

UNITED STATES

General Aviation



At Sompo, we understand the unique needs of the aviation industry. We have dedicated more than 35 years of service to the aviation insurance market, offering support and capacity to a variety of General Aviation products, ranging from large Part 135 air carriers and Part 91 owner/operators to aviation-related product manufacturers, fixed-base operations (FBOs) and their ancillary services.

Sompo's specialized team of aviation underwriters carefully monitor changes in the market in order to provide creative solutions addressing our client's risks and exposures.

We align ourselves closely with our trusted distribution partners to offer our valued clients the highest level of service and support.

Our risk control experts work diligently with clients, brokers, underwriting teams, skilled engineers and loss control vendors to provide customized risk management and loss control services that minimize potential losses. We also have an in-house claims team with extensive industry and product knowledge, available to offer efficient service, timely responses and fast payment of covered claims — if the need arises.

Coverage Features

Product	Capacity	Limit & Values Appetite	
Aircraft	Up to \$200M available for Liability and \$25M for Hull, but typically focusing on programs with <\$50M limits	For quota shares, will consider total policy limits higher than \$50M with line share <\$50M and per the appetite limits outlined below:	
		Fixed Wing Aircraft	Rotor Wing Aircraft
		Pleasure & Business (Owner Flown)	Pleasure & Business (Owner Flown)
		Piston Aircraft: Liab: 2M / Hull: 2M	 Piston Aircraft: Liab: 1M / Hull: 1M
		Turbine Aircraft: Liab: 5M / Hull: 5M	 Turbine Aircraft: Liab: 5M / Hull: 3M
		Industrial Aid (Pro Flown)	Industrial Aid (Pro Flown)
		Piston Aircraft: Liab: 2M / Hull: 2M	 Piston Aircraft: Liab: 2M / Hull: 1M
		Turbine Aircraft: Liab: 50M / Hull: 10M	 Turbine Aircraft: Liab: 5M / Hull: 3M
		Commercial (Excl Instruction and Rental) Piston Aircraft: Liab: 5M / Hull: 2M Turbine Aircraft: Liab: 50M / Hull: 10M	Commercial (Excl Instruction and Rental) Piston Aircraft: Liab: 2M / Hull: 1M Turbine Aircraft: Liab: 5M / Hull: 3M
		Instruction and Rental Piston Aircraft: Liab: 1M / 100k / Hull: 1M Turbine Aircraft: Limited Appetite	 Instruction and Rental Piston Aircraft: Liab: 1M / 100k / Hull: 1M Turbine Aircraft: Limited Appetite

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Coverage Features Cont'd

Product	Capacity	Limit & Values Appetite	
Liability Coverage for Unmanned Aerial Vehicles	Up to \$5M for Liability	 Pleasure & Business and Commercial Ops up to \$5M for Liability Up to \$1M for Hulls 	
Excess Aircraft Liability	Up to \$200M, but typically focusing on programs with <\$25M limits	 Fixed Wing Only: Minimum primary liability of \$5M, and maximum \$25M Excess provided with primary coverage written through another carrier 	
Commercial General Liability	Up to \$200M, but typically focusing on programs with <\$50M limits	Airport Liability and CGL Focus on programs w <\$50M limits; for quota shares, will consider total policy limits higher than \$50M with line share <\$50M	CGL for FBOs Majority Piston R&S/Fuel - \$5M and Majority Turbine R&S/Fuel - \$50M
Non-owned Aircraft Liability	Up to \$200M available, but typically focusing on programs with <\$25M limits	Focus on Corporate Non-Owned; Limited appetite for Charter Brokers; No appetite for Personal Non-owned for Pilots	
Aircraft Products Liability	Up to \$200M available, but typically focusing on <\$50M limits	 For quota shares, will consider total policy limits higher than \$50M with line share <\$50M No Major Aircraft & Engine Manufacturers (e.g., Cessna, Boeing, Honeywell, etc.) - refer to Sompo London Aviation team for coverage 	

Products Out of Appetite	Value Added Services /
(for Sompo U.S. General Aviation)	Coverage Highlights
 Property - refer to Sompo Commercial Property team for coverage availability Workers' Compensation, Standalone War Coverage, Foreign Contingent Exposures, Airlines 	 In-house claims and risk control professionals Admitted and Non-Admitted (Admitted policies are available in all 50 states, Washington D.C., Puerto Rico and the U.S. Virgin Islands) Flight Line Plus online broker platform offerings: Aircraft Hull & Liability, General Liability for hangars, and UAV Liability

About Sompo

We are Sompo, a global provider of commercial and consumer property, casualty, and specialty insurance and reinsurance. Building on the 135 years of innovation of our parent company, Sompo Holdings, Inc., Sompo employs approximately 9,500 people around the world who use their in-depth knowledge and expertise to help simplify and resolve your complex challenges. Because when you choose Sompo, you choose **The Ease of Expertise**!

"Sompo" refers to the brand under which Sompo International Holdings Ltd., a Bermuda-based holding company, together with its consolidated subsidiaries, operates its global property and casualty (re)insurance businesses. Sompo International Holdings Ltd. is an indirect whollyowned subsidiary of Sompo Holdings, Inc., one of the leading property and casualty groups in the world. Shares of Sompo Holdings, Inc. are listed on the Tokyo Stock Exchange.

