

El Dorado County Airport Ground Lease Insurance Requirement Matrix

County-Owned Hangars and Owner-Occupied Ground Leases for Personal Use (Operational and Non-operational Aircraft)

Insurance	Required Policy Limits and Coverages	Required Endorsement	Certificate Holder	Checklist
Aircraft/Aviation Liability	<p>Minimum Coverage Limits</p> <ul style="list-style-type: none"> \$1,000,000, per occurrence <p>Coverage Must Include:</p> <ul style="list-style-type: none"> Injuries to people (bodily injury) Damage to property Premises liability* (covers activities on leased airport property) <p>*This coverage can be added to an aircraft policy through an endorsement, or it can be part of a separate general liability policy.</p>	<ol style="list-style-type: none"> Additional Insured Endorsement The “County of El Dorado, its officers, officials, employees, and volunteers” must be listed as additional insureds. 	<p>Must be listed as “County of El Dorado”</p> <p>330 Fair Ln. Placerville, Ca. 95667</p>	<input type="checkbox"/>
General Liability	<p>Minimum coverage limits</p> <ul style="list-style-type: none"> \$1,000,000, per occurrence <p>Coverage Must Include:</p> <ul style="list-style-type: none"> Injuries to people (bodily injury) Damage to property Premises liability * (covers activities on leased airport property) <p>*This coverage can come from either an aircraft/aviation policy or a separate general liability policy. No matter which type is used, it must cover injuries and property damage related to using the hangar.</p>	<ol style="list-style-type: none"> Additional Insured Endorsement The “County of El Dorado, its officers, officials, employees, and volunteers” must be listed as additional insureds 	<p>Must be listed as “County of El Dorado”</p> <p>330 Fair Ln. Placerville, Ca. 95667</p>	<input type="checkbox"/>

El Dorado County Airport Ground Lease Insurance Requirement Matrix

County-Owned Hangars and Owner-Occupied Ground Leases for Personal Use (Operational and Non-operational Aircraft)

Insurance	Required Policy Limits and Coverages	Required Endorsement	Certificate Holder	Checklist
Automobile Liability Automobile Liability coverage is required for lessees wishing to access the airport through the airport vehicle gates.	<p>Minimum coverage limits:</p> <ul style="list-style-type: none"> • Bodily Injury \$100,000 per person / \$300,000 per accident • Property Damage \$50,000, per occurrence <p>Important Message:</p> <p>The \$50,000 automobile policy property limit is intended to cover general operations and minor incidents. However, this may not be sufficient for all tenants. Consult with your insurance broker to determine appropriate coverage based on:</p> <ul style="list-style-type: none"> ✓ Scope of operations ✓ Value of aircraft, equipment, or property ✓ Exposure to third-party or environmental risks ✓ Your financial and asset protection strategy 	NA	NA	<input type="checkbox"/>
Hangarkeeper's Liability	If your hangar is used to store another person's aircraft, you must have Hangarkeeper's Liability. The limit of insurance shall be in an amount equal to the aircraft's value stored in your hangar.	<ol style="list-style-type: none"> 1. Must include an Additional Insured Endorsement 2. The "County of El Dorado, its officers, officials, employees, and volunteers" must be listed as additional insureds 	<p>Must be listed as "County of El Dorado"</p> <p>330 Fair Ln. Placerville, Ca. 95667</p>	<input type="checkbox"/>

El Dorado County Airport Ground Lease Insurance Requirement Matrix

County-Owned Hangars and Owner-Occupied Ground Leases for Personal Use (Operational and Non-operational Aircraft)

All insurance certificates and endorsements must be received and approved by the County of El Dorado before the ground lease can start. All owners and operators must keep the required insurance active and send in renewal documents before the insurance expires. Owner and operators must have insurance for the entire length of the lease to cover any injuries or property damage related to airport ground lease operations. If there is any lapse in coverage, the lease may be canceled.

Insurance Provisions

The Aircraft/Aviation Liability or General Liability policy is to contain, or be endorsed to contain, the following provisions:

1. The County of El Dorado, its officers, officials, employees, and volunteers are to be covered as additional insured with respect to liability arising out of ownership, maintenance or use of the aircraft, hangar, or airport grounds.
2. Insurance is to be placed with insurers authorized to conduct business in the state with a current A.M. Best rating of not less than A- rating.
3. The insurer will not cancel the insured's coverage without thirty **(30)** days prior written notice to the County.
4. Any self-insured retention must be declared to and approved by the County of El Dorado.
5. In the event lessee cannot provide an occurrence policy, lessee shall provide insurance covering claims made because of performance of this lease for not less than three (3) years following completion of lease.
6. The certificate of insurance shall meet such additional standards as may be determined by County, either independently or in consultation with County's Risk Management Division as essential for protection of County.

Premises liability covers damage or injury to others caused by activities related to hangar use. All hangar tenants must have liability insurance, even if no aircraft is stored in the hangar-including non-working or kit-built aircraft.

Please consult your insurance agent or broker to confirm that your liability policy includes **premises liability coverage** and lists the **County of El Dorado, its officers, officials, employees and volunteers**. as an **Additional Insured**.

The County of El Dorado reserves the right to modify these requirements, including limits, based on the nature of the risk, prior experience, insurer, coverage, or other special circumstances.

Please ask your insurance agent/broker to send a copy of each Certificate of Insurance and Endorsement by email to airportoperations@edcgov.us or by mail to: Airport Administration Office, 3501 Airport Road, Suite 1, Placerville, CA. 95667.