



## **Annex B**

### **Summary Insurance Certificate for Member Clubs of the LAA**

**(Note : further insurance documentation is available on application, from LAA HQ)**

Member clubs of the LAA may enjoy protection from the following insurance arrangements.

It is a requirement of the LAA and these insurances that the member clubs adhere to the requirements set out within the LAA's rules and regulations.

**Airside Liability:- £20,000,000 any one claim.**

This policy provides 'premises' public liability cover which is extended to include the liability of the member clubs for operations of vehicles whilst airside as well as the public liability occurring directly in connection with air meets and events.

**Public Liability:- £5,000,000 any one claim.**

This cover is provided for social functions such as barbeques and meetings provided they are not selling any products other than for the purpose of raising club funds. The policy does not provide public liability for what the insurers would consider hazardous events or activities such as firework displays, bouncy castles or stunts

**Contingent Third Party and Passenger Liability:- £20,000,000 any one Claim**

It is now recognised that the aircraft owner under law should have at least the minimum legal requirements that are required under the European Regulation EC785 which varies by weight category of aircraft and number of passenger seats.

It is also an absolute requirement that any Third Party Passenger flight undertaken on behalf of a member club in the name of the LAA should adhere to the requirements detailed in the LAA "Liability and Insurance Guidelines" document which includes the requirement for an indemnity agreement to be in place on the aircraft owner's insurance policy.

This policy is arranged on a contingent basis and is for the protection of the member club's and the LAA. It is not the responsibility of the LAA to arrange liability cover for individual pilots connected to them. This cover has been arranged to protect the LAA and the member clubs as an organisation. A responsible pilot and flyer should be carrying as much liability cover as they can reasonably afford and now under the law as detailed above, a minimum level of cover is of course compulsory.

Stephen Slater  
Chief Executive Officer  
Light Aircraft Association

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