

## CONTESTANT LIABILITY INSURANCE REQUIREMENTS FOR SSA SANCTIONED CONTESTS

The goal is to help contest organizers identify how various insurance carriers phrase their limit of liability and to advise what liability limits are and are not acceptable for SSA Sanctioned contests.

**Green** is acceptable.

**Red** is not acceptable.

### **Education:**

There are three liability exposures experienced by the operator of an aircraft.

1. Bodily Injury to persons outside their aircraft.
2. Damage to other people's property.
3. Bodily Injury to persons who are passengers of their aircraft.

### **SSA's Liability Insurance Requirement:**

The competing aircraft should have no less than \$1,000,000 combined single limit of bodily injury and property damage; however, this limit can be reduced in the following ways:

1. Excluding passenger liability
2. Limiting each passenger to \$100,000.

Note: In this context passenger liability refers to a passenger in the contestant's aircraft not passengers of other aircraft.

Reducing the liability limit to \$100,000 "any person" **is not approved** as the million is reduced not only for passengers but for persons outside the aircraft as well.

**The limit that is not approved often looks like the following:** (Not Used by SSA Program)

Bodily injury (including Occupants) and Property Damage Liability	<b>Bodily Injury To Any Person \$100,000</b>	Property Damage Limit \$1,000,000	Combined Single Limit \$1,000,000
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The above limit reduces coverage for not only passengers (which is OK) but to persons outside the aircraft as well (which is not OK) as it says there is only \$100,000 available for "any person".

### **Approved limits could look like the following:**

(Used in SSA Program and approved.)

Aircraft Liability Single Limit for Bodily Injury and Property damage **Including** Passengers, but Passenger Bodily Injury limited within the Single Limit to \$100,000 **each passenger**.  
(Notice, only passengers of the aircraft are reduced to \$100,000.)

(Used in SSA Program and approved.)

Aircraft Liability Single Limit for Bodily Injury and Property damage **Excluding** Passengers, but Passenger Bodily Injury limited within the Single Limit to \$0 **each passenger**.  
(No reduction of limit for persons outside the aircraft.)