

# CHARLES M. SCHULZ – SONOMA COUNTY AIRPORT SUMMARY OF MINIMUM INSURANCE REQUIREMENTS FOR COMMERCIAL OPERATORS

(The specified limits are subject to market availability)  
(The Full Text of the Requirements is in the Legal Agreement)

Operation Group	Description of Operations
<b>A</b>	Fixed Base Operator (Full Service), Specialized Commercial, Temporary Specialized Commercial, Aircraft Maintenance, Aircraft Sales, Avionics or Instrument Maintenance, Commercial Hangar Developer
<b>B</b>	Aircraft Rental, Flying Clubs, Flight Training
<b>C</b>	Aircraft Charter and Aircraft Management Operator
<b>D</b>	Self-fueling

## **AIRPORT/AVIATION COMMERCIAL GENERAL LIABILITY INSURANCE:** Per Occurrence Limit/General and Products-Completed Operations Aggregates

Coverage for bodily injury, personal injury, and property damage for premises, products and completed operations, mobile equipment, contractual liability and additional insured endorsement.

	Operation Group A	Operation Group B	Operation Group C	Operation Group D
<b>Occurrence Limit</b>	\$2,000,000	\$1,000,000	\$1,000,000	\$2,000,000
<b>Aggregate</b>	\$4,000,000	\$2,000,000	\$2,000,000	\$4,000,000

## **AUTOMOBILE LIABILITY INSURANCE FOR OWNED, NON-OWNED AND HIRED AUTOS**

	Operation Group A	Operation Group B	Operation Group C	Operation Group D
<b>Combined Single Limit Per Accident</b>	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000 - Mobile Fueling Equipment \$1,000,000 – All other

## **WORKERS COMPENSATION & EMPLOYERS LIABILITY** (Required if there are employees.)

Workers Compensation insurance with statutory limits as required by the Labor Code of the State of California.  
Employers Liability with minimum limits of \$1,000,000 per Accident; \$1,000,000 Disease per employee; \$1,000,000 Disease per policy.

**PROPERTY INSURANCE FOR TENANTS IMPROVEMENTS AND BUSINESS PERSONAL PROPERTY  
(Operation Groups A, B, C and D)**

Property insurance covering Tenants Improvements and Betterments and Business Personal Property on a “special form” or “all-risks” basis. Minimum limit: the full current combined replacement cost of the Improvements and the business personal property.

**ENVIRONMENTAL LIABILITY INSURANCE (Per Pollution Condition)**

	<b>Operation Group A - Fixed Base Operators and Special Commercial Operators whose operations pose a pollution risk</b>	<b>Operation Group B</b>	<b>Operation Group C</b>	<b>Operation Group D</b>
<b>Per Pollution Condition</b>	\$1,000,000	Not Required	Not Required	\$1,000,000

**AIRCRAFT CATEGORIES & ABBREVIATIONS**

<b>Aircraft Type</b>	<b>Definition</b>
<b>SE</b>	Single engine Aircraft
<b>ME</b>	Multi engine Aircraft
<b>Piston Aircraft</b>	An Aircraft that utilizes a reciprocating engine for propulsion
<b>Turboprop Aircraft</b>	Aircraft that utilizes a gas turbine engine to drive a set of reduction gears, which, in turn, drives a propeller for propulsion
<b>Turbojet Aircraft</b>	An Aircraft that utilizes a form of heat engine that produces thrust by accelerating a relatively small mass of air through a large change in velocity for propulsion
<b>Group I</b>	Aircraft Design Group with Aircraft having a wingspan up to, but not including, 49 feet
<b>Group II</b>	Aircraft Design Group with Aircraft having a wingspan 49 feet, up to but not including, 79 feet
<b>Group III</b>	Aircraft Design Group with Aircraft having a wingspan of 79 feet or more

**AIRCRAFT AND PASSENGER LIABILITY INSURANCE** (Combined Single Limit, Each Occurrence)

Coverage for bodily injury, property damage, and passenger injury for all owned, leased, or operated Aircraft, with the County of Sonoma endorsed as an additional insured on a primary and non-contributory basis

	<b>Operation Group B</b>	<b>Operation Group C</b>
<b>SE Piston/Group I</b>	Up to 7 seats: \$1,000,000 CSL/\$100,000 sub limit per seat/passenger 8 seats and above: \$2,000,000 CSL/\$100,000 sub limit per seat/passenger	Up to 7 seats: \$1,000,000 CSL/\$100,000 sub limit per seat/passenger 8 seats and above: \$2,000,000 CSL/\$100,000 sub limit per seat/passenger
<b>ME Piston/Group I</b>	\$2,000,000 CSL/\$100,000 sub limit per seat/passenger	\$2,000,000 CSL/\$100,000 sub limit per seat/passenger
<b>Turboprop/Group I &amp; II</b> <b>Turbojet/Group I</b>	\$5,000,000 CSL/\$250,000 sub limit per seat/passenger	\$5,000,000 CSL/\$250,000 sub limit per seat/passenger
<b>Turbojet/Group II &amp; III</b>	\$10,000,000	\$10,000,000

**HANGAR KEEPERS LEGAL LIABILITY INSURANCE** (Largest Aircraft Accommodated)

Coverage for property damage to all non-owned Aircraft under the care, custody, and control of the Operator.

		<b>All Operation Groups</b>
<b>SE Piston Group I</b>	Each Aircraft Each Occurrence	\$150,000 \$300,000
<b>ME Piston Group I</b>	Each Aircraft Each Occurrence	\$250,000 \$500,000
<b>Turboprop Group I &amp; II</b>	Each Aircraft Each Occurrence	\$1,000,000 \$2,000,000
<b>Turbojet Group I &amp; II</b>	Each Aircraft Each Occurrence	\$2,500,000 \$5,000,000
<b>Turbojet Group III</b>	Each Aircraft Each Occurrence	\$5,000,000 \$10,000,000