

Airport Tenant's Minimum Insurance Requirements

Horry County Department of Airports	Aircraft Maintenance Operator (Turboprop or Turbojet)	Aircraft Maintenance Operator (Single & Multiple Piston Engine)	Avionics, Instrument or Propeller Repair Operator	Aircraft Sales Operator	Aircraft Rental	Helicopter Tour and Charter Operations	Flight Training Operator	Aircraft Charter/Air Taxi/Air Ambulance Operator	Skydiving Operator	Non-Commercial Hangar Operator	Other Specialized Aviation Service Operators ("SASO")	Flying Clubs - Non-Commercial	Office, Retail and Food Services
<b>Aircraft Liability (Each Occurrence)</b>													
HC CRE/HWY	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000	\$1,000,000	\$2,000,000	\$2,000,000	\$1,000,000	\$1,000,000	\$1,000,000	
<b>Commercial General Liability (Combined Single Limit)</b>													
HC CRE/HWY	\$3,000,000	\$2,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000	\$1,000,000	\$2,000,000	\$2,000,000	\$1,000,000	\$2,000,000	\$1,000,000	\$2,000,000
<b>Hangarkeepers Liability - If Applicable ( Largest Aircraft Accommodated or Served)</b>													
HC CRE/HWY	\$250K - \$25M	\$250K - \$25M	\$250K - \$25M	\$250K - \$25M	\$250K - \$25M	\$250K - \$25M	\$250K - \$25M	\$250K - \$25M	\$250K - \$25M	\$250K - \$25M	\$250K - \$25M	\$250K - \$25M	\$250K - \$25M
<b>Vehicular Liability (Combined Single Limit, Each Occurrence)</b>													
HC CRE/HWY	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
<b>Environmental Liability - If Applicable**</b>													
HC CRE/HWY	\$1,000,000	\$1,000,000				\$1,000,000		\$1,000,000			\$1,000,000		
<b>Professional Liability - If Applicable</b>													
HC CRE/HWY								\$1,000,000					
<b>Workers Compensation Liability - If Applicable</b>													
HC CRE/HWY	Statutory	Statutory	Statutory	Statutory	Statutory	Statutory	Statutory	Statutory	Statutory		Statutory		Statutory
<b>KEY TERMS:</b>													
<b>Additional Insured</b>	Lessee shall name Horry County as additional insured for all liability policies required.												
<b>Aircraft Liability</b>	Liability coverage for claims or suits arising out of the ownership, maintenance, or use of aircraft involving property damage and/or bodily injury from acts or omissions of user, its agents and employees.												
<b>Auto Liability-If Applicable</b>	Liability coverage is required if using vehicle(s) on the air operations area.												

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<b>Commercial General Liability and Property Damage (CGL)</b>	Liability coverage that protects against claims of bodily injury, property damage, products/completed operations, contractual liability, fire legal liability, premises liability, and personal and advertising injury (slander and false advertising). Non-commercial operators may opt to exclude products and completed operations coverage.				
<b>Environmental Liability-if applicable**</b>	Site/Premises Pollution liability coverage is required if the Airport Operator is selling fuel, storing fuel, performing: aircraft, vehicle or equipment repairs and service, cleaning or painting, or performing de-icing operations. Environmental Liability Indemnity Clause required for all Airport Operators. Airport Operators whose sole pollution exposure is fuel tank(s) can opt to provide Tank Above Ground Storage Coverage in lieu of Site/Premise Pollution liability coverage. **				
<b>Hangarkeepers Liability-if applicable</b>	Liability protection for damage you cause to whole or parts of non-owned aircraft that is in your care, custody or control.				
<b>Hull Insurance</b>	Property damage coverage for owned or leased aircraft is required if leasing space in a hangar or on the ramp. The hull insurance is based on the value of the aircraft. Covers physical damaged to the insured owner's aircraft.				
<b>Piston, Turboprop or Turbojet</b>	Higher coverage limits in various categories may be required depending on the size or type of airplane engine.				
<b>Professional Liability</b>	Liability protection for damages that arise from failure to use due care and the standard of care expected from a person in a particular profession, in this case a doctor, nurse or etc.				
<b>Waiver of Subrogation</b>	All operator policies shall expressly waive the underwriters and insurance carriers' right of subrogation against Horry County, Horry County Department of Airport, and/or its insurance carriers.				
<b>Workers' Compensation Liability-if applicable</b>	Liability coverage is required for all contractors. Liability coverage is required for non-contractors with four or more employees.				
<b>The Director of Airports shall have the authority to review applicable insurance requirements from time to time and make such adjustments as may be deemed reasonable and necessary. Where any proposed service or use is not contemplated by the published insurance schedule, the Director of Airports shall set reasonable requirements.</b>					