



## Commercial Aviation

### Safeguarding a wide range of general aviation risks.

Commercial aviation provides critical services to airports, aircraft owners and operators, as well as numerous other aviation related entities. These businesses face a unique and broad set of risk challenges. Old Republic Aerospace, Inc. (ORAE) understands these multifaceted exposures and provides insurance coverages specific to the needs of commercial aviation businesses.

- Unmanned Aerial System Operations (UAS)
- Privately owned airports
- University flight programs
- Charter services
- Sight-seeing operations
- Fueling operations
- Maintenance, repair and overhaul (MRO) operations
- Fixed-base operators (FBO)
- Flight schools
- Aerial photographers
- Aircraft repair and service facilities
- Other commercial aviation operations

### Premises, products, hangarkeepers' and much more.

We offer an array of coverages that can be tailored to meet our client's specific needs which may include:

- Aircraft physical damage up to \$35 million
- Liability limits up to \$300 million
- Airport premises liability
- Bodily injury and property damage liability
- Hangarkeepers' and garagekeepers' liability
- Personal and advertising injury liability
- Premises medical expense
- Products and completed operations liability
- On-premises auto liability
- Independent contractor and contractual liability
- Fire legal liability
- Host liquor legal liability

### Pay-By-The-Hour Insurance Program.

ORAE has created a unique program to help commercial operators manage their expenses. The Pay-By-The-Hour Insurance Program (PBTH) is an industry first enabling a commercial operator's aircraft insurance premium to fluctuate monthly with the hourly aircraft utilization. With the PBTH program, the insurance premium will be lower in those months when flying hours decrease (bad weather, maintenance, fewer students, etc.) and higher when the flying hours increase corresponding with an increase in revenue. However, a commercial operator never pays more than the agreed annual premium no matter how many hours are flown.

# Old Republic Aerospace - Premier Product Offerings

## Business Aircraft / Corporate Aviation

Old Republic Aerospace can provide an extensive set of aircraft liability and physical damage coverages for today's general aviation aircraft. Aircraft physical damage limits up to \$35 million and liability limits of up to \$300 million are available for qualified accounts. Coverages can be combined to match an insured's unique set of risks.

## Commercial Aviation

We offer insurance plans for a wide range of commercial aviation businesses including UAS operations, privately owned airports, MROs, FBOs, charter operators, university flight programs aerial photography, sight-seeing, aircraft repair and service and fueling operations just to name a few.

## Workers' Compensation

Our highly skilled, in-house workers' compensation team provides comprehensive workers' compensation coverage and claims service to a wide variety of aviation-related operations. Program offerings include guaranteed cost and loss sensitive programs, repatriation expense for foreign travel, sliding scale dividend programs and the NBAA Workers' Compensation Insurance Program - exclusively for NBAA members.

## Manufactured Products

We can offer an aviation manufactured products liability policy protecting a manufacturer against third party legal liability arising from physical damage or bodily injury as a result of an alleged aviation product failure or defect. Liability limits are available up to \$100 million CSL including property damage, bodily injury and grounding liability.

## Airlines

The Old Republic Aerospace in-house underwriting and claim experts are highly trained, experienced and well positioned to serve the airline industry. We offer a comprehensive range of products and services for all airline operations.

## Airports and Government Entities

Our airport and government entity team has the expertise to underwrite comprehensive and competitively priced products. We provide specialized industry-specific products and services for commercial and general aviation airport operators and government/ municipal aircraft (fixed-wing and rotor-wing).

## Agricultural Aviation

We can provide a full array of aircraft physical damage and liability coverages designed for aerial applicators operating piston or turbine powered aircraft, fixed-wing or rotor-wing. In addition, we offer an agricultural aviation policy form - a broad, updated policy form for aerial applicator coverage.

## Light Aircraft / Pleasure & Business

In addition to Hull, Liability and Medical Expense coverages, we offer a broad array of contingent coverages for light aircraft including use of non-owned aircraft, hurricane relocation expense reimbursement, search and rescue, runway foaming, extra expense for renting a replacement aircraft and much more.

## Specialized Claims Services

Our dedicated, in-house claims specialists have extensive experience in managing all facets and types of aviation claims. It is our mission to act with the utmost professionalism while serving to protect the interests and integrity of our clients by promptly and fairly resolving claims. We strive to maintain and enhance the public's impression of our policyholders, permitting our clients to return to their normal operations as rapidly and seamlessly as possible.

## Risk Control Services

We assist our clients in mitigating the frequency and severity of losses through risk control, a comprehensive service provided by Old Republic Aerospace. Our in-house risk control professionals help our clients improve safety, reduce risk exposures, control loss costs and facilitate programs to enhance operational performance.

---

### For additional information please contact:

**Atlanta, Georgia**  
Tel: 877.815.4825

**Chicago, Illinois**  
Tel: 877.817.7817

**Dallas, Texas**  
Tel: 877.817.5773

**New York, New York**  
Tel: 212.607.2624

**Seattle, Washington**  
Tel: 877.824.7248

*The benefits stated above are illustrative and by no means exhaustive, and services can always be customized to meet our insured's needs.*

**Insuring New Horizons<sup>SM</sup>**

