

What are the Insurer's Underwriting Capabilities?

AIG Aviation's growth over the last 40 years to a major Aviation underwriter is a tribute to its reliability, flexibility and the service it has provided its customers all these years.

AIG Aviation's underwriters are trained and dedicated specialists in the highly specialized world of aviation and, because of unique interests and backgrounds, they are intricately involved in aviation. They have first-hand knowledge of such areas as flight instruction, air traffic control and meteorology. Others are skilled pilots. Such related experience provides these underwriters with special insight and understanding. However, their main strength is their insurance knowledge and experience, and their flexibility to provide the right coverage for the exposure.

What are the Insurance Carriers' Claims Service Capabilities?

Just as aviation underwriting is a highly specialized business so is settling and defending aviation claims. That is why AIG Aviation Adjustment Service, Inc. was established. These claims adjusters know the "ins and outs" of aircraft and regulations. Many are experienced pilots and all are seasoned insurance claims specialists.

As an integral part of their operations, adjusters are located at all AIG Aviation, Inc. branch offices to offer the best in localized claims service.

The Major Loss Emergency Team, comprised of experienced adjusters, technical investigators and legal counsel, will respond immediately to an airline or other aviation catastrophe anywhere in the United States to provide full, on-site support to insureds.

The regional claims office handling claims in the Western States, including Colorado, is located in Los Angeles, California.

AIG is committed to a policy of quick and fair settlement of claims and to providing its clients with expert legal defense.

For More Information

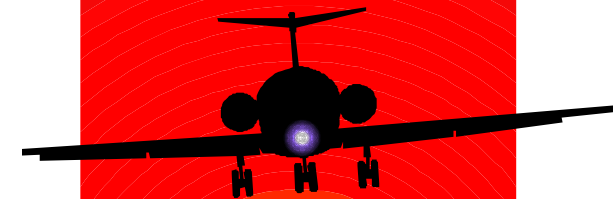
Contact Doug Meyer at Arthur J. Gallagher & Co. regarding costs or to ask any questions about coverage at 1-800-333-3231 or 303-889-2592. CTSI is also available to help answer your questions at 303-861-0507, or email us at ctsi@ctsi.org.

County Technical Services, Inc.
800 Grant Street, Suite 400
Denver, CO 80203



Commercial General Liability Aviation Program

CTSI proudly offers the Aviation Liability Policy tailored to address county airport exposures.



The Problem

The General Liability coverage provided to member counties by CAPP is not intended to extend coverage for your aviation operations exposures as owner or operator of an airport facility. While you may find some coverage in your CAPP General Liability policy for certain exposures at a county airport facility, it does not respond specifically to aviation-related exposures. Aviation exposures require specific aviation liability insurance to adequately address airport operations' risks of loss.

The CTSI Solution

As administrator of CAPP and provider of risk management services to its members, CTSI, through its broker Arthur J. Gallagher & Co. – Denver, has successfully developed a relationship with an insurer that has products available for individual counties and is ready to assist counties cover exposures arising from aviation liability.

Who is Insured?

The County, its executive officers, directors and employees for acts within the scope of their employment, for liability resulting from ownership, maintenance or use of locations for aviation activities.

What is Covered?

Bodily Injury/Property Damage

- Liability for Bodily Injury/Property Damage to third parties which the County becomes legally obligated to pay as damages as a result of aviation operations.

Personal and Advertising Injury Resulting From County Aviation Operations

- False arrest, detention or imprisonment
- Malicious prosecution
- Oral/Written publications of materials which slander or libel a person or organization
- Misdirection of a person to an aircraft
- Misappropriation of advertising ideas or style of doing business
- Infringement of copyright, title or slogan

Medical payments

Medical expenses caused by an accident due to your aviation operations

Hangarkeepers Liability

Amount County is legally obligated to pay as damages to aircraft while in the care, custody and control of County for storage, service or repair. Defense Costs are covered in addition to the policy limits.

What is Excluded?

Bodily Injury/Property Damage

- Air traffic control operations in the air or on the ground
- Contributing to intoxication of any person
- Bodily Injury to employees arising out of course of their employment
- Property Damage to property the County owns, leases, rents or occupies
- Property Damage to your product or work

Personal and Advertising Injury Relating to:

- Employment Practices
- Advertising Injury arising from wrong description of the price of goods, products or services

Medical Expense Relating to:

- Bodily Injury to any Insured
- Bodily Injury for any person hired to do work for or on behalf of any Insured

Hangarkeepers Liability:

- Loss to aircraft in flight
- Loss to personal effects or merchandise

Exclusions Applicable to All Coverages:

- Noise, pollution, electrical and electromagnetic interference
- Conduct of any air meet, air show, air race, contest or exhibit sponsored by the County
- County ownership, maintenance, use of operation of grandstands, observation decks, bleachers
- Asbestos
- Nuclear Energy

Are Premiums Competitive?

Rates for aviation liability coverage applicable to non-commercial airports are based on class of operations determined by the total annual number of aircraft movements. A schedule of annual premiums for each class for varied limits of liability has been created to allow for expedient premium quotations. Airports with over 60,000 aircraft movements annually and commercial airports are rated on an individual basis.

You will find that rates are extremely competitive and coverage terms and conditions are flexible. Limits of Liability are available up to \$300 million.

Are Additional Coverages Available?

Yes. The most common are:

- Non-Owned Aircraft Liability for aircraft with

less than 18 seats used for County pleasure and business (available up to 60 seats at additional premium)

- Non-Owned Aircraft Physical Damage for County leased aircraft under leases of less than 30-day term
- Contingent Control Tower Liability for operations conducted solely by the Federal Aviation Administration at scheduled locations
- Incidental Medical Malpractice Liability for injury due to providing or failing to provide medical, surgical, dental, x-ray or nursing service and furnishing or dispensing of drugs and medical supplies
- Additional Insured Coverage for Vendors
- Designated County Emergency Landing sites

Other coverage lines available subject to specific underwriting, at additional premium, include, but are not limited to:

- Airshow Liability
- Charter Aircraft
- Heliport Liabilities
- Pleasure Aircraft
- Fixed Base Operators
- Excess Aviation Liability
- Business Aircraft

Who is the Insurer and What is their Experience with Aviation Coverage?

National Union Fire Insurance Company of Pittsburgh, PA through AIG Aviation, Inc. provides coverage.

- *Experience*
AIG Aviation, Inc. has been insuring aviation risks since 1947 and has grown to manage one of the largest portfolios of Aviation insurance in the country.
- *Reliability*
AIG Aviation, Inc. is a subsidiary of the worldwide American International Group, one of the nation's largest insurance groups. AIG holds the highest ratings awarded by the principal agencies, including A.M. Best Co. which recognizes the AIG Companies' superior strength.
- *Financial Strength (American International Group)*
With assets in excess of \$50 billion and revenues in excess of \$15 billion, it is the leading U.S. based international insurance organization and the nation's largest underwriter of commercial and industrial coverages.