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## **AVIATION INSURANCES**

**Whether in the air or on the ground, the aviation industry requires highly specialized insurances.**

The aviation industry operates in a particularly dynamic and challenging environment. Flying is a relatively safe form of transport. However, in the case of a loss event, the consequences for the people and companies concerned are frequently catastrophic.

Without doubt, as aircraft owner or operator you are familiar with aircraft insurances you need. However, your aviation operations require an insurance partner who can be thoroughly relied on in case of an emergency. Our team can help you obtain from top ranked insurers bespoke risk transfer solutions.



### **Aviation Insurances**

We are ready to offer a comprehensive suite of aviation insurance options:

#### **Public Liability Insurance**

This liability insurance covers the legal liability for the use of the insured aircraft. The insurance covers damage to third parties (personal injury or death, material damage to goods and cargo outside the aircraft), including legal expenses. The insurance cover also includes the personal liability of all persons involved in the operation of the aircraft.

Liability claims based on personal injury and property damage to the occupants or passengers of the aircraft are not covered (see passenger liability insurance).

#### **Passenger Liability Insurance**

This insurance covers the legal liability for the carriage of persons, luggage and cargo on board aircraft. The insurance covers the personal liability of all persons involved in the operation of the aircraft, including the air carrier.

#### **Combined Single-Limit (CSL) Insurance**

This is an alternative to third party legal liability and passenger legal liability insurance. You will benefit from a combined uniform insurance sum - called combined single-limit (CSL).

Your combined aviation insurance (CSL) includes at least the legal liability for the use of aircraft, and the legal liability of the carrier for the carriage of passengers and baggage as well as cargo on board aircraft.

#### **Ground Risk Hull Insurance not in motion**

This coverage protects your aircraft when it is standing still and presumably incapable of causing self-inflicted damage. The insurance covers damages caused by natural hazards and disasters like floods, fires, storms or collapsing hangars as well as by accidents with uninsured vehicles or other planes.

#### **Ground Risk Hull Insurance in motion**

Parking, driving to the gate or towing your aircraft can lead to minor or even major accidents. That's where the ground risk hull insurance in motion comes in. This coverage protects not only the hull, but the whole plane against physical damages.

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### **HOLFIN INSURANCE REINSURANCE BROKER S.A.**

is authorized by Financial Supervisory Authority (Decision 114401/2006), being registered in the Brokers Registry under no. RBK-368  
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### **In-Flight Hull Insurance**

The in-flight insurance is an all risks policy. It covers not only any damage that might occur in-flight but also in every other situation on the ground – whether in motion, or not.

### **Other Insurances**

In addition to these six basic types of aviation insurance, insurance companies offer many different possibilities to find individual solutions for both private aviators and commercial aviation. Beside aircraft insurances, there are special insurances for hangars, airports, ground support equipment, maintenance facilities, and many more. Our team can help you find the perfect insurance for you.

### **What can we do for you or your business?**

- ✓ Provide you with free and impartial specialist advice concerning risk management and cover options
- ✓ Provide you with the right insurance product which best suit your specific needs, helping you to:
  - ✓ Minimise your exposure to risk
  - ✓ Save your time and money
- ✓ Manage your insurance policies, timely informing you about the relevant aspects
- ✓ Manage your claims, provide assistance and representation in front of insurance partners
- ✓ Give you peace of mind that you are protected for things that matter to you

### **Why you should choose us?**

- ✓ Our services are based on technical expertise and robust business knowledge, underpinned by complete understanding of your specific needs
- ✓ We have access to a large range of insurance providers allowing us to offer bespoke insurance solutions with the best value for you - both in terms of cover and price
- ✓ For highly specialized insurance products and / or better premiums we have access to international markets through Lloyd's syndicates / brokers or first class insurers and reinsurers
- ✓ We think holistic and act responsible. We believe that respect and integrity are vital to building and maintaining trust and good long term relationships

### **Contact us in confidence at:**

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