stated in the Declarations as applicable to "each person". Subject to the above provision respecting "each person", the total liability of the Company for all damages, including all **Related Claims** and all damages for care and loss of services, because of **Bodily Injury** to **Passengers** sustained as the result of any one **Occurrence** shall not exceed:

- (a) as respects any one **Passenger**, the amount stated in the Declarations as applicable to "each person".
- (b) as respects two or more **Passengers**, subject to the above provision respecting any one **Passenger**, the amount stated in the Declarations as applicable to "each person" multiplied by the number of **Passengers** onboard the **Aircraft** or the number of **Passenger** seats as stated in Item 4 for the **Aircraft** involved, whichever is less, but in no event shall the Company's Liability for all **Bodily Injury** exceed the limits stated in the Declarations as applicable to "each **Occurrence**".

Coverage D. The total liability of the Company for all damages, including all **Related Claims** and all damages for care and loss of services, because of **Bodily Injury** or **Property Damage** sustained by one or more persons or organizations as the result of any one **Occurrence** shall not exceed the limit of liability stated in the Declarations as applicable to "each **Occurrence**".

And further provided that if the Declarations are completed to show "**Passenger** Liability limited internally to", the total liability of the Company for all damages, including all **Related Claims** and all damages for care and loss of service because of **Bodily Injury** to **Passengers** and **Crew** shall not exceed:

- (a) as respects any one **Passenger** or **Crew** member, the amount stated in the Declarations as applicable to "each person".
- (b) as respects two or more **Passengers** or **Crew** members, subject to the above provisions respecting any one **Passenger** or **Crew** member, the amount stated in the Declarations as applicable to "each person" multiplied by the number of **Passenger** onboard the **Aircraft** or the number of **Passenger** and **Crew** seats as stated in Item 4 for the **Aircraft** involved, whichever is less, but in no event shall the Company's Liability for all **Bodily Injury** (including **Passenger Bodily Injury**) and **Property Damage** exceed the limits stated in the Declarations as applicable to "each **Occurrence**".

For the purpose of determining the limit of the Company's liability, all **Bodily Injury** and **Property Damage** arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one **Occurrence**.

2. The Definition of **Related Claims** is deleted and replaced with the following:

**Related Claims** means all claims for care and loss of service, loss of society and consortium, mental anguish, emotional distress, loss of support, medical and funeral services, and any and all damages suffered or claimed by any party other than the **Passenger** from or related to **Bodily Injury** to any **Passenger**. Notwithstanding anything to the contrary in the definition of **Bodily Injury**, the Company's liability and coverage for damages for both **Bodily Injury** and **Related Claims** are included and combined within, the "each person" and "each **Occurrence**" limits of liability specified in the Declarations as applicable, and there are no separate or additional limits of liability for **Related Claims**.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of  
Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 5

Date of Issue July 10, 2019 SC

By   
(Authorized Representative)

## ASBESTOS EXCLUSION ENDORSEMENT

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

1. The actual, alleged or threatened exposure to or presence of asbestos in any form whatsoever, including, but not limited to, asbestos fibers or asbestos dust, or any material or product containing, or alleged to contain, asbestos; or
2. Any obligations, 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 exposure to or presence of asbestos in any form whatsoever, including, but not limited to, asbestos fibers or asbestos dust, or any material or product containing, or alleged to contain, asbestos.

However, the exclusion shall not apply to any claim for asbestos exposure caused by or resulting from a crash, fire, explosion, or collision or a recorded in flight emergency causing abnormal aircraft operations.

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

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of  
Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 6

Date of Issue July 10, 2019 SC

By  \_\_\_\_\_  
(Authorized Representative)

## NUCLEAR RISKS EXCLUSION CLAUSE AVN38B

This policy is amended as follows:

In the event any of the provisions of this endorsement are in conflict with any provisions, exclusions, conditions or terms forming part of this policy, this endorsement shall take precedence.

1. This policy does not cover:

- (i) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom 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, agriculture, commercial, educational or industrial purpose.

3. This policy, 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 policy is also an insured or an additional insured under any other insurance policy, including any nuclear energy liability policy; or
- (ii) any person or organization is required to maintain financial protection pursuant to legislation in any country; or
- (iii) the Insured under this policy is, or had this policy 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 policy) 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 thereof, 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 policy shall only apply to an incident happening during the period of this policy and where any claim by the Insured against the Company or by any claimant against the Insured arising out of such incident shall have been made within three (3) 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:

<u>Emitter</u>  (IAEA Health and Safety Regulations)	<u>Maximum permissible level</u> <u>of non-fixed radioactive</u> <u>surface contamination</u> <u>(Averaged over 300 cm<sup>2</sup>)</u>
Beta, gamma and low toxicity alpha emitters	Not exceeding 4 becquerels / cm <sup>2</sup> (10 <sup>-4</sup> microcuries / cm <sup>2</sup> )
All other alpha emitters	Not exceeding 0.4 becquerels / cm <sup>2</sup> (10 <sup>-5</sup> microcuries / cm <sup>2</sup> )

(iv) the cover afforded hereby may be cancelled at any time by the Company giving seven (7) days notice of cancellation.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of  
 Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
 By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 7

Date of Issue July 10, 2019 SC

By   
 (Authorized Representative)



## NOISE AND POLLUTION AND OTHER PERILS EXCLUSION CLAUSE AVN46B

This policy is amended as follows:

In the event any of the provisions of this endorsement are in conflict with any provisions, exclusions, conditions or terms forming part of this policy, this endorsement shall take precedence.

1. This policy does not cover claims directly or indirectly occasioned by, happening through or in consequence of:
  - (a) noise (whether audible to the human ear or not), vibration, sonic boom and any phenomena associated therewith,
  - (b) pollution and contamination of any kind whatsoever,
  - (c) electrical and electromagnetic interference,
  - (d) 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.
2. With respect to any provision in the policy concerning any duty of the Company to investigate or defend claims, such provision shall not apply and the Company shall not be required to defend:
  - (a) claims excluded by paragraph 1., or
  - (b) a claim or claims covered by the policy when combined with any claims excluded by paragraph 1. (referred to below as "Combined Claims").
3. In respect of any Combined Claims, the Company shall (subject to proof of loss and the limits of the policy) reimburse the Insured for that portion of the following items which may be allocated to the claims covered by the policy:
  - (a) damages awarded against the Insured and
  - (b) defense fees and expenses incurred by the Insured.
4. Nothing herein shall override any radioactive contamination or other exclusion clause attached to or forming part of this policy.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of  
Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 8

Date of Issue July 10, 2019 SC

By   
(Authorized Representative)

UE46B (1/05)

**DATE RECOGNITION EXCLUSION CLAUSE AVN2000A**

This Policy 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, recognize, 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 Policy concerning our duty to investigate or defend claims shall not apply to any claims so excluded.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of  
Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 9

Date of Issue July 10, 2019 SC

By   
(Authorized Representative)

## WAR, HI-JACKING AND OTHER PERILS EXCLUSION CLAUSE (AVIATION) AVN48B

This policy is amended as follows:

In the event any of the provisions of this endorsement are in conflict with any provisions, exclusions, conditions or terms forming part of this policy, this endorsement shall take precedence.

This policy does not cover claims caused by:

- (a) 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;
- (b) 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;
- (c) Strikes, riots, civil commotions or labor disturbances;
- (d) 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;
- (e) Any malicious act or act of sabotage;
- (f) Confiscation, nationalization, 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;
- (g) 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 policy does not cover claims arising whilst the 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 policy, 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).

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of  
Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 10

Date of Issue July 10, 2019 SC

By

  
(Authorized Representative)

UE48B (1/05)

## EXTENDED COVERAGE ENDORSEMENT (AVIATION LIABILITIES) AVN52E

In consideration of an additional premium of \$ 256 (INCLUDED), this policy is amended as follows:

AS RESPECT TO: N3WW BELL 407

The policy of which this Endorsement forms part includes War, Hi-jacking and Other Perils Exclusion Clause AVN48B:

1. With effect from July 1, 2019, all sub-paragraphs other than (b) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B are deleted SUBJECT TO all terms and conditions of this Endorsement.
2. EXCLUSION applicable only to any coverage extended in respect of the deletion of sub-paragraph (a) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B:

Coverage shall not include liability for damage to any form of property on the ground situated outside Canada and the United States of America unless caused by or arising out of the use of aircraft.

### 3. LIMITATION OF LIABILITY

The limit of the Company's liability in respect of the coverage provided by this Endorsement shall be US\$ 10,000,000. or the applicable policy limit, whichever the lesser, any one occurrence and in the annual aggregate (the "sub-limit"). This sub-limit shall apply within the full policy limit and not in addition thereto.

To the extent coverage is afforded to an Insured under the policy, this sub-limit shall not apply to such Insured's liability:

- (a) to the passengers (and for their baggage and personal effects) of any aircraft operator to whom the policy affords cover for liability to its passengers arising out of its operation of aircraft;
- (b) for cargo and mail while it is on board the aircraft of any aircraft operator to whom the policy affords cover for liability for such cargo and mail arising out of its operations of aircraft.

Notwithstanding any other liability for which coverage is afforded under this policy, coverage provided under this Endorsement shall apply solely to the following:

Coverages A, B, C, and D as stated under INSURING AGREEMENT, Paragraph I, Liability Coverages and SPECIAL INSURING AGREEMENT I, Temporary Use of Substitute Aircraft

### 4. AUTOMATIC TERMINATION

To the extent provided below, coverage extended by this Endorsement shall TERMINATE AUTOMATICALLY in the following circumstances:

#### (i) All Coverage

- upon the outbreak of war (whether there be a declaration of war or not) between any two or more of the following countries: France, the People's Republic of China, the Russian Federation, the United Kingdom, the United States of America;

(ii) Any coverage extended in respect of the deletion of sub-paragraph (a) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B

- upon the hostile detonation of any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter wheresoever or whensoever such detonation may occur and whether or not the insured aircraft may be involved;

(iii) All coverage in respect of any of the insured aircraft requisitioned for either title or use

- upon such requisition.

PROVIDED THAT if an insured aircraft is in the air when (i), (ii) or (iii) occurs, then the coverage provided by this Endorsement (unless otherwise cancelled, terminated or suspended) shall continue in respect of such an aircraft until completion of its first landing thereafter and any passengers have disembarked.

5. REVIEW AND CANCELLATION

(a) Review of Premium and/or Geographical Limits (7 Days)

The Company or its Aviation Managers may give notice to review premium and/or geographical limits - such notice to become effective on the expiry of seven days from 23.59 hours G.M.T. on the day on which notice is given.

(b) Limited Cancellation (48 hours)

Following a hostile detonation as specified in paragraph 4. (ii) above, the Company or its Aviation Managers may give notice of cancellation of one or more parts of the coverage provided by paragraph 1. of this Endorsement by reference to sub-paragraphs (c), (d), (e), (f) and/or (g) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B - such notice to become effective on the expiry of forty-eight hours from 23.59 hours G.M.T. on the day on which notice is given.

(c) Cancellation (7 Days)

The coverage provided by this Endorsement may be cancelled by either the Company, its Aviation Managers or the Insured by giving notice to become effective on the expiry of seven days from 23.59 hours G.M.T. on the day on which such notice is given.

(d) Notices

All notices referred to herein shall be in writing.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 11

Date of Issue July 10, 2019 SC

UE52E (1/05)

Page 2

By   
(Authorized Representative)

## EXTENDED COVERAGE ENDORSEMENT (AVIATION LIABILITIES) AVN52E

In consideration of an additional premium of \$ 256 (INCLUDED), this policy is amended as follows:

AS RESPECT TO: N5WW BELL 206

The policy of which this Endorsement forms part includes War, Hi-jacking and Other Perils Exclusion Clause AVN48B:

1. With effect from July 1, 2019, all sub-paragraphs other than (b) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B are deleted SUBJECT TO all terms and conditions of this Endorsement.
2. EXCLUSION applicable only to any coverage extended in respect of the deletion of sub-paragraph (a) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B:

Coverage shall not include liability for damage to any form of property on the ground situated outside Canada and the United States of America unless caused by or arising out of the use of aircraft.

### 3. LIMITATION OF LIABILITY

The limit of the Company's liability in respect of the coverage provided by this Endorsement shall be US\$ 10,000,000. or the applicable policy limit, whichever the lesser, any one occurrence and in the annual aggregate (the "sub-limit"). This sub-limit shall apply within the full policy limit and not in addition thereto.

To the extent coverage is afforded to an Insured under the policy, this sub-limit shall not apply to such Insured's liability:

- (a) to the passengers (and for their baggage and personal effects) of any aircraft operator to whom the policy affords cover for liability to its passengers arising out of its operation of aircraft;
- (b) for cargo and mail while it is on board the aircraft of any aircraft operator to whom the policy affords cover for liability for such cargo and mail arising out of its operations of aircraft.

Notwithstanding any other liability for which coverage is afforded under this policy, coverage provided under this Endorsement shall apply solely to the following:

Coverages A, B, C, and D as stated under INSURING AGREEMENT, Paragraph I, Liability Coverages and SPECIAL INSURING AGREEMENT I, Temporary Use of Substitute Aircraft

### 4. AUTOMATIC TERMINATION

To the extent provided below, coverage extended by this Endorsement shall TERMINATE AUTOMATICALLY in the following circumstances:

#### (i) All Coverage

- upon the outbreak of war (whether there be a declaration of war or not) between any two or more of the following countries: France, the People's Republic of China, the Russian Federation, the United Kingdom, the United States of America;

- (ii) Any coverage extended in respect of the deletion of sub-paragraph (a) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B

- upon the hostile detonation of any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter wheresoever or whensoever such detonation may occur and whether or not the insured aircraft may be involved;

- (iii) All coverage in respect of any of the insured aircraft requisitioned for either title or use

- upon such requisition.

PROVIDED THAT if an insured aircraft is in the air when (i), (ii) or (iii) occurs, then the coverage provided by this Endorsement (unless otherwise cancelled, terminated or suspended) shall continue in respect of such an aircraft until completion of its first landing thereafter and any passengers have disembarked.

## 5. REVIEW AND CANCELLATION

- (a) Review of Premium and/or Geographical Limits (7 Days)

The Company or its Aviation Managers may give notice to review premium and/or geographical limits - such notice to become effective on the expiry of seven days from 23.59 hours G.M.T. on the day on which notice is given.

- (b) Limited Cancellation (48 hours)

Following a hostile detonation as specified in paragraph 4. (ii) above, the Company or its Aviation Managers may give notice of cancellation of one or more parts of the coverage provided by paragraph 1. of this Endorsement by reference to sub-paragraphs (c), (d), (e), (f) and/or (g) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B - such notice to become effective on the expiry of forty-eight hours from 23.59 hours G.M.T. on the day on which notice is given.

- (c) Cancellation (7 Days)

The coverage provided by this Endorsement may be cancelled by either the Company, its Aviation Managers or the Insured by giving notice to become effective on the expiry of seven days from 23.59 hours G.M.T. on the day on which such notice is given.

- (d) Notices

All notices referred to herein shall be in writing.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of  
Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 12

Date of Issue July 10, 2019 SC

UE52E (1/05)

Page 2

By   
(Authorized Representative)

## EXTENDED COVERAGE ENDORSEMENT (AVIATION LIABILITIES) AVN52E

In consideration of an additional premium of \$ 256 (INCLUDED), this policy is amended as follows:

AS RESPECT TO: N6WW BELL 206

The policy of which this Endorsement forms part includes War, Hi-jacking and Other Perils Exclusion Clause AVN48B:

1. With effect from July 1, 2019, all sub-paragraphs other than (b) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B are deleted SUBJECT TO all terms and conditions of this Endorsement.
2. EXCLUSION applicable only to any coverage extended in respect of the deletion of sub-paragraph (a) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B:

Coverage shall not include liability for damage to any form of property on the ground situated outside Canada and the United States of America unless caused by or arising out of the use of aircraft.

### 3. LIMITATION OF LIABILITY

The limit of the Company's liability in respect of the coverage provided by this Endorsement shall be US\$ 10,000,000 or the applicable policy limit, whichever the lesser, any one occurrence and in the annual aggregate (the "sub-limit"). This sub-limit shall apply within the full policy limit and not in addition thereto.

To the extent coverage is afforded to an Insured under the policy, this sub-limit shall not apply to such Insured's liability:

- (a) to the passengers (and for their baggage and personal effects) of any aircraft operator to whom the policy affords cover for liability to its passengers arising out of its operation of aircraft;
- (b) for cargo and mail while it is on board the aircraft of any aircraft operator to whom the policy affords cover for liability for such cargo and mail arising out of its operations of aircraft.

Notwithstanding any other liability for which coverage is afforded under this policy, coverage provided under this Endorsement shall apply solely to the following:

Coverages A, B, C, and D as stated under INSURING AGREEMENT, Paragraph I, Liability Coverages and SPECIAL INSURING AGREEMENT I, Temporary Use of Substitute Aircraft

### 4. AUTOMATIC TERMINATION

To the extent provided below, coverage extended by this Endorsement shall TERMINATE AUTOMATICALLY in the following circumstances:

#### (i) All Coverage

- upon the outbreak of war (whether there be a declaration of war or not) between any two or more of the following countries: France, the People's Republic of China, the Russian Federation, the United Kingdom, the United States of America;



- (ii) Any coverage extended in respect of the deletion of sub-paragraph (a) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B

- upon the hostile detonation of any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter wheresoever or whensoever such detonation may occur and whether or not the insured aircraft may be involved;

- (iii) All coverage in respect of any of the insured aircraft requisitioned for either title or use

- upon such requisition.

PROVIDED THAT if an insured aircraft is in the air when (i), (ii) or (iii) occurs, then the coverage provided by this Endorsement (unless otherwise cancelled, terminated or suspended) shall continue in respect of such an aircraft until completion of its first landing thereafter and any passengers have disembarked.

#### 5. REVIEW AND CANCELLATION

- (a) Review of Premium and/or Geographical Limits (7 Days)

The Company or its Aviation Managers may give notice to review premium and/or geographical limits - such notice to become effective on the expiry of seven days from 23.59 hours G.M.T. on the day on which notice is given.

- (b) Limited Cancellation (48 hours)

Following a hostile detonation as specified in paragraph 4. (ii) above, the Company or its Aviation Managers may give notice of cancellation of one or more parts of the coverage provided by paragraph 1. of this Endorsement by reference to sub-paragraphs (c), (d), (e), (f) and/or (g) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B - such notice to become effective on the expiry of forty-eight hours from 23.59 hours G.M.T. on the day on which notice is given.

- (c) Cancellation (7 Days)

The coverage provided by this Endorsement may be cancelled by either the Company, its Aviation Managers or the Insured by giving notice to become effective on the expiry of seven days from 23.59 hours G.M.T. on the day on which such notice is given.

- (d) Notices

All notices referred to herein shall be in writing.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 13

Date of Issue July 10, 2019 SC

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By  \_\_\_\_\_

(Authorized Representative)

## EXTENDED COVERAGE ENDORSEMENT (AVIATION LIABILITIES) AVN52E

In consideration of an additional premium of \$ 256 (INCLUDED), this policy is amended as follows:

AS RESPECT TO: N890SP BELL 206

The policy of which this Endorsement forms part includes War, Hi-jacking and Other Perils Exclusion Clause AVN48B:

1. With effect from July 1, 2019, all sub-paragraphs other than (b) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B are deleted SUBJECT TO all terms and conditions of this Endorsement.
2. EXCLUSION applicable only to any coverage extended in respect of the deletion of sub-paragraph (a) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B:

Coverage shall not include liability for damage to any form of property on the ground situated outside Canada and the United States of America unless caused by or arising out of the use of aircraft.

### 3. LIMITATION OF LIABILITY

The limit of the Company's liability in respect of the coverage provided by this Endorsement shall be US\$ 10,000,000 or the applicable policy limit, whichever the lesser, any one occurrence and in the annual aggregate (the "sub-limit"). This sub-limit shall apply within the full policy limit and not in addition thereto.

To the extent coverage is afforded to an Insured under the policy, this sub-limit shall not apply to such Insured's liability:

- (a) to the passengers (and for their baggage and personal effects) of any aircraft operator to whom the policy affords cover for liability to its passengers arising out of its operation of aircraft;
- (b) for cargo and mail while it is on board the aircraft of any aircraft operator to whom the policy affords cover for liability for such cargo and mail arising out of its operations of aircraft.

Notwithstanding any other liability for which coverage is afforded under this policy, coverage provided under this Endorsement shall apply solely to the following:

Coverages A, B, C, and D as stated under INSURING AGREEMENT, Paragraph I, Liability Coverages and SPECIAL INSURING AGREEMENT I, Temporary Use of Substitute Aircraft

### 4. AUTOMATIC TERMINATION

To the extent provided below, coverage extended by this Endorsement shall TERMINATE AUTOMATICALLY in the following circumstances:

#### (i) All Coverage

- upon the outbreak of war (whether there be a declaration of war or not) between any two or more of the following countries: France, the People's Republic of China, the Russian Federation, the United Kingdom, the United States of America;

(ii) Any coverage extended in respect of the deletion of sub-paragraph (a) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B

- upon the hostile detonation of any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter wheresoever or whensoever such detonation may occur and whether or not the insured aircraft may be involved;

(iii) All coverage in respect of any of the insured aircraft requisitioned for either title or use

- upon such requisition.

PROVIDED THAT if an insured aircraft is in the air when (i), (ii) or (iii) occurs, then the coverage provided by this Endorsement (unless otherwise cancelled, terminated or suspended) shall continue in respect of such an aircraft until completion of its first landing thereafter and any passengers have disembarked.

## 5. REVIEW AND CANCELLATION

(a) Review of Premium and/or Geographical Limits (7 Days)

The Company or its Aviation Managers may give notice to review premium and/or geographical limits - such notice to become effective on the expiry of seven days from 23.59 hours G.M.T. on the day on which notice is given.

(b) Limited Cancellation (48 hours)

Following a hostile detonation as specified in paragraph 4. (ii) above, the Company or its Aviation Managers may give notice of cancellation of one or more parts of the coverage provided by paragraph 1. of this Endorsement by reference to sub-paragraphs (c), (d), (e), (f) and/or (g) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B - such notice to become effective on the expiry of forty-eight hours from 23.59 hours G.M.T. on the day on which notice is given.

(c) Cancellation (7 Days)

The coverage provided by this Endorsement may be cancelled by either the Company, its Aviation Managers or the Insured by giving notice to become effective on the expiry of seven days from 23.59 hours G.M.T. on the day on which such notice is given.

(d) Notices

All notices referred to herein shall be in writing.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 14

Date of Issue July 10, 2019 SC

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By   
(Authorized Representative)

## EXTENDED COVERAGE ENDORSEMENT (AVIATION LIABILITIES) AVN52E

In consideration of an additional premium of \$ 256 (INCLUDED), this policy is amended as follows:

AS RESPECT TO: N895SP BELL 206

The policy of which this Endorsement forms part includes War, Hi-jacking and Other Perils Exclusion Clause AVN48B:

1. With effect from July 1, 2019, all sub-paragraphs other than (b) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B are deleted SUBJECT TO all terms and conditions of this Endorsement.
2. EXCLUSION applicable only to any coverage extended in respect of the deletion of sub-paragraph (a) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B:

Coverage shall not include liability for damage to any form of property on the ground situated outside Canada and the United States of America unless caused by or arising out of the use of aircraft.

### 3. LIMITATION OF LIABILITY

The limit of the Company's liability in respect of the coverage provided by this Endorsement shall be US\$ 10,000,000. or the applicable policy limit, whichever the lesser, any one occurrence and in the annual aggregate (the "sub-limit"). This sub-limit shall apply within the full policy limit and not in addition thereto.

To the extent coverage is afforded to an Insured under the policy, this sub-limit shall not apply to such Insured's liability:

- (a) to the passengers (and for their baggage and personal effects) of any aircraft operator to whom the policy affords cover for liability to its passengers arising out of its operation of aircraft;
- (b) for cargo and mail while it is on board the aircraft of any aircraft operator to whom the policy affords cover for liability for such cargo and mail arising out of its operations of aircraft.

Notwithstanding any other liability for which coverage is afforded under this policy, coverage provided under this Endorsement shall apply solely to the following:

Coverages A, B, C, and D as stated under INSURING AGREEMENT, Paragraph I, Liability Coverages and SPECIAL INSURING AGREEMENT I, Temporary Use of Substitute Aircraft

### 4. AUTOMATIC TERMINATION

To the extent provided below, coverage extended by this Endorsement shall TERMINATE AUTOMATICALLY in the following circumstances:

#### (i) All Coverage

- upon the outbreak of war (whether there be a declaration of war or not) between any two or more of the following countries: France, the People's Republic of China, the Russian Federation, the United Kingdom, the United States of America;

- (ii) Any coverage extended in respect of the deletion of sub-paragraph (a) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B

- upon the hostile detonation of any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter wheresoever or whensoever such detonation may occur and whether or not the insured aircraft may be involved;

- (iii) All coverage in respect of any of the insured aircraft requisitioned for either title or use

- upon such requisition.

PROVIDED THAT if an insured aircraft is in the air when (i), (ii) or (iii) occurs, then the coverage provided by this Endorsement (unless otherwise cancelled, terminated or suspended) shall continue in respect of such an aircraft until completion of its first landing thereafter and any passengers have disembarked.

## 5. REVIEW AND CANCELLATION

- (a) Review of Premium and/or Geographical Limits (7 Days)

The Company or its Aviation Managers may give notice to review premium and/or geographical limits - such notice to become effective on the expiry of seven days from 23.59 hours G.M.T. on the day on which notice is given.

- (b) Limited Cancellation (48 hours)

Following a hostile detonation as specified in paragraph 4. (ii) above, the Company or its Aviation Managers may give notice of cancellation of one or more parts of the coverage provided by paragraph 1. of this Endorsement by reference to sub-paragraphs (c), (d), (e), (f) and/or (g) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B - such notice to become effective on the expiry of forty-eight hours from 23.59 hours G.M.T. on the day on which notice is given.

- (c) Cancellation (7 Days)

The coverage provided by this Endorsement may be cancelled by either the Company, its Aviation Managers or the Insured by giving notice to become effective on the expiry of seven days from 23.59 hours G.M.T. on the day on which such notice is given.

- (d) Notices

All notices referred to herein shall be in writing.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 15

Date of Issue July 10, 2019 SC

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By



(Authorized Representative)

## EXTENDED COVERAGE ENDORSEMENT (AVIATION LIABILITIES) AVN52E

In consideration of an additional premium of \$ 132 (INCLUDED), this policy is amended as follows:

AS RESPECT TO: N1WV BEECH KING AIR 350

The policy of which this Endorsement forms part includes War, Hi-jacking and Other Perils Exclusion Clause AVN48B:

1. With effect from July 1, 2019, all sub-paragraphs other than (b) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B are deleted SUBJECT TO all terms and conditions of this Endorsement.
2. EXCLUSION applicable only to any coverage extended in respect of the deletion of sub-paragraph (a) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B:

Coverage shall not include liability for damage to any form of property on the ground situated outside Canada and the United States of America unless caused by or arising out of the use of aircraft.

### 3. LIMITATION OF LIABILITY

The limit of the Company's liability in respect of the coverage provided by this Endorsement shall be US\$ 10,000,000 or the applicable policy limit, whichever the lesser, any one occurrence and in the annual aggregate (the "sub-limit"). This sub-limit shall apply within the full policy limit and not in addition thereto.

To the extent coverage is afforded to an Insured under the policy, this sub-limit shall not apply to such Insured's liability:

- (a) to the passengers (and for their baggage and personal effects) of any aircraft operator to whom the policy affords cover for liability to its passengers arising out of its operation of aircraft;
- (b) for cargo and mail while it is on board the aircraft of any aircraft operator to whom the policy affords cover for liability for such cargo and mail arising out of its operations of aircraft.

Notwithstanding any other liability for which coverage is afforded under this policy, coverage provided under this Endorsement shall apply solely to the following:

Coverages A, B, C, and D as stated under INSURING AGREEMENT, Paragraph I, Liability Coverages and SPECIAL INSURING AGREEMENT I, Temporary Use of Substitute Aircraft

### 4. AUTOMATIC TERMINATION

To the extent provided below, coverage extended by this Endorsement shall TERMINATE AUTOMATICALLY in the following circumstances:

#### (i) All Coverage

- upon the outbreak of war (whether there be a declaration of war or not) between any two or more of the following countries: France, the People's Republic of China, the Russian Federation, the United Kingdom, the United States of America;

- (ii) Any coverage extended in respect of the deletion of sub-paragraph (a) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B

- upon the hostile detonation of any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter wheresoever or whensoever such detonation may occur and whether or not the insured aircraft may be involved;

- (iii) All coverage in respect of any of the insured aircraft requisitioned for either title or use

- upon such requisition.

PROVIDED THAT if an insured aircraft is in the air when (i), (ii) or (iii) occurs, then the coverage provided by this Endorsement (unless otherwise cancelled, terminated or suspended) shall continue in respect of such an aircraft until completion of its first landing thereafter and any passengers have disembarked.

## 5. REVIEW AND CANCELLATION

- (a) Review of Premium and/or Geographical Limits (7 Days)

The Company or its Aviation Managers may give notice to review premium and/or geographical limits - such notice to become effective on the expiry of seven days from 23.59 hours G.M.T. on the day on which notice is given.

- (b) Limited Cancellation (48 hours)

Following a hostile detonation as specified in paragraph 4. (ii) above, the Company or its Aviation Managers may give notice of cancellation of one or more parts of the coverage provided by paragraph 1. of this Endorsement by reference to sub-paragraphs (c), (d), (e), (f) and/or (g) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B - such notice to become effective on the expiry of forty-eight hours from 23.59 hours G.M.T. on the day on which notice is given.

- (c) Cancellation (7 Days)

The coverage provided by this Endorsement may be cancelled by either the Company, its Aviation Managers or the Insured by giving notice to become effective on the expiry of seven days from 23.59 hours G.M.T. on the day on which such notice is given.

- (d) Notices

All notices referred to herein shall be in writing.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 16

Date of Issue July 10, 2019 SC

UE52E (1/05)

Page 2

By  \_\_\_\_\_

(Authorized Representative)

## EXTENDED COVERAGE ENDORSEMENT (AVIATION LIABILITIES) AVN52E

In consideration of an additional premium of \$ 132 (INCLUDED), this policy is amended as follows:

AS RESPECT TO: N2WV CESSNA 208

The policy of which this Endorsement forms part includes War, Hi-jacking and Other Perils Exclusion Clause AVN48B:

1. With effect from July 1, 2019, all sub-paragraphs other than (b) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B are deleted SUBJECT TO all terms and conditions of this Endorsement.
2. EXCLUSION applicable only to any coverage extended in respect of the deletion of sub-paragraph (a) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B:

Coverage shall not include liability for damage to any form of property on the ground situated outside Canada and the United States of America unless caused by or arising out of the use of aircraft.

### 3. LIMITATION OF LIABILITY

The limit of the Company's liability in respect of the coverage provided by this Endorsement shall be US\$ 10,000,000 or the applicable policy limit, whichever the lesser, any one occurrence and in the annual aggregate (the "sub-limit"). This sub-limit shall apply within the full policy limit and not in addition thereto.

To the extent coverage is afforded to an Insured under the policy, this sub-limit shall not apply to such Insured's liability:

- (a) to the passengers (and for their baggage and personal effects) of any aircraft operator to whom the policy affords cover for liability to its passengers arising out of its operation of aircraft;
- (b) for cargo and mail while it is on board the aircraft of any aircraft operator to whom the policy affords cover for liability for such cargo and mail arising out of its operations of aircraft.

Notwithstanding any other liability for which coverage is afforded under this policy, coverage provided under this Endorsement shall apply solely to the following:

Coverages A, B, C, and D as stated under INSURING AGREEMENT, Paragraph I, Liability Coverages and SPECIAL INSURING AGREEMENT I, Temporary Use of Substitute Aircraft

### 4. AUTOMATIC TERMINATION

To the extent provided below, coverage extended by this Endorsement shall TERMINATE AUTOMATICALLY in the following circumstances:

#### (i) All Coverage

- upon the outbreak of war (whether there be a declaration of war or not) between any two or more of the following countries: France, the People's Republic of China, the Russian Federation, the United Kingdom, the United States of America;



- (ii) Any coverage extended in respect of the deletion of sub-paragraph (a) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B

- upon the hostile detonation of any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter wheresoever or whensoever such detonation may occur and whether or not the insured aircraft may be involved;

- (iii) All coverage in respect of any of the insured aircraft requisitioned for either title or use

- upon such requisition.

PROVIDED THAT if an insured aircraft is in the air when (i), (ii) or (iii) occurs, then the coverage provided by this Endorsement (unless otherwise cancelled, terminated or suspended) shall continue in respect of such an aircraft until completion of its first landing thereafter and any passengers have disembarked.

## 5. REVIEW AND CANCELLATION

- (a) Review of Premium and/or Geographical Limits (7 Days)

The Company or its Aviation Managers may give notice to review premium and/or geographical limits - such notice to become effective on the expiry of seven days from 23.59 hours G.M.T. on the day on which notice is given.

- (b) Limited Cancellation (48 hours)

Following a hostile detonation as specified in paragraph 4. (ii) above, the Company or its Aviation Managers may give notice of cancellation of one or more parts of the coverage provided by paragraph 1. of this Endorsement by reference to sub-paragraphs (c), (d), (e), (f) and/or (g) of War, Hi-jacking and Other Perils Exclusion Clause AVN48B - such notice to become effective on the expiry of forty-eight hours from 23.59 hours G.M.T. on the day on which notice is given.

- (c) Cancellation (7 Days)

The coverage provided by this Endorsement may be cancelled by either the Company, its Aviation Managers or the Insured by giving notice to become effective on the expiry of seven days from 23.59 hours G.M.T. on the day on which such notice is given.

- (d) Notices

All notices referred to herein shall be in writing.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 17

Date of Issue July 10, 2019 SC

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Page 2

By



(Authorized Representative)

## WAR, HI-JACKING, EXTORTION AND OTHER PERILS EXTENDED COVERAGE ENDORSEMENT - WEST VIRGINIA

In consideration of additional premium of \$ 4,029 (INCLUDED), and notwithstanding anything in the policy to the contrary, this endorsement provides the coverages shown below:

### SECTION ONE - LOSS OF OR DAMAGE TO AIRCRAFT

Subject to the terms, conditions and limitations set out below, this endorsement covers physical **Loss** of or damage to the **Aircraft** specified in the Declarations caused by:

- (a) 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;
- (b) Strikes, riots, civil commotions or labor disturbances;
- (c) 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;
- (d) Any malicious act or act of sabotage;
- (e) Confiscation, nationalization, 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;
- (f) 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 endorsement covers claims whilst the **Aircraft** is outside the control of the **Insured** by reason of any of the above perils (a) through (f). 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 endorsement 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).

### SECTION TWO - EXTORTION COVERAGE

The Company agrees to indemnify the **Insured** subject to the provisions below for any payment properly made in respect of threats against the **Aircraft**, its **Passengers**, or **Crew**, made during the currency of this endorsement.

### SECTION THREE - HI-JACKING EXPENSE COVERAGE

The Company agrees to indemnify the **Insured** subject to the provisions below, for any payment properly made in respect of extra expenses necessarily incurred following confiscation, etc. (as per Section One Clause (e)) or hi-jacking, etc. (as per Section One Clause (f)) of the **Aircraft**.

### SECTION FOUR - GENERAL EXCLUSIONS

This endorsement excludes **Loss**, damage or expense caused by any of the following:

- (a) War (whether there be a declaration of war or not) between any of the following States: United Kingdom, United States of America, France, the Russian Federation, the People's Republic of China; nevertheless, if the **Aircraft** is in the air when an outbreak of such war occurs, this exclusion shall not apply in respect of such **Aircraft** until the said **Aircraft** has completed its first landing thereafter;
- (b) Any detonation of any weapon of war employing atomic or nuclear fission and/or fusion, or other like reaction or radioactive force or matter, whether hostile or otherwise;
- (c) Any debt failure to provide bond or security or any other financial cause under court order or otherwise;
- (d) The repossession or attempted repossession of the **Aircraft** either by any title holder or arising out of any contractual agreement to which any **Insured** protected under this endorsement may be party;
- (e) Delay, loss of use, or except as specifically provided in Section Two, any other consequential **Loss** whether following upon **Loss** of or damage to the **Aircraft** or otherwise;

**SECTION FIVE - GENERAL CONDITIONS**

- 1. With respect to the Coverages in Section Two and Three:
  - (a) The **Insured** is at all times responsible for ensuring that no arrangements of any kind are made which are not permitted by the proper authorities;
  - (b) The Limits of the Company's liability shall not exceed an amount equal to 90% of the Agreed Value of the **Aircraft** (but not more than \$1,000,000.) for both Section Two and Section Three coverages combined;
  - (c) The **Insured** shall retain the remaining 10% of such payments is not insured.
- 2. The **Insured** shall use all reasonable efforts to ensure that he complies with the laws (local and otherwise) of any country within whose jurisdiction the **Aircraft** may be and to obtain all permits necessary for the lawful operation of the **Aircraft**.

**SECTION SIX - SUSPENSION, AUTOMATIC SUSPENSION AND AMENDMENT OF TERMS**

Amendment of Terms:

- 1. The Company may give notice effective on the expiry of seven days from midnight G.M.T. on the day on which notice is issued, to review the rate of premium and/or geographical limits.
- 2. Automatic Suspension:  
Whether or not such notice of suspension has been given, this insurance shall SUSPEND AUTOMATICALLY upon the outbreak of war (whether there be a declaration of war or not) between any one of the following countries, namely, the United Kingdom, United States of America, France, the Russian Federation, or the People's Republic of China.
- 3. Suspension by Notice:
  - (a) This insurance may be suspended by the Company or the **Insured** giving notice not less than seven days prior to the end of each period of three months from inception.  
  
PROVIDED THAT if the **Aircraft** is in the air when such outbreak of war occurs then this insurance, subject to its terms and conditions and provided not otherwise cancelled, terminated or suspended, will be continued in respect of such **Aircraft** until the said **Aircraft** has completed its first landing thereafter.
  - (b) Upon the hostile detonation of any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force of matter wheresoever or whensoever such detonation may occur and whether or not the insured **Aircraft** may be involved.

COVERAGE AS PROVIDED UNDER THIS ENDORSEMENT SHALL EXCLUDE ALL REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT OF 2002.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of  
 Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
 By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 18

Date of Issue July 10, 2019 SC

By  \_\_\_\_\_  
 (Authorized Representative)

## TERRORISM EXCLUSION - CERTIFIED ACTS

This insurance does not apply to loss, injury, damage, claim or suit, arising directly or indirectly as a result of an "act of terrorism", which is defined in the Terrorism Risk Insurance Act of 2002, as amended by the Terrorism Risk Insurance Program Reauthorization Act of 2015 (collectively, "TRIA") as follows:

(1) ACT OF TERRORISM. -

- (A) CERTIFICATION. - The term "act of terrorism" means any act that is certified by the Secretary [of the Treasury], in consultation with the Secretary of Homeland Security, and the Attorney General of the United States -
- (i) to be an act of terrorism;
  - (ii) to be a violent act or an act that is dangerous to-
    - (I) human life;
    - (II) property; or
    - (III) infrastructure;
  - (iii) to have resulted in damage within the United States or outside of the United States in the case of-
    - (I) an air carrier or vessel [described in TRIA]; or
    - (II) the premises of a United States mission; and
  - (iv) to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
- (B) LIMITATION. - No act shall be certified by the Secretary as an act of terrorism if-
- (i) the act is committed as part of the course of a war declared by the Congress, except that this clause shall not apply with respect to any coverage for workers' compensation; or
  - (ii) property and casualty insurance losses resulting from the act, in the aggregate, do not exceed \$5,000,000.
- (C) DETERMINATIONS FINAL. - Any certification of, or determination not to certify, an act as an act of terrorism under this paragraph shall be final, and shall not be subject to judicial review.

THE PROVISIONS OF THIS ENDORSEMENT SHALL APPLY SOLELY TO TRIA AND SHALL IN NO WAY AFFECT THE PROVISIONS OF THE WAR, HI-JACKING AND OTHER PERILS EXCLUSION CLAUSE (AVIATION), FORM NO. AVN48B, OR ANY AMENDMENTS THERETO.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 19

Date of Issue July 10, 2019 SC

By   
(Authorized Representative)

UE1066 (01/15)

**FEDERAL SHARE OF COMPENSATION UNDER TRIA AND CAP ON LOSSES  
ENDORSEMENT**

This endorsement modifies insurance provided by this Policy:

**DISCLOSURE**

You should know that where coverage is provided by this Policy for losses resulting from "Certified Acts of Terrorism" (as defined by Section 102 (1) of United States Terrorism Risk Insurance Act), such losses may be partially reimbursed by the United States Government under a formula established by federal law. However, your Policy may contain other exclusions which might affect your coverage such as, an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning January 1, 2018; 81% beginning January 1, 2019 and 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage.

You should also know that the Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits United States Government reimbursement as well as insurers' liability for losses resulting from "Certified Acts of Terrorism" when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion in a calendar year and if we have met our insurer deductible, we are not liable for the payment of any portion of the amount of such losses that exceeds \$100 billion; and for aggregate insured losses up to \$100 billion, we will only pay a pro rata share of such insured losses as determined by the Secretary of the Treasury.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of  
Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 20

Date of Issue July 10, 2019 SC

By   
(Authorized Representative)

## EXCLUSION DELETION ENDORSEMENT

Liability Coverage  
(Terrorism Risk Insurance Program Reauthorization Act of 2015)

In consideration of an additional premium of \$923 (INCLUDED), this policy is amended to provide such coverage as is set forth below:

(A) EXCLUSION DELETION

Endorsement UE1066 - entitled Terrorism Exclusion - Certified Acts - is hereby deleted from this policy. The deletion of UE1066 shall in no way affect the provisions of the War, Hi-Jacking and Other Perils Exclusion Clause (Aviation), Form No. AVN48B, or any amendments thereto.

(B) LIMITATION OF LIABILITY

The limit of the Company's liability for the coverage contemplated by this Endorsement shall be included within and shall not be in addition to the limits of liability provided under this policy.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of  
Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 21

Date of Issue July 10, 2019 SC

By



(Authorized Representative)

UE858 (01/15)

## EXCLUSION DELETION ENDORSEMENT

**Physical Damage Coverage**  
(Terrorism Risk Insurance Program Reauthorization Act of 2015)

In consideration of an additional premium of \$ INCLUDED, this policy is amended as follows:

Notwithstanding anything in the policy to the contrary, this endorsement provides the coverages shown below:

### Exclusion Deletion

Endorsement UE1066 (- AK or GA, as applicable), - entitled Terrorism Exclusion - Certified Acts - is hereby deleted from this policy except as to those aircraft listed below. The deletion of UE1066 (- AK, or GA, as applicable) shall in no way affect the provisions of the War, Hi-Jacking and Other Perils Clause (Aviation), Form No. AVN48B or any amendments thereto.

Registration Number	Make and Model	Year	Insured Value
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Coverage provided by this endorsement is subject to the terms, exclusions, conditions and limitations of the policy to which it is attached.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of  
Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 22

Date of Issue July 10, 2019 SC

By

  
(Authorized Representative)

UE857 (01/15)

## BROAD COVERAGE ENDORSEMENT

In consideration of additional premium of \$INCLUDED, it is agreed that this policy is amended as follows:

(Only the clause(s) indicated by an "X" shall apply.)

ADDITIONAL PHYSICAL DAMAGE CLAIM PAYMENT IN THE EVENT OF A TOTAL LOSS

In the event of a **Total Loss** to a scheduled **Aircraft**, the Company will pay as a claim the remaining prorata unearned **Physical Damage** premium for that **Aircraft** from the day after the date of **Loss** to the expiration of the policy.

AIRWORTHINESS CERTIFICATE

Exclusion 2. (b) set forth in the policy provisions is deleted.

AUTOMATIC INSURANCE FOR INCREASED INSURED VALUE

If the value of the **Aircraft** increases due to **Modification** or additional equipment accomplished during the Policy Period, the Amount of Insurance applicable to the **Aircraft's Physical Damage** coverage shall increase automatically by the cost of such **Modification** or additional equipment, provided, however that:

- (a) such increase in value is reported to the **Aviation Managers** within thirty (30) days of completion of such **Modification** or additional equipment;
- (b) the maximum automatic increase for which the Company shall be liable shall not exceed 25% of the insured amount applicable to such **Aircraft** specified in the Declarations before such **Modification** or additional equipment, subject however to a maximum insured amount of \$7,625,000 whichever is less; and
- (c) the **Insured** pays any additional premium when due on account of such increase in insured value.

"**Modification**" as used in this endorsement shall mean a physical change to an **Aircraft** insured for **Physical Damage** by this policy to enhance or improve performance. **Modification** does not include routine or scheduled maintenance.

BAGGAGE & HANGAR COVERAGES

**Property Damage** Coverage is extended to include the following additional coverages:

- (a) direct **Physical Damage** to **Passenger's Baggage** for not more than \$10,000 each **Passenger**, any one **Occurrence**;
- (b) **Property Damage** to hangars and the contents thereof, of others, in the care, custody or control of the **Insured**, for not more than \$250,000 each **Occurrence**.

This clause does not include coverage for damage to aircraft of others or any **Aircraft** which could be insured elsewhere within this policy.

"**Baggage**" means handbags, suitcases, valises, briefcases and other forms of baggage or personal effects usually carried by travelers, and the contents thereof, but excluding accounts, bills, jewelry, deeds, evidences of debt, letters of credit, passports, documents, coupons, money, credit cards, notes, securities, manuscripts, valuable papers, airline and other tickets.



In addition to the exclusions appearing in the policy to which this endorsement is attached (including those exclusions applicable to all the Liability Coverages), this endorsement does not insure any liability for **Baggage** for:

- (1) loss of use, loss of market, delay, inherent vice, extremes of temperature or pressure, or deterioration;
- (2) **Loss**, damage or expense caused by or resulting from infidelity or dishonesty of any person in the employment or service of the **Insured**;
- (3) property owned by the **Insured**.

Coverage provided by this paragraph is secondary to, and excess over, any other valid insurance available and collectible by the **Insured**.

**DEFINITION OF PREMISES**

The definition of **Premises** set forth in the policy is deleted and replaced by the following:

"**Premises**" means such portions of airports and heliports used by the **Named Insured** directly in connection with the ownership, maintenance or use of any **Aircraft** inclusive of **Premises** owned, operated or maintained by the **Named Insured**.

Any coverage provided by virtue of this expanded definition of **Premises** shall be secondary to and excess over any other valid insurance available and collectible by the **Insured**.

**EMERGENCY OR UNEXPECTED LANDING**

If a place of emergency or unexpected landing is inadequate for safe flight operations, then this policy is extended to pay for the reasonable expenses of disassembly (and subsequent reassembly) and removal of an **Aircraft** insured under this policy from a place of emergency or unexpected landing to the nearest airport suitable for safe flight operations.

The Company shall not be liable:

- (a) if the **Aircraft** is not insured while **In Flight**;
- (b) for any expense of completing any current or deferred maintenance, or complying with Federal Aviation Regulations, Airworthiness Directives or Manufacturer's Service Bulletins that are not a result of **Physical Damage**; or
- (c) for any expenses that exceed 25% of the insured value of the **Aircraft** involved.

If the cost to disassemble, remove, transport and reassemble the **Aircraft** equals or exceeds the **Aircraft** insured value the Company will pay the insured value and all rights to any remaining salvage shall inure to the Company.

**EXTRA EXPENSE FOR RENTING SUBSTITUTE AIRCRAFT**

Only with respect to **Aircraft** insured for Ground and Flight coverage F:

- (a) The Company will pay the **Named Insured** for the **Extra Expense** caused by an **Occurrence** and arising out of insured **Physical Damage Loss** to an **Aircraft** scheduled in the Declarations.
- (b) Limit of Liability  
\$ 3,000 each day, each **Aircraft**  
\$ 180,000 each **Occurrence**, each **Aircraft**

(c) The insurance afforded by this endorsement does not apply to:

- (1) Any expenses incurred within 0 days from the date of **Occurrence**;
- (2) Any expenses if another similar aircraft is available at no charge;
- (3) Any expenses if the **Named Insured** acquires through ownership, lease, lease purchase option, or otherwise, a permanent replacement aircraft for the damaged **Aircraft**;
- (4) Any expenses if the **Aircraft** is a **Total Loss** and the Company has offered the **Named Insured** a proof of loss;
- (5) Any expenses incurred after repairs covered under Ground and Flight Coverage F on the insured **Aircraft** have been completed;
- (6) Any expenses incurred beyond a maximum of 60 consecutive days beginning after the number of days stated in Paragraph (c)(1) above; or
- (7) Any expense incurred with respect to any **Aircraft** scheduled below:

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"**Extra Expense**" means the costs of leasing or renting a temporary substitute aircraft which exceeds the cost the **Named Insured** would have incurred if the **Named Insured** could have operated the **Aircraft** had it not been damaged.

**EXTRA EXPENSE OF TEMPORARY REPLACEMENT AIRCRAFT PARTS**

Only with respect to **Aircraft** insured for Ground and Flight coverage F:

The Company will pay extra expense, including the direct cost of installation, removal and transportation, incurred by the **Named Insured** for renting or leasing aircraft parts as temporary replacements for aircraft parts:

- (a) damaged and being repaired, or
- (b) destroyed and being permanently replaced,

caused by a **Physical Damage Loss** covered by this policy to an **Aircraft** shown in the Declarations. The Limit of the Company's Liability with respect to this coverage shall not exceed:

**\$100,000** each **Loss**, regardless of the number of such replacement parts or **Aircraft**. The coverage provided herein shall be in addition to the Limit of Liability shown in the Declarations.

This endorsement does not apply:

- (1) if the time to permanently replace, or to repair and return such part is less than 0 calendar days;
- (2) if the **Aircraft** to which this endorsement applies is a total, constructive total or arranged **Total Loss**;
- (3) to the **Insured's** spare parts;
- (4) to parts under existing rental, lease or exchange agreements;
- (5) to charges for wear, tear or depreciation, damage, **Loss**, loss of use, maintenance, repairs or operating costs;
- (6) to charges incurred after such damaged or destroyed part has been permanently repaired or replaced;
- (7) to charges incurred while such **Aircraft** or temporary replacement part is unusable on account of an Airworthiness Directive, factory Service Bulletin, airworthiness inspection, breakdown, malfunction or unsuitability; or
- (8) to charges incurred during the period prior to installation of such temporary part on the **Aircraft** if uninstalled for three (3) days or more.

HANGARKEEPERS LIABILITY

The Company will pay on behalf of the **Insured** all sums the **Insured** is legally obligated to pay as damages because of **Property Damage** caused by an **Occurrence** to any transient aircraft but only while such aircraft is not **In Flight** and is in the care, custody and control of the **Insured** for safekeeping, storage or repair.

This coverage shall not apply to:

- (a) any **Aircraft** or parts of any **Aircraft** that is owned by, leased to, rented or loaned to, the **Insured**, partners of the **Insured**, an officer or employee of the **Insured**;
- (b) robes, wearing apparel, personal effects or merchandise;
- (c) any damages due to theft or conversion by the **Insured**, partners of the **Insured**, or an officer or employee of the **Insured**; or
- (d) the **Insured's** liability under any agreement to be responsible for damages to any aircraft.

The Limit of Liability with respect to this coverage is \$750,000 each aircraft \$750,000 each **Occurrence** and is subject to a deductible of \$NIL each aircraft.

The Company's right and duty to defend will end when the Company has used up the applicable limits of insurance in the payment of judgements or settlements under this coverage.

HOST LIQUOR LIABILITY

The Company will pay on behalf of the **Insured** all sums which the **Insured** becomes legally obligated to pay as damages because of **Bodily Injury** or **Property Damage** caused by an **Occurrence** during the policy period arising out of the serving or giving of alcoholic beverages at or from the **Insured's Premises** or any **Aircraft** covered by this policy. The insurance provided by this coverage section is excess insurance.

The Limit of Liability with respect to this coverage is \$10,000,000 aggregate.

MOBILE EQUIPMENT LIABILITY

The Company will pay on behalf of the **Insured** all sums the **Insured** becomes legally obligated to pay as damages because of **Bodily Injury** and **Property Damage** caused by an **Occurrence** arising out of the ownership, maintenance or use of **Mobile Equipment**. **Mobile Equipment** shall mean a land vehicle (including any machinery or apparatus attached) that is not subject to motor vehicle registration or is used exclusively on **Premises** owned by or rented to the **Named Insured**, but only while used on **Premises** and in connection with the maintenance or operation of **Aircraft** or **Premises**. The insurance provided by this coverage shall be excess over any other coverage available to the **Insured**.

The Limit of Liability with respect to this coverage is \$10,000,000 each **Occurrence**.

PHYSICAL DAMAGE TO SPARE ENGINES, PARTS, AVIONICS AND ACCESSORIES

**Physical Damage** coverage is extended to insure aircraft engines, parts, avionics and accessories not attached to or forming a part of any aircraft and being the property of the **Named Insured** or the property of others for which the **Named Insured** is legally liable, against all risks of **Loss** from external cause. In addition to the exclusions applying to **Physical Damage** coverage, the coverage extended by this paragraph does not apply to:

- (a) any property while temporarily detached from any aircraft;
- (b) **Loss** or damage occurring once attaching or installing such property has begun;

- (c) **Loss** or damage occurring during testing, running, attempted operation, or under process unless caused by a peril insured against;
- (d) property forming part of or carried in an **Aircraft** as a spares kit;
- (e) property transported or stored by the **Insured** for a charge;
- (f) mysterious disappearance or shortage disclosed upon taking inventory; but, this Exclusion (f) does not apply to non-delivery of such property;
- (g) latent defect or inherent vice;
- (h) depreciation, delay, loss of market, or loss of use;
- (i) **Loss** or damage to property in the care, custody and control of the **Insured** arising from failure of the **Insured** to protect and preserve the property after a **Loss** from further **Loss**;
- (j) infidelity or dishonesty of any **Insured** or any employee thereof; or
- (k) any liability assumed in any agreement assuming the sole negligence of the indemnitee.

The Limit of Liability with respect to this coverage is \$500,000 each **Occurrence** subject to a deductible of \$NIL each and every **Loss**.

**POLICY TERRITORY**

The TERRITORY set forth in the Insuring Agreements is amended to read as follows:

This policy applies only to **Bodily Injury** and **Property Damage** which occurs, and to **Physical Damage Losses** to the **Aircraft**, which are sustained during the policy period, while the **Aircraft** is anywhere in the:

WESTERN HEMISPHERE

**PREMISES MEDICAL COVERAGE**

The Company will pay all reasonable **Medical Expenses** incurred within one (1) year from the date of injury, to or for each person who sustains **Bodily Injury** caused by an **Occurrence** and arising out of the ownership, maintenance or use of the **Premises**. The same exclusions and conditions applicable to **Aircraft Medical Expense** coverage in this policy shall also apply to this coverage.

The Limit of Liability with respect to this coverage is \$5,000 each person.

**PRODUCTS LIABILITY - SALE OF AIRCRAFT, AIRCRAFT PARTS, FOOD AND BEVERAGE**

Liability coverage is extended to include all sums which the **Insured** shall become legally obligated to pay for **Bodily Injury** or **Property Damage** caused by an **Occurrence** and arising out of:

- (a) the sale or relinquishment from exclusive written lease by the **Named Insured** of **Aircraft** or aircraft parts;
- (b) the furnishing to others of aircraft fuel or aircraft maintenance services by the **Named Insured** without intentional profit; or
- (c) the furnishing to **Passengers** of food and beverage by the **Named Insured** in connection with the operation of **Aircraft** or **Premises**.

This coverage shall apply only if the **Bodily Injury** or **Property Damage** occurs away from **Premises** used by the **Named Insured** and after physical possession of such aircraft, aircraft parts, aircraft fuel, food or beverage has been relinquished to others and such services have been completed.

The Limit of Liability with respect to this coverage is \$10,000,000 each **Occurrence** and aggregate and such limit is in addition to the limits for aircraft liability.

SEARCH AND RESCUE EXPENSES

**DEFENSE, SETTLEMENT AND SUPPLEMENTARY PAYMENTS** Insuring Agreement is extended to include the following additional coverages:

- (a) the cost of runway or **Aircraft** foaming incurred by the **Insured** for minimizing **Loss** under this policy, but not in excess of \$150,000 each **Occurrence** for each foaming;
- (b) the actual expenses incurred by the **Insured**, but not to exceed \$150,000 any one **Occurrence**, for search and rescue operations performed by or at the request of the **Named Insured**, but only after all governmental and military search and rescue operations have been discontinued. Such expense and cost as provided herein is subject to prior notice and agreement by the Company.

TRIP INTERRUPTION EXPENSE

**DEFENSE, SETTLEMENT AND SUPPLEMENTARY PAYMENTS** are extended to include the following expenses incurred as a result of a covered **Physical Damage Loss**:

The Company will promptly reimburse the **Named Insured** for their reasonable expenses of food, travel and lodging of **Passengers** incurred from the place where an **Aircraft** insured hereunder suffers a covered **Physical Damage Loss** to the intended final destination of the **Aircraft**, or back to the place they originally boarded the **Aircraft**, if the trip is discontinued. Coverage hereunder shall not exceed \$1,000 for each **Passenger**, \$11,000 each **Occurrence**. The **Named Insured** will provide to the Company duplicate invoices for all covered expenses within thirty (30) days of the date such expenses are incurred.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 23

Date of Issue July 10, 2019 SC

By   
(Authorized Representative)

## NON-OWNED AIRCRAFT: LIABILITY ENDORSEMENT

In consideration of additional premium of \$ INCLUDED , this policy is amended as follows:

1. Such coverage and limits as are afforded by this policy under Coverages A, B, C, D, and E also apply to the **Named Insured** (including any director, executive officer, partner, or employee, agent or stockholder thereof, but only while acting within his or her official duties as such) arising out of the use by or on behalf of the **Named Insured of Aircraft** not owned in whole or in part by, registered to, or under a lease agreement with a term of more than thirty (30) days to the **Named Insured**.
2. TEMPORARY USE OF SUBSTITUTE AIRCRAFT and USE OF OTHER AIRCRAFT Special Insuring Agreements are deleted.
3. The coverage provided by this endorsement is secondary to and excess over any other valid and collectible insurance available to the **Insured**, except insurance purchased as excess of the coverage provided by this endorsement. If such other insurance is written through the **Aviation Managers**, the total limit of the Company's liability under all such policies shall not exceed the greatest Limit of Liability applicable under any one such policy.
4. This endorsement applies only to the non-owned **Aircraft** indicated by an X to the left of the appropriate paragraph.
  - (a) Any fixed wing single engine land **Aircraft** bearing a "Standard" category Airworthiness Certificate having no more than      total seats.
  - (b) Any fixed wing land **Aircraft** bearing a "Standard" category Airworthiness Certificate having no more than      total seats and having a certificated gross weight not in excess of 12,500 pounds.
  - (c) Any fixed wing or rotor-wing land **Aircraft** bearing a "Standard" category Airworthiness Certificate having no more than      total seats and having a certificated gross weight not in excess of 12,500 pounds.
  - (d) ANY AIRCRAFT HAVING NO MORE THAN TWENTY (20) TOTAL SEATS AND TO INCLUDE AIRCRAFT N8439E, A 1981 PA32-301 OWNED BY THE STATE OF WEST VIRGINIA U.S. SENATOR JOSEPH MANCHIN III.
5. In addition to the Exclusions applicable to Coverages A, B, C, D, and E, the coverage provided by this endorsement also does not apply:
  - (a) if the Company does not insure all the **Aircraft** owned by, registered to, leased to or under the exclusive control of the **Insured**.
  - (b) to any person or organization with respect to **Aircraft** owned in whole or in part by, registered to, or under a lease agreement with a term of more than thirty (30) days, to such person (or member of his/her household) or organization.
  - (c) to **Physical Damage** or **Property Damage** to, destruction of, or loss of use of non-owned **Aircraft**.

- (d) to claims arising out of any product designed, manufactured, sold, distributed, serviced or handled by an **Insured**.
  - (e) to claims arising out of any **Aircraft** rented to, financed for, or leased to others (or repossessed or reacquired) by any **Insured**, subsidiary, owned or controlled firm thereof.
  - (f) to liability arising out of **Aircraft** insured elsewhere in the policy to which this endorsement is attached.
6. With respect to the coverage provided by this endorsement only, the pilot requirements specified in the Declarations are deleted.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 24

Date of Issue July 10, 2019 SC

By   
(Authorized Representative)

## PROPERTY DAMAGE LIABILITY TO NON-OWNED AIRCRAFT

In consideration of additional premium of \$ INCLUDED , this policy is amended as follows:

1. This policy is extended to apply to those sums which the **Named Insured** shall become legally liable to pay because of **Property Damage to Aircraft** of others described in Paragraph 3. below (including the resultant loss of use thereof) being used by or on behalf of the **Named Insured**, provided such **Aircraft** is not registered to, owned in whole or in part by, under a lease of more than a thirty (30) day term to, or under a lease-purchase option agreement to, the **Named Insured**, or officer, partner, or employee thereof, or a member of the household of any thereof.
2. This insurance shall be secondary to and excess over any other valid and collectible insurance available to the **Insured**. If such other insurance is written through the **Aviation Managers** as primary insurance, then the total limit of the Company's liability under all such policies shall not exceed the greatest Limit of Liability applicable under any one such policy.
3. The coverage provided by this endorsement only applies to the following **Aircraft** indicated by an "X" to the left of the appropriate paragraph:
  - (a) Any fixed wing single engine land **Aircraft** bearing a "Standard" category Airworthiness Certificate having no more than     total seats.
  - (b) Any fixed wing land **Aircraft** bearing a "Standard" category Airworthiness Certificate having no more than     total seats and having a certificated gross weight not in excess of 12,500 pounds.
  - (c) Any fixed wing or rotor-wing land **Aircraft** bearing a "Standard" category Airworthiness Certificate having no more than     total seats and having a certificated gross weight not in excess of 12,500 pounds.
  - (d) ANY AIRCRAFT HAVING NO MORE THAN TWENTY (20) TOTAL SEATS AND TO INCLUDE AIRCRAFT N8439E, A 1981 PA32-301 OWNED BY THE STATE OF WEST VIRGINIA U.S. SENATOR JOSEPH MANCHIN III.
4. In addition to the Exclusions appearing in the policy, the coverage provided by this endorsement does not apply:
  - (a) if the Company does not insure all the **Aircraft** owned by, registered to, leased to or under the exclusive control of the **Insured**;
  - (b) to any claims arising out of the **Insured's** products manufactured, distributed or handled by any **Insured**;
  - (c) to any liability assumed by the **Insured** except in a written contract with a military or governmental body necessary for the use of any airport, unless endorsed in writing onto the policy;
  - (d) to any **Property Damage** to any material furnished by the **Insured** or to any work performed by the **Insured** out of which an accident or **Occurrence** arises;
  - (e) to claims for **Property Damage** to wearing apparel, personal effects or property of any description owned, rented, controlled or transported by the **Insured** whether or not the **Aircraft** is lost or damaged;



- (f) with respect to any **Aircraft** rented, financed or leased to others by any **Insured**, or repossessed or reacquired by any **Insured**.
- (g) to **Property Damage** to an **Aircraft** due to conversion, embezzlement or secretion by any person or organization with legal right to possession of such **Aircraft** under bailment, lease, conditional sale, purchase agreement, mortgage or other legal agreement that governs the use, sale or lease of the **Aircraft**, nor for any **Property Damage** during or resulting therefrom. This exclusion does not apply to **Property Damage** to such **Aircraft** caused when a renter pilot, renting such **Aircraft** pursuant to a rental agreement, converts, embezzles or secretes the **Aircraft** while it is in the renter pilot's possession provided the **Named Insured** or the renter, lessor or owner of the **Aircraft** are in no way associated with or a participation in such conversion, embezzlement or secretion and have no prior knowledge thereof and have not acquiesced therein;
- (h) to **Property Damage** to tires except where such **Property Damage** is caused by fire, theft, windstorm or vandalism or is the direct result of **Property Damage** covered by this endorsement;
- (i) to **Property Damage** which is due and confined to:
  - (1) wear, tear, deterioration, freezing;
  - (2) any electrical malfunction or failure of any electronic component(s), accessory (ies), or electrically powered equipment;
  - (3) any mechanical, hydraulic, pneumatic, or structural malfunction or failure,

unless any such **Property Damage** in (1), (2) and (3) is the direct result of other **Property Damage** covered by this endorsement.

Damage resulting from electrical malfunction or failure of any electronic components(s), accessory(ies), or electrically powered equipment is considered breakdown of the entire electrical system containing such electronic component(s), accessory(ies) or electrically powered equipment.

Damage resulting from the breakdown, failure or malfunction of an engine component, accessory or part is considered mechanical breakdown of the entire engine.

- (j) to **Property Damage** to turbine aircraft engines and auxiliary power units insured under this policy if such damage is caused by:
  - (1) foreign objects unless a result of Ingestion;
  - (2) heat or temperature change for the operation, attempted operation or shutdown of the engine;

unless any such **Property Damage** is the direct result of other **Property Damage** covered by this endorsement.

5. With respect to the coverage provided by this endorsement only:

- (a) the pilot requirements specified in Item 5 of the Declarations are deleted, and
- (b) Exclusion 7. does not apply.

6. The Company's Limit of Liability with respect to the coverage under this endorsement shall in no event exceed:

\$6,100,000                      any one **Occurrence**, subject to a deductible amount each **Occurrence** of  
\$ 1,000

The **Insured** shall bear the deductible amount.

The above Limit of Liability is included within the policy Limit of Liability applicable to Liability Coverages, and is not in addition thereto.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of  
Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 25

Date of Issue July 10, 2019 SC

CAV100 (3/09)

Page 3

By   
(Authorized Representative)

## CARGO LIABILITY ENDORSEMENT

In consideration of an additional premium of \$ INCLUDED, this policy is amended as follows:

1. The Company agrees to pay on behalf of the **Named Insured** those sums which the **Named Insured** shall become legally liable to pay as damages for **Property Damage** to cargo, caused by an **Occurrence**, while in the care, custody and control of the **Named Insured**, and while carried by an **Aircraft** or on an airport **Premises**. The Company's obligation under this endorsement shall not exceed the **Named Insured's** liability under any tariff document, airway bill of lading, or shipping receipt for such cargo.

2. LIMIT OF LIABILITY

\$ 25,000 each **Occurrence**.

The Limits of Liability under this endorsement are included within the policy Limits of Liability applicable to **Property Damage** Liability and are not in addition thereto.

3. DEDUCTIBLE AMOUNT

The **Insured** shall bear the first \$ 1,000 of each claim, but not to exceed \$ 1,000 each **Occurrence**.

4. The insurance afforded under this endorsement shall be secondary to and excess over any other valid and collectible insurance available to the **Insured**.

5. EXCLUSIONS

In addition to the exclusions appearing in the policy to which this endorsement is attached (including those exclusions applicable to all the Liability Coverages), this endorsement does not insure any liability for:

- (a) loss of use, loss of market, delay, inherent vice, extremes of temperature or pressure, or deterioration.
- (b) loss, damage or expense caused by or resulting from infidelity or dishonesty of any person in the employment or service of the Insured.
- (c) **Property Damage** in excess of the actual cost of reconstruction of, reproducing or replacing destroyed or damaged manuscripts, notes, securities, accounts, bills, deeds, evidences of debt or other commercial papers or documents of value.
- (d) currency or money.
- (e) property owned or used by the **Named Insured**.
- (f) **Baggage**.  
"Baggage" shall mean handbags, suitcases, valises, briefcases and other forms of baggage usually carried by travelers and the contents thereof.
- (g) bullion, gold, silver, platinum or other precious alloys or metals; furs, fur garments or garments trimmed with fur; jewelry, watches, precious or semiprecious stones or similar valuable property.
- (h) live animals, birds or fish except for (1) theft or (2) death or destruction directly resulting from or made necessary by fire, lightning, windstorm, smoke, explosion, earthquake, flood, or by accident to the **Aircraft** carrying the property.

6. Notwithstanding the definition of **Property Damage** under the DEFINITIONS of the policy to which this endorsement is attached, the term **Property Damage** as used in this endorsement does not include any loss of use of any damaged cargo covered by this endorsement.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of  
Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 26

Date of Issue July 10, 2019 SC

CAV29 (08/12)

Page 2

By   
(Authorized Representative)

## PASSENGER VOLUNTARY SETTLEMENTS

In consideration of additional premium of \$ INCLUDED, this policy is amended as follows:

The Company shall offer to pay on behalf of an **Insured** those sums requested by the **Named Insured**, to or for the benefit of each covered **Passenger** who sustains **Bodily Injury** caused by an **Occurrence** arising out of the ownership, maintenance, or use of *aircraft* or *non-owned aircraft* by or on behalf of an **Insured**.

If the Company is not permitted by law or statute to pay on behalf of the **Insured**, the Company will indemnify the **Insured** for those sums permitted by law in excess of any other valid and collectible insurance available to the **Insured**.

### DEFINITIONS

When used in this endorsement, the terms in italics and bold shall be defined as stated below:

**Aircraft** means any **Aircraft** specifically scheduled and insured by this policy or any aircraft that qualifies as an insured temporary substitute aircraft or any aircraft that qualifies under the automatic attachment for newly acquired aircraft provisions of this policy. **Aircraft** specifically excludes any *non-owned aircraft*.

**Body part(s)** means a hand, foot or eye.

**Loss** means:

- (a) with respect to the severance of a hand or foot, at or above the wrist or ankle; or
- (b) the entire and irrecoverable loss of sight or an eye.

**Non-owned aircraft** means any **Aircraft** that qualifies as an insured non-owned aircraft in this policy.

**Permanent total disability** means the inability of the injured **Passenger**, after twelve (12) months of being continuously **totally disabled**, to perform every duty pertaining to the occupation the person was hired to perform for the rest of that person's life.

**Settlement limit** means the maximum amount the Company will pay to or for each **Passenger** stated in the Limits of Liability section of this endorsement.

**Totally disabled** means the complete inability to perform any duty pertaining to one's occupation.

### EXCLUSIONS

In addition to the exclusions applicable to liability coverages within the policy provisions, the following exclusions shall also be applicable to coverage provided by this endorsement.

This coverage shall not pay for any claim:

1. To or on behalf of any **Crew** member on any *non-owned aircraft* unless the Declarations states a **settlement limit** for *non-owned aircraft* and for **Crew** members and

- (a) the **Crew** members are professional pilots who are regular employees of the **Insured** acting in their capacity as professional pilots; or
  - (b) they are **Crew** members who routinely operate an **aircraft** for an **Insured**, but are operating **non-owned aircraft** on behalf of an **Insured** at the time of the **Occurrence**.
2. Arising out of the use of a **non-owned aircraft** unless a dollar amount is shown in the **settlement limit** for **non-owned aircraft** in the Limits of Liability section of this endorsement.

#### CONDITIONS

1. If requested, the injured **Passenger** or his or her legal representative shall authorize the Company or **Aviation Managers** to obtain his or her medical records.
2. If requested, the injured **Passenger** shall submit to physical examination by the physicians selected by the Company or **Aviation Managers** when they may reasonably require before any payment is made.
3. All injured **Passengers** or their legal representative(s) shall execute a full release approved by the Company before any payment shall be made by the Company. This shall not apply to recipients of weekly indemnity payments.
4. If the injured **Passenger(s)** or their legal representative(s) rejects or does not accept an offer from the **Named Insured** within ninety (90) days of receipt of the offer, or if a claim is made or suit brought by the injured **Passenger** or on his or her behalf, this coverage shall not apply.
5. The coverage provided by this endorsement applies to injuries covered by workers compensation, unemployment compensation or disability benefit law or under any similar law. But, the coverage provided by this endorsement may not be used by the **Insured** to satisfy the **Insured's** obligation under workers compensation, unemployment compensation or disability benefit law or under any similar laws.

#### LIMITS OF LIABILITY

If the **Bodily Injury** is direct and independent of all other causes and results in death, **permanent total disability** or **loss of body parts**:

- (a) the Company shall offer to pay up to the **settlement limit** for death or **permanent total disability** of the **Passenger**;
- (b) the Company shall offer to pay up to the **settlement limit** for **loss** of two or more **body parts**; or
- (c) the Company shall offer to pay up to one-half of the **settlement limit** for **loss** of one **body part**.

Expense Reimbursement for Weekly Indemnity Payments:

If a **Passenger** becomes **totally disabled** due to **Bodily Injury** and qualifies for a **settlement limit**, the Company shall reimburse the **Named Insured** for payments they choose to make to the **totally disabled Passenger** for the loss of earnings as a result of the disability. The Company, however, shall only pay up to eighty percent (80%) of the average weekly wage of the **totally disabled Passenger** but not exceeding the Maximum Weekly Indemnity Limit shown in the **Settlement Limits** in this endorsement. Payments shall be made for the period of continuous **total disability** up to the Maximum Indemnity Period shown in the **Settlement Limits** under this endorsement. If the **totally disabled Passenger** or **Crew** member is the **Named Insured's** employee at the time of the **Occurrence** and is injured in the course and scope of that employment, the **settlement limit** shall be reduced by the amount of any payments that are made under this provision.

SETTLEMENT LIMITS

With respect to an **aircraft**:

Each non-Crew member **Passenger** \$ 250,000 each **Occurrence**  
Each **Crew** member **Passenger** \$ 250,000 each **Occurrence**

With respect to any **non-owned aircraft**:

Each non-Crew member **Passenger** \$ 250,000 each **Occurrence**  
Each **Crew** member **Passenger** \$ 250,000 each **Occurrence**

Total all **non-owned aircraft Crew** members  
and non-Crew member **Passengers** combined: \$ 2,750,000 each **Occurrence**

Maximum Weekly Indemnity Limit \$ 1,250 each **Passenger**

Maximum Indemnity Period 52 consecutive weeks

These limits are part of, and not in addition to, the limit provided for Coverage A, C, or D, whichever applies to the loss.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of  
Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 27

Date of Issue July 10, 2019 SC

By   
(Authorized Representative)

## MECHANIC'S TOOLS ENDORSEMENT

In consideration of additional premium of \$ INCLUDED, this policy is amended as follows:

### INSURING AGREEMENT

This insurance is extended to cover tools of the **Named Insured's** employee mechanics against direct and accidental physical **Loss** or damage from external causes while such tools are in the care, custody and control of the **Named Insured** or such employee while acting within the scope of their duties as an employee of the **Named Insured**.

### LIMIT OF LIABILITY

The Company shall not be liable for more than the actual cash value of any tool insured, but in no event shall the Company be liable for more than \$10,000 each employee \$10,000 each **Occurrence** subject however to a deductible of \$500 each **Occurrence**, each employee.

### EXCLUSIONS

This endorsement does not apply to claims caused by or arising from:

1. wear, tear, deterioration, rust, or inherent vice;
2. delay, depreciation, or loss of use;
3. mechanical, electrical, hydraulic, pneumatic or structural breakdown or failure;
4. artificial electric current;
5. extremes of temperature and humidity;
6. mysterious disappearance or **Loss** or shortage disclosed upon taking inventory;
7. infidelity or dishonesty of the **Named Insured** or anyone in the service of the **Named Insured**;
8. wrongful taking or secretion by any person or organization in lawful possession thereof; or,
9. failure to save and protect such property from further **Loss** or harm after an **Occurrence** to which this endorsement applies.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of  
Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 28

Date of Issue July 10, 2019 SC

By   
(Authorized Representative)

CAV646 (6/09)



## SPECIAL EQUIPMENT ENDORSEMENT

In consideration of an additional premium of \$ INCLUDED, this policy is amended as follows:

1. **Physical Damage** Coverage is extended to insure the equipment listed in item 3 below being the property of the **Named Insured**, or property of others for which the **Named Insured** is legally responsible, against all risk of direct and accidental **Physical Damage** or **Loss** from external cause.

The Insured Value of such equipment is in addition to the Insured Value of the **Aircraft** of which it is a part thereof.

2. **EXCLUSIONS**

In addition to the exclusions in the policy applying to **Physical Damage** Coverage, the coverage extended by this endorsement does not apply to:

- (a) latent defect or inherent vice;
- (b) depreciation, delay, loss of market, or loss of use;
- (c) **Loss** or damage to property in the care, custody and control of the **Insured** arising from failure of the **Insured** to protect and preserve the property after a **Loss** from further **Loss**.

3. **LIMIT OF LIABILITY**

The Limit of the Company's liability with respect to coverage provided by this endorsement shall not exceed:

Description of Equipment	Insured Value
P/N S/N	\$25,000
274401 4021	
274401 4022	
274401 23755	
274401 23756	
274401 23757	
27440123758	
<u>Deductibles</u>	
\$1,000	

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 29

Date of Issue July 10, 2019 SC

By   
(Authorized Representative)

## SPECIAL EQUIPMENT ENDORSEMENT

In consideration of an additional premium of \$ 3,600 (INCLUDED), this policy is amended as follows:

1. **Physical Damage** Coverage is extended to insure the equipment listed in item 3 below being the property of the **Named Insured**, or property of others for which the **Named Insured** is legally responsible, against all risk of direct and accidental **Physical Damage** or **Loss** from external cause.

The Insured Value of such equipment is in addition to the Insured Value of the **Aircraft** of which it is a part thereof.

2. **EXCLUSIONS**

In addition to the exclusions in the policy applying to **Physical Damage** Coverage, the coverage extended by this endorsement does not apply to:

- (a) latent defect or inherent vice;
- (b) depreciation, delay, loss of market, or loss of use;
- (c) **Loss** or damage to property in the care, custody and control of the **Insured** arising from failure of the **Insured** to protect and preserve the property after a **Loss** from further **Loss**.

3. **LIMIT OF LIABILITY**

The Limit of the Company's liability with respect to coverage provided by this endorsement shall not exceed:

Description of Equipment	Insured Value
FLIR (Forward Looking Infrared) Camera FLIR Systems (manufacturer) Model U8500LP S/N AD0202 P/N 19205-202	\$250,000

Deductibles  
\$1,000

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 30

Date of Issue July 10, 2019 SC

CAV555 (1/05)

By   
(Authorized Representative)

## SPECIAL EQUIPMENT ENDORSEMENT

In consideration of an additional premium of \$ INCLUDED, this policy is amended as follows:

1. **Physical Damage** Coverage is extended to insure the equipment listed in item 3 below being the property of the **Named Insured**, or property of others for which the **Named Insured** is legally responsible, against all risk of direct and accidental **Physical Damage** or **Loss** from external cause.

The Insured Value of such equipment is in addition to the Insured Value of the **Aircraft** of which it is a part thereof.

2. **EXCLUSIONS**

In addition to the exclusions in the policy applying to **Physical Damage** Coverage, the coverage extended by this endorsement does not apply to:

- (a) latent defect or inherent vice;
- (b) depreciation, delay, loss of market, or loss of use;
- (c) **Loss** or damage to property in the care, custody and control of the **Insured** arising from failure of the **Insured** to protect and preserve the property after a **Loss** from further **Loss**.

3. **LIMIT OF LIABILITY**

The Limit of the Company's liability with respect to coverage provided by this endorsement shall not exceed:

Description of Equipment	Insured Value
NIGHT SUN SEARCH LIGHT MODEL: SX-16 P/N: 017500-111 S/N: 1793	\$10,000

Deductibles  
NIL

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 31

Date of Issue July 10, 2019 SC

By   
(Authorized Representative)

## PRIMARY AND NON-CONTRIBUTORY ENDORSEMENT

This policy is amended as follows:

Only to the extent as stated within a written contract between the **Named Insured** and party(ies) as stated in the Schedule, coverage hereunder is primary and non-contributory with any insurance, co-insurance, or self insurance maintained by those party(ies):

### SCHEDULE

AS REQUIRED BY THE NAMED INSURED

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of  
Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 32

Date of Issue July 10, 2019 SC

CAV1005 (4/08)

By   
(Authorized Representative)

**GOOD EXPERIENCE RETURN  
(EXCLUDING WAR PREMIUM)**

In consideration of an additional premium of \$ INCLUDED, it is agreed that this policy is amended as follows:

The Company shall return to the **Named Insured** an amount equal to 15 % of the following:

70 % of the earned premium that is not associated with the purchase of any War Physical Damage or War Liability coverages provided by this policy, less paid claims, reserves, and claims expenses. Such return premium shall be provisional only and shall be subject to further adjustment when the reserves and expenses have been finalized.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of  
Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 33

Date of Issue July 10, 2019 SC

CAV1006 (5/08)

By   
(Authorized Representative)

## ADDITIONAL INSURED ENDORSEMENT

This policy is amended as follows:

(Only the clause(s) indicated by an "X" shall apply.)

- The scheduled persons or organizations are included as additional **Insured**.
- The scheduled persons or organizations are the registered owner of \_\_\_\_\_ and are included as additional **Insured**.
- The scheduled persons or organizations are included as additional **Insured** but only as respects liability coverages.
- The scheduled persons or organizations are included as additional **Insured** under liability coverages, but only as respects operations of the **Named Insured**.
- The scheduled persons or organizations are included as additional **Insured** but only as respects operations of the **Named Insured**.

Workmanship Exclusion - The insurance extended by this endorsement shall not apply to, and no person or organization named in the schedule shall be insured for **Bodily Injury** or **Property Damage** which arises from the design, manufacture, modification, repair, sale, or servicing of the **Aircraft** by that person or organization.

Schedule:

STEVE KNOTTS

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of  
Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 34

Date of Issue July 10, 2019 SC

By   
(Authorized Representative)

## CREW TRAINING ENDORSEMENT

This policy is amended as follows:

Whenever an **Aircraft** described in the Declarations of the policy is being used, on behalf of the **Named Insured**, for **In Flight Crew** training of pilots specified in the Declarations under an existing agreement concerning such training between the **Named Insured** and the company or individual scheduled below:

1. The company or individual scheduled below, its officers, directors, agents and employees (but only while acting within the scope of their official duties as such) shall be included as additional **Insureds** solely as respects the insurance afforded under Liability Coverages shown in the Declarations.
2. The Company waives the SUBROGATION Condition in the policy, but only to the extent the **Named Insured** has waived its rights of recovery against the company or individual scheduled below, and its officers, directors, agents and employees (but only while acting within the scope of their duties as such).
3. The Company waives policy Exclusion 5. (a) but only to the extent that the **Named Insured** may have legally assumed liability under said agreement.
4. The Company shall give 30 days prior notice (but only 10 days notice in the event of non-payment of premium) to the company or individual scheduled below in the event the policy is cancelled by the Company.
5. Nothing contained herein shall prejudice our right of recovery for damages from the manufacture, design, modification, repair or servicing of the **Aircraft** by the person or organization scheduled below, its executive officers, directors, agents, members, managers and employees (but only while acting on behalf of the person(s) or organization(s) scheduled below and within the scope of their official duties as such).

Schedule:

BELL HELICOPTER

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of  
Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 35

Date of Issue July 10, 2019 SC

CAV485 (05/12)

By   
(Authorized Representative)

## CREW TRAINING ENDORSEMENT

This policy is amended as follows:

Whenever an **Aircraft** described in the Declarations of the policy is being used, on behalf of the **Named Insured**, for **In Flight Crew** training of pilots specified in the Declarations under an existing agreement concerning such training between the **Named Insured** and the company or individual scheduled below:

1. The company or individual scheduled below, its officers, directors, agents and employees (but only while acting within the scope of their official duties as such) shall be included as additional **Insureds** solely as respects the insurance afforded under Liability Coverages shown in the Declarations.
2. The Company waives the SUBROGATION Condition in the policy, but only to the extent the **Named Insured** has waived its rights of recovery against the company or individual scheduled below, and its officers, directors, agents and employees (but only while acting within the scope of their duties as such).
3. The Company waives policy Exclusion 5. (a) but only to the extent that the **Named Insured** may have legally assumed liability under said agreement.
4. The Company shall give 30 days prior notice (but only 10 days notice in the event of non-payment of premium) to the company or individual scheduled below in the event the policy is cancelled by the Company.
5. Nothing contained herein shall prejudice our right of recovery for damages from the manufacture, design, modification, repair or servicing of the **Aircraft** by the person or organization scheduled below, its executive officers, directors, agents, members, managers and employees (but only while acting on behalf of the person(s) or organization(s) scheduled below and within the scope of their official duties as such).

Schedule:

FLIGHT SAFETY INTERNATIONAL

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of  
Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 36

Date of Issue July 10, 2019 SC

CAV485 (05/12)

By   
(Authorized Representative)



## SANCTIONS AND EMBARGO CLAUSE - AVN111

In the event any of the provisions of this endorsement are in conflict with any provisions, exclusions, conditions or terms forming part of this policy, this endorsement shall take precedence.

1. If, by virtue of any law or regulation which is applicable to an Insurer at the inception of this policy or becomes applicable at any time thereafter, providing coverage to the "**Insured**" is or would be unlawful because it breaches an embargo or sanction, that Insurer shall provide no coverage and have no liability whatsoever nor provide any defence to the "**Insured**" or make any payment of defence costs or provide any form of security on behalf of the "**Insured**", to the extent that it would be in breach of such law or regulation.
2. In circumstances where it is lawful for an Insurer to provide coverage under the policy, but the payment of a valid and otherwise collectible claim may breach an embargo or sanction, then the Insurer will take all reasonable measures to obtain the necessary authorization to make such payment.
3. In the event of any law or regulation becoming applicable during the policy period which will restrict the ability of an Insurer to provide coverage as specified in paragraph 1, then both the "**Insured**" and the Insurer shall have the right to cancel its participation of this policy in accordance with the laws and regulations applicable to the policy provided that in respect of cancellation by the Insurer a minimum of (30) days notice in writing be given. In the event of cancellation by either the "**Insured**" or the Insurer, the Insurer shall retain the pro rata proportion of the premium for the period that the policy has been in force. However, in the event that the incurred claims at the effective date of cancellation exceed the earned or pro rata premium (as applicable) due to the Insurer, and in the absence of a more specific provision in the policy relating to the return of premium, any return premium shall be subject to mutual agreement. Notice of cancellation by the Insurer shall be effective even though the Insurer makes no payment or tender of return premium.

For the purpose of this endorsement Insurer shall mean the Company.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of  
Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 37

Date of Issue July 10, 2019 SC

UE1437 (06/14)

By



(Authorized Representative)

## WEST VIRGINIA AMENDATORY ENDORSEMENT

This policy is amended as follows:

The **ACTION AGAINST THE COMPANY AND PAYMENT OF LOSS** Condition in the policy is deleted in its entirety and replaced with the following:

### **ACTION AGAINST THE COMPANY AND PAYMENT OF LOSS**

The Company does not have to pay, and the **Named Insured** does not have the right to sue on this policy, unless all of its terms have been fully complied with and until thirty (30) days after the required proofs of loss have been filed with the Company and the amount of **Loss** is determined as provided by the policy, nor at all unless commenced within two (2) years after the date of the **Loss**.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of  
Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 38

Date of Issue July 10, 2019 SC

By   
(Authorized Representative)

CAV1014 (7/06)

## WEST VIRGINIA AMENDATORY ENDORSEMENT

This policy is amended as follows:

The **APPRAISAL OF LOSS** Condition in the policy is deleted in its entirety and replaced with the following:

### APPRAISAL OF LOSS

If the **Named Insured** and the Company fail to agree as to the amount of **Loss**, each shall, upon written notice to the other, hire at its own expense an independent aircraft appraiser. The appraisers will then agree on a knowledgeable and neutral umpire. A Judge of the county of the pending appraisal will appoint the umpire. Agreement by any two of these three shall determine the amount of **Loss**. The **Named Insured** and the Company will share the umpire's cost equally. But this clause shall not deprive or waive any rights of the Company.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of  
Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 39

Date of Issue July 10, 2019 SC

By   
(Authorized Representative)

CAV501 (1/05)

## WEST VIRGINIA CANCELLATION / NONRENEWAL AMENDATORY ENDORSEMENT

Wherever used in this endorsement: 1) "we", "us", "our", and "Insurer" mean the insurance company which issued this policy; and 2) "you", "your", "Named Insured", "First Named Insured", and "Insured" mean the Named Corporation, Named Organization, Named Sponsor, Named Insured, or Insured stated in the Declarations page; and 3) "Other Insured(s)" means all other persons or entities afforded coverage under the policy.

In consideration of the premium charged, it is hereby understood and agreed that the cancellation / nonrenewal provisions of this policy are replaced by the following:

### CANCELLATION

The Insurer may cancel this policy only for one or more of the following reasons:

1. Failure of the Insured to pay the premium for this policy or any installment thereof within a reasonable time of the due date;
2. The policy was obtained through material misrepresentation;
3. The Insured or Other Insured(s) violates any of the material terms and conditions of the policy;
4. The unavailability or reinsurance, upon sufficient proof thereof being supplied to the commissioner.

### NOTICE

The Insurer may cancel a policy if the Insurer or his duly authorized agent mails to the first Named Insured written notice of cancellation. The notice shall be sent certified mail, return receipt requested, not more than thirty (30) days after the reason for cancellation arose or occurred, or the Insurer learned that it arose or occurred, and not less than thirty (30) days prior to the effective date of cancellation. The notice shall specify the reason for cancellation and the circumstances giving rise to the reason stated and inform the Insured of the right to a hearing within thirty (30) days.

### NONRENEWAL

The Insurer may refuse to renew a policy if written notice of nonrenewal is sent to the first Named Insured by certified mail, return receipt requested, not less than ninety (90) days prior to the expiration date of the policy.

All other provisions of this policy remain the same.

This endorsement becomes effective July 1, 2019 to be attached to and hereby made a part of Policy No. AV 003380147-17 issued to THE STATE OF WEST VIRGINIA  
ET AL. BOARD OF RISK AND INSURANCE MANAGEMENT  
By NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Endorsement No. 40

Date of Issue July 10, 2019 SC

By   
(Authorized Representative)

**POLICYHOLDER NOTICE**  
**U.S. CHARTER AND CORPORATE FLIGHTS TO CUBA**

There has been a lot of news lately regarding the changes in the U.S. Cuba sanctions regulations; therefore, we have created this notice to help you understand some of the changes and how it affects your aviation insurance if your aircraft is making charter or corporate flights to Cuba.

Based on the recent changes to the U.S. Cuba sanctions regulations, AIG may provide coverage to you for **authorized flights** to Cuba.

You are authorized to travel to Cuba under the new regulations if you are transporting:

- a *person subject to the jurisdiction of the United States* who is authorized to travel to Cuba under one of the twelve (12) categories of generally licensed travel which can be found in section 515.560 of the Cuban Assets Control Regulations, 31 C.F.R. part 515 (CACR), or
- under a specific license from the Office of Foreign Assets Control (OFAC), or
- *otherwise authorized travelers* as described below.

The term *person subject to the jurisdiction of the United States* includes (See 31 CFR515.329):

- (a) Any individual, wherever located, who is a citizen or resident of the United States;
- (b) Any person within the United States as defined in 31 CFR 515.330;
- (c) Any corporation, partnership, association, or other organization organized under the laws of the United States or of any state, territory, possession, or district of the United States; and
- (d) Any corporation, partnership, association, or other organization, wherever organized or doing business, that is owned or controlled by persons specified in (a) or (c) of this section.

*Otherwise Authorized Traveler* – please note that the regulations authorizing carriers to transport to and from Cuba persons subject to U.S. jurisdiction extend to:

- Third-country nationals located in the United States that are authorized under one of the twelve (12) categories of general licenses;
- Cuban nationals applying for admission to the United States;
- Third-country nationals with a valid visa or travel authorization issued by the U.S. government for admission to the United States;
- Cuban nationals resident in the United States and licensed as unblocked nationals; and
- Individuals, including foreign nationals, traveling on official business of the U.S. government, a foreign government, or an international organization of which the United States is a member.

If you are authorized to provide flights to Cuba, the new regulations require you to maintain records for at least five (5) years of each travelers' certification indicating the section of the regulations that authorizes the person to travel to Cuba or a copy of the specific license that authorizes the person to travel to Cuba. See 31 C.F.R. § 515.572(b).

In order to ensure compliance with the regulations and for AIG's insurance coverage to attach to your flights to and from Cuba, you must be ready to provide all passengers' certifications to AIG in the event of a claim and to certify that these are the only passengers on board the aircraft.

## MEXICO WARNING

Unless you have automobile or **Aircraft** insurance written by a Mexican Insurance Company, you may spend many hours or days in jail if you have an accident in Mexico. Insurance coverage should be secured from a company licensed under the laws of Mexico to write such insurance in order to avoid complications and some other penalties possible under the laws of Mexico, including the possible impoundment of your automobile or **Aircraft**.