

## **AVIATION INSURANCE COVER NOTE**

This is to confirm that insurance has been affected, on terms and conditions that are described in this document, for the account of whom it may concern.

Insurers agree to indemnify you, the named insured such that in the event of AEROCLUB OF CHANIA and/or Club Members as aircraft operators becoming legally liable to pay damages to third parties, the insurers will indemnify you up to but not exceeding the amounts shown as the limits of indemnity hereon.

Details of the insurance follow. Please check that the terms and conditions meet your requirements and advise if any amendments are necessary.



Southern Pacific Insurance Corporation  
113 BlueRidge Rd, DeRidder, LA 70634  
337-202-4121  
www.sopacins.com

**REFERENCE:** SPI/AC/KH-111822-01

**TYPE:** Aviation Hull All Risks Insurance  
Aviation third party, baggage, cargo, freight and mail and  
passenger liability Insurance

**INSURED:** **AERO CLUB of CHANIA** and/or their holdings,  
associated, and/or joint venturing companies, and/or  
**THE MEMBERS** additional insureds as declared, each  
for their respective rights and interests.

**ADDRESS:** Aerolimenas Chania  
Chania 73133  
Greece

**COMMUNICATION:** rharrison@sopacins.com  
**COORDINATES:** Tel: 337-202-4121

**DATE:** 03/08/2023

**PERIOD:** 12 Months commencing at 00.01 hours on August 5<sup>th</sup>  
2023 local time at the address of the insured, plus odd  
time as agreed, but not exceeding 18 months in all

**INTEREST:** **SECTION 1.**  
All Risks of physical loss or damage to aircraft insured  
hereon, howsoever occasioned, whilst in flight, taxiing or  
on the ground, except as excluded.(NOT COVERED)

**SECTION 2.**  
Liability at Law to pay damages to Third Parties,  
including Passengers arising from the ownership and/or  
operation of aircraft insured hereon.

**SUM INSURED:** **Hull All Risks:** Agreed Values as per schedule subject  
to a maximum of **€ 40,000** any one aircraft.(For  
information only)-(Not Covered)

**LIMITS of INDEMNITY:**

**Liabilities:** General Third Party Limit **€ 1,000,000** in accordance with  
EU Directive 785 Of 2004  
Passenger Liability **€ 350,000**  
Bodily Injury/Property Damage): as per schedule, each  
accident/aircraft including the following sub-limit(s):  
(a) Extended Coverage Endorsement (Aviation  
Liabilities) AVN52E:



## Southern Pacific Insurance Corporation

113 BlueRidge Rd, DeRidder, LA 70634

337-202-4121

www.sopacins.com

Policy Limit any one accident and in the annual aggregate except with respect to passengers, cargo and mail on board the aircraft to whom the full policy limit shall apply

### **Third Party Liability** (Section III):

(Not applicable to claims arising out of accident to the carrying aircraft or to claims falling within coverage provided by AVN52E)

Nevertheless, in the event of an accident involving the application of more than one deductible then the highest deductible applicable to the aircraft involved shall be applied as an aggregate deductible for all losses arising out of that accident.

### **GEOGRAPHIC SCOPE:**

From base at Chania, Crete to and from destinations on the neighbouring Islands, extended to include Greece and the countries of the European Union and Montenegro and the UK

Excluding those countries named in the Kiln List of excluded territories.

However, coverage is granted for the over flight of any excluded country where the flight is within an international recognized air corridor and is performed in accordance with I.C.A.O recommendations.

### **USES:**

Ab initio flight training up to PPL and private business and pleasure use by members and SOLO Flights.

### **PILOTS:**

Kosmas Kimionis minimum PPL (CFI) with Instructors rating and 4,500 Hours Total time and 150 on make and model

Spiridon Voukelatos 3,500 hours Total Tome and All Club Members holding an Ultra Light License

### **CONDITIONS:**

Policy Wording: Aircraft Insurance plus (agreed no Proposal Form) and as amended below:

Additional insureds, Individual Aircraft Owners, breach of warranty, loss payees, waivers of subrogation rights and hold harmless requirements, contractual agreements and any other agreements incidental to the Insured's operations area automatically included hereunder as required by the Insured.



Southern Pacific Insurance Corporation

113 BlueRidge Rd, DeRidder, LA 70634

337-202-4121

www.sopacins.com

Agreed that the term 'passenger' means non-fare paying passengers including any director or employee of the Insured or partner in the Insured's business carried in the aircraft without performing any direct or supervisory duties on board and shall include persons not in the employ of the Insured who fly as authorised observers and any prospective employees requiring flight test prior to employment by the Insured, excluding workman's compensation act/employers liability.

Coverage (b) of Section III is amended to read as follows:

Loss of or damage to baggage and personal articles of passengers arising whilst in the care, custody or control of the Insured.

Automatic pro rata additions and deletions of aircraft subject to a Maximum Agreed Value € 40,000 and 10 revenue passenger seats subject AVN19A to be advised to Avgen

Nuclear Risks Exclusion Clause AVN38B.

Noise and Pollution and Other Perils Exclusion Clause AVN46B (applicable to Section II of AVN1C only). Not applicable to Cargo Legal Liability.

Pilot Indemnity Clause AVN74

Breach of Air Navigation Regulations Clause - AVN94

Aircraft Laying-Up Returns Clause AVN26A (7 days franchise). Returning the full difference between Full Flight Risks Rate and Ground Risks Only rate, with prior advice provision deleted. Ground Risks Only rate 40% of applicable Full Flight Risks Rate (including ground Third Party Liability cover). Premium adjustable at expiry.

Asbestos exclusion clause AGM2488 00003

Forced Landing Clause AVN78

Passenger Voluntary Settlement Endorsement AVN34A – paragraphs (d) and (e) deleted – in respect of Item 1 only

Liability to Employees Clause; notwithstanding anything contained herein to the contrary, Section III of AVN1C is extended to cover



Southern Pacific Insurance Corporation  
113 Blue Ridge Rd, DeRidder, LA 70634  
337-202-4121  
www.sopacins.com

Liability to Employees of the Insured whilst carried as Passengers or Crew in the Insured Aircraft, but excluding any liability which the Insured may become liable under any Workmen's Compensation Act(s)  
Personal Injury Extension AVN60A

**MAINTENANCE:**

In house Line maintenance "A" and "B"

**LOSSES:**

No known or reported losses

**CONDITION**

Premium Payment Warranty –AVN5/6  
Premium due hereon is to be paid as per agreement between at or prior to inception.

**SCHEDULE OF AIRCRAFT**

Aircraft	Registration	Seats Crew/ Pax	Third Party Limit
JABIRU J160-C	SX - UBW	1 +10	€ 1,000,000



**PREMIUM SCHEDULE**

Coverage	Sum Insured	Rate	Premium
Hull All Risks	Not Covered		
Hull War and other Perils	Not Covered		
Third Party & Passenger Legal Liability	€ 1,000,000	Flat	€ 420.00
AVN52E			Included
<b>Premium</b>	<b>Annual and Pro rata</b>		<b>€ 420.00</b>
<b>Including Additional Coverage of Personal Accident</b>			
<b>Total Annual Premiums</b>			<b>€ 420.00</b>

**ADDITIONAL COVERAGE**

Coverage	Sum Insured	Rate	Total persons Required	Premium	Yes/No
Crew Personal Accident					Not covered
Passenger Personal Accident	€ 350,000				<b>Covered</b>

For and on behalf of  
 Southern Pacific Insurance Corporation

Russell Wilson - President  
 August 3rd, 2023

