

**MINIMUM INSURANCE POLICY LIMITS
FOR THE CONDUCT OF
AERONAUTICAL ACTIVITIES
AT
BISMARCK AIRPORT**

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Introduction and Policy:

1. ***The FBO or SASO shall obtain, as a minimum, the insurance coverage for the conduct of aeronautical activity as specified herein.***
2. ***While the Minimum Standards shall set minimum limits for the various types of insurance to be provided, as set forth in this Appendix, it shall be the primary and sole responsibility of the FBO's and SASO's to determine if their operation requires insurance coverage above the minimums set in the minimum standards. The FBO and SASO's shall review their liability coverage annually and increase the coverage above the minimums, to a reasonable threshold when, in their opinion, the risk attendant to their operation has increased. In no event shall the City be liable for any shortfall in the FBO or SASO's coverage.***

Endorsements:

3. ***Policies shall carry all of the following endorsements on each policy.***
 - (a) ***"The City of Bismarck, its employees, officers, agents and contractors are hereby added as additional insureds".***
 - (b) ***"This policy shall be considered primary insurance as respects any other valid and collectable insurance the City may have, and any other insurance the City does possess shall be considered excess insurance only".***
 - (c) ***"This insurance shall act for each insured, and additional insured as though a separate policy had been written for each. This, however, will not act to increase the limit of liability of the insuring company".***
 - (d) ***"Thirty (30) days prior written notice of cancellation shall be given to the City of Bismarck in the event of cancellation and/or reduction on coverage of any nature". Language on a certificate stating the insurance company will "endeavor to provide 30 days written notice" is unacceptable.***
4. ***No aeronautical activity may be conducted under these minimum standards unless the operator has provided the City a current and continuing, properly endorsed insurance certificate providing current evidence to the City of the types and levels of liability coverage in full force and effect. Copies of all required endorsements shall be attached to a certificate of insurance which shall be provided to the Airport Manager by the FBO or SASO's insurance company as evidence of stipulated coverage's.***
5. ***If required by statute, Lessee's shall also subscribe and comply with the Workers Compensation Laws of North Dakota, if applicable, and save the City of Bismarck harmless from any and all liability arising from or under said law.***

MINIMUM LIMITS

FBO's

Worker's Compensation	In compliance with laws of North Dakota
Comprehensive General Liability Policy including products & completed operations coverage	\$1,000,000 per occurrence
Hangerkeepers	\$50,000 per 1000 square feet of hanger space
Business Automobile Liability	\$1,000,000 per occurrence (owned, non-owned, and hired)
Environmental (3rd party liability & site cleanup)	\$50,000 per occurrence

***Commercial Insurance coverage is required. Reimbursement to registered tank owners provided as part of North Dakota Insurance Department Petroleum Tank Reserve Compensation Fund (Tank Registration) does not meet this requirement.**

MINIMUM LIMITS

**AIRCRAFT AIRFRAME, ENGINE & ACCESSORY MAINT/REPAIR
AND/OR MODIFICATION & SPECIALIZED AIRCRAFT REPAIR SERVICES**

<i>Worker's Compensation</i>	<i>In compliance with laws of North Dakota</i>
<i>Comprehensive General Liability Policy including products & completed operations coverage</i>	<i>\$1,000,000 per occurrence</i>
<i>Hangerkeepers</i>	<i>\$50,000 per 1000 square feet of hanger space</i>
<i>Business Automobile Liability</i>	<i>\$1,000,000 per occurrence (owned, non-owned, and hired)</i>

MINIMUM LIMITS

AIRCRAFT SALES

Worker's Compensation

***In compliance with laws of
North Dakota***

***Comprehensive General Liability
policy including products &
completed operations coverage***

\$1,000,000 per occurrence

Business Automobile Liability

***\$1,000,000 per occurrence
(owned, non-owned, and
hired)***

MINIMUM LIMITS

FLIGHT TRAINING

<i>Worker's Compensation</i>	<i>In compliance with laws of North Dakota</i>
<i>Owners, Landlords & Tenants Liability</i>	<i>\$1,000,000 per occurrence</i>
<i>Business Automobile Liability</i>	<i>\$1,000,000 per occurrence (owned, non-owned, and hired)</i>
<i>Aircraft Liability Policy</i>	<i>\$1,000,000 per occurrence</i>

MINIMUM LIMITS

AIRCRAFT CHARTER & AIR TAXI

<i>Worker's Compensation</i>	<i>In compliance with laws of North Dakota</i>
<i>Owners, Landlords & Tenant Liability</i>	<i>\$1,000,000 per occurrence</i>
<i>Business Automobile Liability</i>	<i>\$1,000,000 per occurrence (owned, non-owned, and hired)</i>
<i>Aircraft Liability Policy</i>	<i>\$1,000,000 per occurrence</i>

MINIMUM LIMITS

AIRCRAFT RENTAL & LEASE

<i>Worker's Compensation</i>	<i>In compliance with laws of North Dakota</i>
<i>Owners, Landlords & Tenants Liability</i>	<i>\$1,000,000 per occurrence</i>
<i>Business Automobile Liability</i>	<i>\$1,000,000 per occurrence (owned, non-owned, and hired)</i>
<i>Aircraft Liability Policy</i>	<i>\$1,000,000 per occurrence</i>

MINIMUM LIMITS

SPECIALIZED COMMERCIAL FLYING SERVICES

<i>Worker's Compensation</i>	<i>In compliance with laws of North Dakota</i>
<i>Owners, Landlords & Tenants Liability</i>	<i>\$1,000,000 per occurrence</i>
<i>Business Automobile Liability</i>	<i>\$1,000,000 per occurrence (owned, non-owned, and hired)</i>
<i>Aircraft Liability Policy</i>	<i>\$1,000,000 per occurrence</i>

MINIMUM LIMITS

AIRCRAFT STORAGE

<i>Worker's Compensation</i>	<i>In compliance with laws of North Dakota</i>
<i>Owners, Landlords & Tenants Liability</i>	<i>\$1,000,000 per occurrence</i>
<i>Hangerkeepers</i>	<i>\$50,000 per 1000 square feet of hanger space</i>
<i>Business Automobile Liability</i>	<i>\$1,000,000 per occurrence (owned, non-owned, and hired)</i>

MINIMUM LIMITS

AIR CARGO OPERATIONS & HANDLING

<i>Worker's Compensation</i>	<i>In compliance with laws of North Dakota</i>
<i>Owners, Landlords & Tenants Liability</i>	<i>\$1,000,000 per occurrence</i>
<i>Business Automobile Liability</i>	<i>\$1,000,000 per occurrence (owned, non-owned, and hired)</i>
<i>Aircraft Liability Policy</i>	<i>\$1,000,000 per occurrence</i>

MINIMUM LIMITS

PARACHUTING & SKYDIVING

<i>Worker's Compensation</i>	<i>In compliance with laws of North Dakota</i>
<i>Owners, Landlords & Tenants Liability</i>	<i>\$1,000,000 per occurrence</i>
<i>Business Automobile Liability</i>	<i>\$1,000,000 per occurrence (owned, non-owned, and hired)</i>
<i>Aircraft Liability Policy</i>	<i>\$1,000,000 per occurrence</i>

MINIMUM LIMITS

AERIAL APPLICATION

<i>Worker's Compensation</i>	<i>In compliance with laws of North Dakota</i>
<i>Owners, Landlords, & Tenants Liability</i>	<i>\$1,000,000 per occurrence</i>
<i>Business Automobile Liability</i>	<i>\$1,000,000 per occurrence (owned, non-owned, and hired)</i>
<i>Environmental (3rd party liability & site cleanup)</i>	<i>\$50,000 per occurrence</i>
<i>Aircraft Liability Policy</i>	<i>\$1,000,000 per occurrence</i>