

# MARSH AIRSIDE LIABILITY INSURANCE SCHEME INSURANCE COVERAGE FOR CONTRACTORS AND CONCESSIONAIRES



## Do you need to buy separate insurance to work at an airport?

When UK and Ireland-domiciled contractors and concessionaires work at the airport, your legal liability is almost certainly not covered under your own public liability and motor insurance policies. Check your current policy wordings. If this is the case, the gap in coverage may be exposing your company's balance sheet to a significant loss. In addition, most UK and Ireland airports will not allow you to operate "airside" (i.e. in any of the restricted areas) without evidencing suitable insurance.



### QUICK AND SIMPLE

The Marsh Airside Liability Insurance Scheme makes it easy for contractors and concessionaires to obtain the necessary insurance to protect themselves and satisfy the requirements of airport authorities.

It has a straightforward application form, set premium rates, pre-agreed policy wording, and Marsh has a binding authority – all of which allows us to give our clients quick quotations and prompt binding of coverage.



### BROADER COVERAGE

The policy wording covers all restricted areas of the airport, including aprons, taxiways, runways, areas beyond passport control, and all other buildings that are not accessible to the general public.

Various third party liability limits are available from GBP1 million to GBP100 million/EUR127 million.



### LOWER PREMIUM

Our scheme has been around for over 35 years, and based on the feedback we receive from underwriters and our own research, it represents the largest airside liability insurance programme in the UK and Ireland, with over 1,000 policies sold each year.

This large scale helps us to negotiate competitive rates on behalf of our clients.

## KEY RISKS TO YOUR BUSINESS

Within Marsh's Aviation & Aerospace Practice, our dedicated Contractors & Concessionaires Team works closely with our specialist Policy Wordings Team to create an insurance programme that can offer the following coverage:

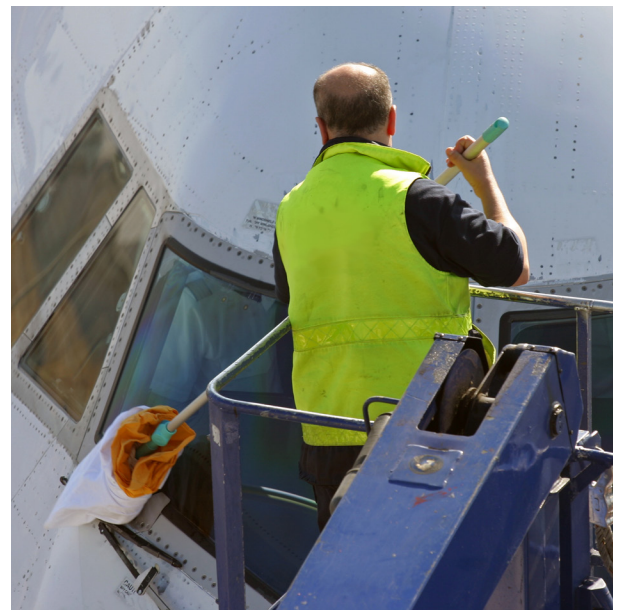
- Third party motor vehicle property damage liability: Up to GBP100 million/EUR127 million each occurrence.
- Third party motor vehicle bodily injury liability: Up to GBP100 million/EUR127 million each occurrence.
- Third party general property damage liability: Up to GBP100 million/EUR127 million each occurrence.
- Third party general bodily injury liability: Up to GBP100 million/EUR127 million each occurrence.
- Third party war and allied perils liability: Up to GBP50 million each occurrence.
- Personal injury liability: Up to US\$25 million each occurrence and in the annual aggregate.
- Products liability: Up to GBP10 million each occurrence and in the annual aggregate.
- All legal costs and expenses are payable in addition to the above limits.
- Subject to a standard GBP1,000 each occurrence deductible. Premium discounts available for accepting a higher deductible.

Desired coverage limits will need to be coordinated with Marsh and negotiated by Marsh with insurers on your behalf. All quotes are subject to the full terms, conditions, limitations, exclusions, and deductibles of the Marsh Airside Liability Insurance Scheme. Please read your quote for further details.

## WHO WE CAN ASSIST

The Marsh Airside Liability Insurance Scheme is designed to cover a broad range of airside operations, conducted by companies and individuals whose primary base is not at the airport, including:

- Window cleaners.
- Office cleaners.
- Aircraft cleaners.
- Caterers.
- Joinery workers.
- Outlet operators.
- Mechanical and electrical engineers.
- Consultants and surveyors.
- Photographers.
- Film companies.
- Construction companies.
- Delivery agents/contractors.
- Local authorities – fire, police, ambulance, county councils.



To learn more, simply call Marsh's dedicated Contractors & Concessionaires Team on 01603 207248 or email [jane.t.syrett@marsh.com](mailto:jane.t.syrett@marsh.com).

The information contained herein is based on sources we believe reliable and should be understood to be general risk management and insurance information only. The information is not intended to be taken as advice with respect to any individual situation and cannot be relied upon as such.

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