



## 10.0 AIRFIELD OPERATORS' LIABILITY INSURANCE

RP39 in Laws and Rules for Glider Pilots states: -

“Although £1,000,000 minimum third party 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, insurance companies do not normally offer a complete “off the peg” Airfield Operators' Liability policy to cover all eventualities. Standard policies usually exclude aviation related risks and so specialised cover is required from one of the specialist aviation insurers that advertise in “Sailplane & Gliding”. That cover is usually provided in one of the following ways: -

Either

- As part of a comprehensive gliding club policy to cover all risks,

Fleet	Third Party Material loss or damage
Premises	Public liability, product liability Material loss or damage
Personal Accident	Club members Public liability

Or

more likely, by

- Its component parts as separate policies.

The broad scope of a gliding club's recommended cover for insurance risks is illustrated by the diagram below.

A gliding club needs adequate cover for all these items. Unless cover is provided as part of a comprehensive package, then specific cover needs to be obtained.

