

AIRFIELD OPERATORS LIABILITY INSURANCE

RP42 in Laws and Rules for Glider Pilots states:-

“Although minimum third party legal liability cover is required as an Operational Regulation, further insurance cover is advisable in order to provide protection against claims arising other than as a direct result of an aircraft accident (e.g. winch cable accidents) and also to provide comprehensive cover for loss or damage to club property. An airfield Operators Liability policy should provide the necessary cover.”

Unfortunately, underwriters do not normally offer a complete off the peg Airfield Operators Liability policy to provide cover against all eventualities. “Standard” policies will normally exclude aviation related risks. It is therefore necessary to seek specific cover for aviation related risks. This can be arranged through one of the specialist aviation brokers or insurers that advertise in Sailplane and Gliding.

Whether cover is available as part of a comprehensive gliding club package policy, or under individual arranged separate policies, the following risks need to be considered:-

Public Liability:

Legal Liability to Third Parties for accidental injury or damage to property arising from both non-aviation and “aviation” (e.g. winching, engineering) activities. Cover should include Hangar Keepers and “Member to Member” liability and, if appropriate, Products Liability.

Employers Liability:

This insurance is required by law. Cover must be arranged for both non-flying paid staff and any professional instructors.

Directors & Officers Liability:

Claims made against club officials for actions in connection with decisions made in the management of the club.

Property Damage:

Cover for buildings and contents, including theft of property, cash and e.g. fuel from tanks.

Business Interruption:

Losses incurred following, e.g. a fire or theft of vital property.

Obviously this brief resume can only act as a general guideline as to the covers to be considered. Clubs are strongly advised to seek advice from a specialist insurance broker in order to decide on their precise requirements.