



AVIATION INSURANCE PLANS

Product Brochure

ABOUT US

Britam Holdings Plc is a leading diversified financial services group, listed on the Nairobi Securities Exchange. The Group has presence in seven African countries in Kenya, Uganda, Tanzania, Rwanda, South Sudan, Mozambique and Malawi. The Company offers a wide range of financial products and services in Insurance, Asset Management, Banking and Property.

Britam General Insurance is a subsidiary of Britam Holdings Plc, offering non-life insurance solutions such as motor, property, medical and homeowner's policies.

BRITAM'S AVIATION INSURANCE PLANS

Britam has introduced 4 primary aviation insurance plans aimed at providing cover to individuals and businesses engaged in the transportation of goods, services and persons by air namely: Hull All Risks Cover, Liability All Risks Cover, Airport Owners & Operators Cover and Personal Accident Cover.

The plans can be purchased as a package in aggregate or individually. Currently, Britam offers coverage for single engine aircrafts e.g. turbo engine, piston engine and rotor engine aircrafts, operated locally in Kenya.

The benefits are to be provided for a 12-month period upon premium payment, annually in advance.

1. HULL ALL RISKS COVER

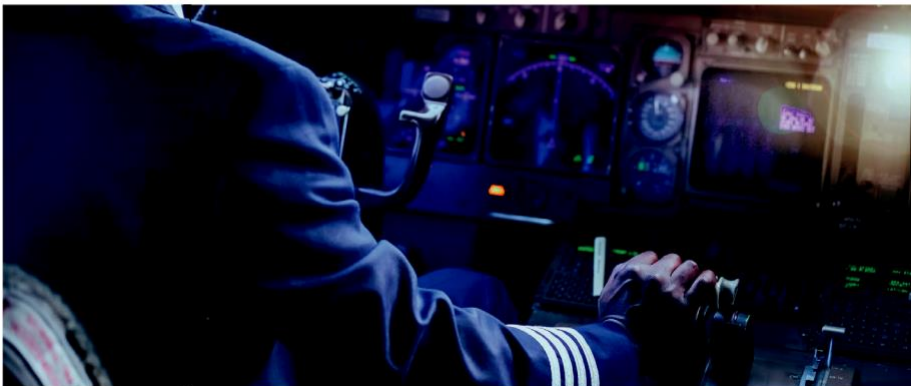
Section	What's Covered
Section A (Flight, Taxying, On The Ground Or Moored)	To pay for direct physical loss of or damage to the aircraft including disappearance if the aircraft is unreported for sixty (60) days after the commencement of flight but only for the amount of each separate loss.
Section B (Taxying, On The Ground Or Moored)	To pay for direct physical loss of or damage to the aircraft while not in flight but only for the amount of each separate loss.
Section C (On The Ground Or Moored)	To pay for direct physical loss of or damage to the aircraft while not in flight or taxying but only for the amount of each separate loss.



Section	What's Covered
Section A Bodily Injury Liability (Excluding Passengers)	To pay on behalf of the Insured all sums which the Insured shall become legally obligated to pay as damages, including damages for care and loss of services, because of bodily injury, sickness or disease, including death at any time resulting therefrom, sustained by any person, excluding any passenger, caused by an occurrence and arising out of the ownership, maintenance or use of the Aircraft.
Section B (Property Damage Liability)	To pay on behalf of the Insured all sums which the Insured shall become legally obligated to pay as damages because of injury to or destruction of property, including the loss of use thereof, caused by an occurrence and arising out of the ownership, maintenance or use of the aircraft.
Section C (Passenger Bodily Injury Liability)	To pay on behalf of the Insured all sums which the Insured shall become legally obligated to pay as damages, including damages for care and loss of services, because of bodily injury, sickness or disease, including death at any time resulting therefrom, sustained by any passenger, caused by an occurrence and arising out of the ownership, maintenance or use of the aircraft.
Section D (Single Limit - Bodily Injury (Including Passengers) And Property Damage Liability)	To pay on behalf of the Insured all sums which the Insured shall become legally obligated to pay as damages, including damages for care and loss of services, because of bodily injury, sickness or disease, including death at any time resulting therefrom, sustained by any person, and for damages because of injury to or destruction of property, including loss of use thereof, caused by an occurrence and arising out of the ownership, maintenance or use of the aircraft.
Section E (Single Limit - Bodily Injury (Excluding Passengers) And Property Damage Liability)	To pay on behalf of the Insured all sums which the Insured shall become legally obligated to pay as damages, including damages for care and loss of services, because of bodily injury, sickness or disease, including death at any time resulting therefrom, sustained by any person, excluding any passenger, and for damages because of injury to or destruction of property, including loss of use thereof, caused by an occurrence and arising out of the ownership, maintenance or use of the aircraft.
Section F (Medical Payments)	To pay all reasonable expenses incurred within one year from the date of accident for necessary medical, surgical, ambulance, hospital, professional nursing and funeral services, to or for each person except the pilot or crew unless specifically stated as specified, who sustains bodily injury, sickness or disease, caused by accident, while in, entering or alighting from the Aircraft if the aircraft is being used by the named Insured or with his permission.

3. AIRPORT OWNERS AND OPERATORS COVER

Section	What's Covered
Section A (Airport Premises)	<p>Bodily injury or property damage,</p> <ul style="list-style-type: none"> • in or about the premises specified, as a direct result of the services granted by the Insured or • elsewhere in the course of any work or of the performance of any duties carried out by the Insured or his employees in connection with the business or operations specified <p>caused by the fault or negligence of the Insured or any of his employees engaged in the Insured's business or by any defect in the Insured's premises, ways, works, machinery or plant used in the Insured's business.</p>
Section B (Airport Hangar keepers)	<p>Loss of or damage to Aircraft or Aircraft equipment, not owned, rented or leased by the Insured, whilst on the ground in the care, custody or control of or whilst being serviced, handled or maintained by the Insured or any servant of the Insured.</p>
Section C (Airport Products)	<p>Bodily injury or property damage arising out of the possession, use, consumption or handling of any goods or products manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed by the Insured or his employees, but only in respect of such goods or products which form part of or are used in conjunction with aircraft, and then only after such goods or products have ceased to be in the possession or under the control of the Insured.</p>



4. PERSONAL ACCIDENT COVER

Section	What's Covered
Section A (Bodily Injury)	<p>This policy covers Pilots, Flight Attendants, Out-stationed Personnel and any other crew members employed by the insured against Personal Accident risks leading to injuries as a result of Aviation related activities.</p> <p>This is as specified in the 'Aviation Personal Accident Policy Specification' section of the policy document as read together with the schedule of benefits and 'scale of permanent disabilities by accident' schedule of the policy document.</p>

REQUIREMENTS

The following documentations will be required at the time of initial policy issuance:

- Duly completed application form
- Tax (KRA) PIN Number
- Certificate of Incorporation for corporate entities or National ID/Passport for natural persons.
- Register of aircraft detailing:
 - i. Make and model
 - ii. Aircraft type
 - iii. Registration mark/Tail Number
 - iv. Valid airworthy certificate
- Pilot licenses and identification
- Crew license and certification

For more information, contact us on 0705 100 100 | reinsurance@britam.com or underwriting-general@britam.com



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