

MARSH JLT SPECIALTY

AIRSIDE LIABILITY INSURANCE SCHEME



THE ISSUE

As a UK contractor and concessionaire, your legal liability to work at an airport may not be 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 airports will not allow you to operate "airside" (such as in any of the restricted areas) without evidencing the correct insurance.

OUR SOLUTION

Our Airside Liability Insurance Scheme enables contractors and concessionaires to obtain the necessary insurance to protect themselves and satisfy the requirements of airport authorities.

BENEFITS

BENEFIT TO YOU	DESCRIPTION
Efficient Risk Placement	It is a delegated authority scheme underwritten by grade A++ (AM Best) rated insurers giving confidence and facilitates the fast and efficient placement of risks by a dedicated team.*
Broader Coverage	The policy 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 GBP 1 million to GBP 100 million.
Negotiate Premium Rates	We have sold over 900 policies in 2019. This large scale helps us to negotiate premium rates on behalf of our clients.

*We do not guarantee the solvency or continuing solvency of any insurer and you should note that the financial position of an insurer can change.

MARSH JLT SPECIALTY

KEY RISKS TO YOUR BUSINESS

Within our Aviation Practice, our dedicated contractors and 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 GBP 100 million each occurrence.
- **Third party motor vehicle bodily injury liability:**
Up to GBP 100 million each occurrence.
- **Products liability:**
Up to GBP 10 million each occurrence and in the annual aggregate.
- **Third party war and allied perils liability:**
Up to GBP 50 million each occurrence.
- **Legal costs:**
All legal costs and expenses are payable in addition to the above limits.
- **Third party general property damage liability:**
Up to GBP 100 million each occurrence.
- **Third party general bodily injury liability:**
Up to GBP 100 million each occurrence.
- **Personal injury liability:**
Up to US\$ 25 million each occurrence and in the annual aggregate.
- **Deductible:**
Subject to a standard GBP 1,000 each occurrence deductible. Premium discounts available for accepting a higher deductible.

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

To learn more, simply contact our dedicated contractors and concessionaires team at uk.airside@marsh.com.

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