

Classification	Aircraft Liability	Premises (GL) Liability	Automobile Liability	Workers Compensation	Hangar Keepers Liability	Fire Legal	Fire & Extended Coverage Full Replacement Value	Environmental Impairment Liability	Employers Liability	Umbrella / Excess Liability	Commercial General Liability	Remarks
Air Carrier (Part 121)	As determined by Risk Management	\$1,000,000	\$500,000	Statutory	-		\$100,000**	-	Statutory	-	-	
Air Charter (Part 135 or 380)	-	\$1,000,000	\$500,000	Statutory	-		\$100,000**	-	Statutory	-	-	
Passenger Capacity 01 - 04	\$5,000,000											
Passenger Capacity 05 - 09	\$10,000,000											
Passenger Capacity 10 - 49	\$15,000,000											
Passenger Capacity 50+	As determined by Risk Management											
Air Cargo	\$5,000,000	\$1,000,000	\$500,000	Statutory	-		\$100,000**	-	Statutory	-	-	
Flight Instruction	\$1,000,000 per occurrence/ \$100,000 per seat	\$1,000,000	\$500,000	Statutory	-		\$100,000**	-	Statutory	-	-	
Aircraft Rental	\$1,000,000 per occurrence/ \$100,000 per seat	\$1,000,000	\$500,000	Statutory	-		\$100,000**	-	Statutory	-	-	
Flying Clubs	\$1,000,000 per occurrence/ \$100,000 per seat	\$1,000,000	\$500,000	Statutory	-		\$100,000**	-	Statutory	-	-	
Specialized Flying Services*	\$1,000,000 per occurrence/ \$100,000 per seat	\$1,000,000	\$500,000	Statutory	-		\$100,000**	-	Statutory	-	-	
Aircraft Maintenance, Repair, & Overhaul (MRO)	-	\$1,000,000	\$500,000	Statutory	\$500,000		\$100,000**	-	Statutory	-	-	Products & Completed Operations required - limits determined by Risk Management by aircraft type.
Aircraft Storage / Hangar / T-Hangar / Tie-Down	\$1,000,000	\$1,000,000	-	Statutory	\$500,000***		\$100,000**	-	Statutory	-	-	
Aircraft Sales	\$2,000,000 per occurrence/ \$100,000 per seat	\$1,000,000	\$500,000	Statutory	-		\$100,000**	-	Statutory	-	-	Product Liability required - limits determined by Risk Management.
Aircraft Painting Services	-	\$1,000,000	\$500,000	Statutory	\$500,000		\$100,000**	\$1,000,000	Statutory	-	-	
Concessionaire / Restaurants	-	\$1,000,000	-	Statutory	-		\$100,000**	-	Statutory	-	-	Product Liability required - limits determined by Risk Management. If serving Liquor, limits shall be \$2,000,000.
Rental Car Services	-	-	\$1,000,000	Statutory	-		-	-	Statutory	-	-	
Ground Transportation Company		\$1,000,000		Statutory	-		\$100,000**	-	Statutory	-	-	PUC - Motor Vehicle
01 - 06 Seats	-		\$1,000,000									
07 - 14 Seats	-		\$5,000,000									
15+ Seats	-		\$10,000,000									
Parking / Valet	-	\$1,000,000	\$1,000,000	Statutory	-		\$100,000**	-	Statutory	-	-	Garage Keepers Liability required - limits determined by Risk Management.
Fixed Base Operator (FBO)	\$2,000,000	\$2,000,000	\$500,000	Statutory	\$2,000,000 each occurrence/\$2,000,000 each aircraft		\$100,000**	-	Statutory	-	\$2,000,000 general aggregate/\$2,000,000 each occurrence	Commercial General Liability shall include bodily injury, property damage, personal and advertising injury and products and completed operations and, mobile equipment. Aircraft Liability and Hull physical damage with respect of all aircraft owned, non-owned, leased and or operated by FBO for bodily injury (including death) and property damage and including passenger liability in a combined single limit of not less than identified.
Rotor-Wing Aircraft Liability	\$5,000,000											
01 - 04 Seats (Piston) Aircraft Liability	\$1,000,000											
04+ Seats (Piston) Aircraft Liability	\$5,000,000											
01 - 10 Seats (Turbine) Aircraft Liability	\$10,000,000											
11 - 19 Seats (Turbine) Aircraft Liability	\$25,000,000											
20 - 49 Seats (Turbine) Aircraft Liability	\$50,000,000											
50+ Seats (Turbine) Aircraft Liability	\$100,000,000											
Commercial Fueling Operator (i.e. FBO)												
Bulk Storage Facility	-	-	-	-	-		-	\$1,000,000	-	-	-	in addition to above classification. Combined Single Limit.
500-1,000 gal. Mobile Dispensing Equipment								\$500,000				
1,000+ gal. Mobile Dispensing Equipment								\$1,000,000				
Self-Fueling Operator												
Bulk Storage Facility	-	-	-	-	-		-	\$1,000,000	-	-	-	In addition to above classification. Combined Single Limit.
500-1,000 gal. Mobile Dispensing Equipment								\$500,000				
1,000+ gal. Mobile Dispensing Equipment								\$1,000,000				

*Defined as sightseeing tours, aerial photography, aerial survey, crop dusting, and aerial advertising etc....

** If the building is leased, limits shall be \$100,000. If the building is owned, limits shall be 90% of the full replacement value.

*** If storing a non-owned aircraft Hangar Keeper Liability is required.

NOTE: Special events and activities shall have limits as determined by Risk Management. Events must submit contracts 30 days prior to the start of the event for insurance minimums to be assigned.

NOTE: the City of Lakeland - Lakeland Linder International Airport shall be listed as additional insured on all liability coverages and a waiver of subrogation in the City's favor provided on Workers' Compensation and Unemployment Insurance.

NOTE: a renewal certificate shall be issued 30 days prior to expiration of coverage.