

**SEPTEMBER 1, 2011 REVISIONS TO
AVIATION GROUND OPERATIONS LIABILITY INSURANCE POLICY FORM
AND RELATED DOCUMENTS**

Form AGL has been changed as follows:

Cosmetic changes:

1. A change in style has resulted in more text per page and fewer pages.

Coverage A changes:

2. Exclusion (b) CONTRACTUAL LIABILITY - an editorial change makes specific reference to *insured contracts*.
3. Exclusion (e) EMPLOYER'S LIABILITY - now contains a temporal statement, similar to that contained in Exclusion (b), which makes the exclusion inapplicable as long as the *bodily injury* occurs "subsequent to the execution of the *insured contract*."
4. Exclusion (g) Exception (7) AUTO OR WATERCRAFT - editorial changes have been made, including the insertion of the word "while" to aid in determining when the exception is applicable.
5. Exclusion (g) Exception (8) AUTO OR WATERCRAFT - has been modified to clarify that it is meant to apply while an *auto* "maintained for use solely on airport or heliport premises you own or rent, excluding public roadways and public parking areas" is operated on any public roadway or public parking area, including those that may be on airport or heliport premises, you own or rent.
6. Exclusion (j) DAMAGE TO PROPERTY – corrections were made to sub-paragraph references that were overlooked when sub-paragraph (5) was incorporated into the original text of the exclusion promulgated by Insurance Services Office, Inc.
7. Exclusion (p) INTERFERENCE WITH PROPERTY RIGHTS OF OTHERS – this exclusion has been removed because its content is addressed in General Exclusion 4.
8. Exclusion (q) DISTRIBUTION OF MATERIAL IN VIOLATION OF STATUTES:
 - Has been designated as Exclusion (p) (based on deleting the original exclusion (p) as noted in #7 above)
 - Title changed to RECORDING AND DISTRIBUTION OF MATERIAL OR INFORMATION IN VIOLATION OF LAW
 - Updated to incorporate the recent changes promulgated by Insurance Services Office, Inc. associated with specific mention of the Fair Credit Reporting Act and the impact of other laws related to collection, dissemination, etc. of information.
9. Exclusion (r) EMPLOYMENT RELATED PRACTICES - this exclusion has been removed because its content is now addressed in General Policy Exclusion 6.
10. The last paragraph under Coverage A Exclusions – an adjustment was made to reflect the revised set of exclusions based on re-lettering Items 7-9 above.

Coverage B

11. Exclusion (m) INTERFERENCE WITH PROPERTY RIGHTS OF OTHERS – this exclusion has been removed because its content is addressed in General Policy Exclusion 4.
12. Exclusion (n) DISTRIBUTION OF MATERIAL IN VIOLATION OF STATUTES –
 - Has been designated as Exclusion (m) (based on deleting the original exclusion (m) as noted in #10 above),
 - Title changed to RECORDING AND DISTRIBUTION OF MATERIAL OR INFORMATION IN VIOLATION OF LAW
 - Updated to incorporate the recent changes promulgated by Insurance Services Office, Inc. associated with specific mention of the Fair Credit Reporting Act and the impact of other laws related to collection, dissemination, etc. of information.
13. Exclusion (o) EMPLOYMENT RELATED PRACTICES - this exclusion has been removed because its content is now addressed in General Policy Exclusion 6.

SUPPLEMENTARY PAYMENTS

14. The cost of bail bonds has been increased from \$2,500 to \$5,000.
15. The limit for loss of earnings has been increased from \$250 to \$500 per day.

SECTION II – GENERAL POLICY EXCLUSION

16. Now contains a consolidated EMPLOYMENT RELATED PRACTICES exclusion.

Section III – WHO IS AN INSURED

17. Sub-paragraph 2 (a) (2)– contains an editorial change to indicate that it applies to Coverage A only. This sub-paragraph is not intended to have any impact of the insured status of *volunteer workers* and employees under Coverage D.

SECTION V – POLICY CONDITIONS

18. Condition 1 - The title has been changed from State Statutes to Conformity With Law to more closely track editorial changes in the text of the condition from statutes to law. Also, the condition now includes a specific reference to “economic or trade sanctions administered and enforced by the Office of Foreign Assets Control of the U.S Treasury Department.”
19. Condition 2 – the references to endorsements and divider tabs were deemed unnecessary and removed.

SECTION VI - DEFINITIONS

20. The definition of *Flight* - editorial changes have been made to address classification changes adopted by the Federal Aviation Administration.

OTHER FORMS AND ENDORSEMENTS REQUIRING CHANGES BECAUSE OF CHANGES BEING MADE TO FORM AGL

Form AGL G, GUIDE TO THE PROVISIONS OF YOUR POLICY, has also been changed. It now:

1. Reflects the revised pagination of Form AGL (Reference Form AGL item 1)
2. References the EMPLOYMENT RELATED PRACTICES exclusion added to SECTION II - GENERAL POLICY EXCLUSIONS. (Reference Form AGL item 16)
3. Reflects the title change for Condition 1 in SECTION V – POLICY CONDITIONS from State Statutes to Conformity With Law. (Reference Form AGL item 18)

Endorsement AGLS007, WISCONSIN CHANGES

1. A change in style has resulted in more text per page and fewer pages.
2. Paragraph 1 reflects the title change for Condition 1 in SECTION V – POLICY CONDITIONS from State Statutes to Conformity With Law Coverage. (Reference Form AGL item 18)

Endorsement AGLS015, ALASKA POLICYHOLDER NOTICE AND CHANGES

1. A change in style has resulted in more text per page and fewer pages.
2. Paragraphs 3 and 4 reflect the changes made in the letter designator, titles and content of Coverage A Exclusion (p) and Coverage B Exclusion (m). However, this portion of Endorsement AGLS015 is based on form CG 21 30 05 09 promulgated by Insurance Services Office, Inc. which is approved by Alaska and differs from the words used in Form AGL by removal of the words “directly or indirectly.” (Reference Form AGL items 8 and 12)

Endorsement AGLS027, NEW HAMPSHIRE CHANGES

Paragraph 6 reflects the changes made to the exceptions to Coverage A Exclusion (g) AUTO OR WATERCRAFT. However, in this endorsement, the exception sub-paragraph designators are (6) and (7) rather than (7) and (8), as in Form AGL. (Reference Form AGL items 4 and 5)

Endorsement AGLS035, WASHINGTON CHANGES

Paragraph 2 reflects the change made to Coverage A Exclusion (e) EMPLOYER’S LIABILITY which requires the ***bodily injury*** to occur “subsequent to the execution of the ***insured contract***” in order for the exception to the exclusion to apply. (Reference Form AGL item 3)

Endorsement AGLS045, MINNESOTA CHANGES

1. Paragraph 1 contains the same editorial change relative to ***insured contracts*** that has been made to Coverage A Exclusion (b) CONTRACTUAL LIABILITY in the AGL form. (Reference Form AGL item 2)
2. Paragraph 2 contains the same SUPPLEMENTARY PAYMENTS limit changes for the cost of bail bonds and loss of earnings that have been made in the AGL form. (Reference Form AGL items 14 and 15)

Endorsement AGLS050, PUERTO RICO CHANGES

1. A change in style has resulted in more text per page and fewer pages.
2. Paragraphs 1 and 2 of the prior version of this endorsement have been removed because on April 1, 2010, Puerto Rico mandated use of Coverage A Exclusion (p) and Coverage B Exclusion (m). The numbering of the remaining paragraphs of this endorsement has been changed as a result of the removal of Paragraphs 1 and 2. (Reference Form AGL items 8 and 12)

**ENDORSEMENT CHANGES
INDEPENDENT OF CHANGES BEING MADE TO FORM AGL**

Endorsement AGLS053, VIRGINIA CHANGES

1. A change in style has resulted in more text per page and fewer pages.
2. In Paragraphs 1 and 3, the words “mobile equipment” and “autos” have been changed to bold italic font style because they are defined terms.

Endorsement AGLC024, SCHEDULED UNDERLYING INSURANCE

Paragraph 2 has been amended to explicitly state that the policy being endorsed does not follow the terms relative to the duty to defend in the underlying insurance. Defense obligations rest with the insurer providing the underlying insurance.