

# Premises, Hangarkeepers and Products Liability

Insurance Product Information Document

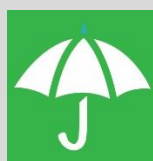
Company: Beta Aviation ApS

Product: Hangarkeeper Liability Insurance

This document summarises the cover available but it does not form part of the insurance contract. Full terms and conditions are set out in the policy wordings which are available on our website. The policy schedule details the specific coverage provided and the individual limits which apply. Please read the policy wordings and schedule carefully and familiarise yourself with all exclusions and limitations applicable to your insurance coverage.

## What is this type of Insurance?

This insurance is for potential risks arising from the ownership and operation of an aircraft, such as loss or damage to the aircraft itself and your potential liabilities to others arising from its use. You can select which and what level of cover you require.



## What is insured?

### Premises Liability (if selected)

- ✓ Insured's liability for bodily injury or property damage in or about the premises specified above, as a direct result of the services granted by the Insured, and elsewhere in the course of any work or of the performance of any duties carried out by the Insured or his employees in connection with the business or operations specified above caused by the fault or negligence of the Insured or any of his employees engaged in the Insured's business, up to the selected liability limit as stated in the policy schedule.

### Hangarkeepers Liability (if selected)

- ✓ Insured's liability for loss of or damage to Aircraft or Aircraft equipment, not owned, rented or leased by the Insured, up to the selected liability limit as stated in the policy schedule.

### Product Liability (if selected)

- ✓ Insured's liability for bodily injury or property damage arising out of the possession, use, consumption or handling of any goods or products manufactured, constructed, altered, repaired, serviced, up to the selected liability limit as stated in the policy schedule



## What is not insured?

- ✗ Any applicable deductible stated in the policy schedule;
  - ✗ Loss of or damage to property owned, rented, leased by the Insured;
  - ✗ Bodily injury or property damage caused by any mechanically propelled vehicle which the Insured may cause or permit any other person to use on the road;
  - ✗ War & allied perils, such as conflict, terrorism, riot etc.
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- ✗ Any applicable deductible stated in the policy schedule;
  - ✗ Loss of or damage to robes, wearing apparel, personal effects or merchandise of any description;
  - ✗ Loss of or damage to Aircraft or Aircraft equipment, hired or leased by or loaned to the Insured;
  - ✗ Loss of or damage to any Aircraft while in flight;
  - ✗ War & allied perils, such as conflict, terrorism, riot etc.
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- ✗ Any applicable deductible stated in the policy schedule;
  - ✗ Damage to the property of the Insured or to property within his care, custody or control;
  - ✗ The cost of repairing or replacing any defective goods or products manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed by the Insured or any defective part or parts thereof;
  - ✗ (d) Loss of use of any Aircraft not actually lost or damaged in an accident giving rise to a claim hereunder
  - ✗ War & allied perils, such as conflict, terrorism, riot etc.



## Are there any restrictions on the coverage?

In addition to the section specific exclusions shown above, the policy does not cover the following:

- ! War & allied perils, such as conflict, terrorism, riot, malicious damage (vandalism) etc.
- ! Any computer failure relating to date recognition or date change.
- ! Liability arising out of the operation of an airfield control tower.
- ! The presence (or threatened presence) of asbestos.
- ! Nuclear risks.
- ! Noise, vibration, sonic boom and any related phenomena, pollution and contamination, electric and electromagnetic interference and interference with the use of property.
- ! Liability assumed, or rights waived under any agreement.



## Where am I covered?

Premises and Hangarkeeper will cover in the country of operation but you may choose the following geographical limits of the policy coverage:

- Europe excl. LSW617H countries
- Europe and Greenland, excluding LSW617H Countries
- Europe and North Africa, excl. LSW617H Countries
- World Wide excl. LSW617H countries
- World Wide excl. USA, Canada and LSW617H countries
- Iceland and surrounding area



## What are my obligations?

- You must take all reasonable steps to avoid or reduce any loss.
- You must comply with all regulations relating to the safe operation of the aircraft.
- You must take reasonable steps to ensure that there has been no misrepresentation of any information provided to the insurer(s) for the purpose of arranging insurance coverage and that such information is kept up to date.



## When and how do I pay?

Once a policy coverage has been written, an invoice will be sent to you or your broker or other intermediary. The invoice will state the due date(s) of the payment(s), which can be in one, two or four instalments.



## When does the coverage start and end?

You choose the dates of inception and expiry of the insurance coverage, and both dates will be stated in the policy schedule.



## How do I cancel the contract?

You may cancel the insurance coverage at any time by giving notice in writing (incl. e-mail) to the Insurer(s). Any refund of premium paid will be based on how long coverage has been in force and whether any claims have been filed under the insurance policy.