Aerospace - Aviation product liability

We offer cover specifically for manufacturers and distributors supplying products to the aviation industry.

In conjunction with our own general liability products, we provide a comprehensive solution to protect these specialist businesses and help them comply with their contractual obligations.

A minor fault in just one component part supplied to the aviation industry can cause catastrophic results and potentially incur unforeseen legal liabilities for those responsible. A claim may not appear until years after an accident. In these cases, having catastrophic liability cover from a long term insurance partner is key.

Why should your clients buy aviation product liability cover?

- General liability policies often do not cover aviation related exposures and certainly don't cover grounding liability
- Small faults result in legal liabilities and potentially large cost for the responsible parties
- When investigators are involved in an incident, claims may not be discovered for a long time post the event
- Manufacturers have a duty of care to prevent injury or damage arising as the result of a fault or failure of their products

Appetite

Cover can be provided to complement a Chubb general liability product. We offer insurance for a wide range of products including:

- Component parts including;
  - Avionics, landing gear, fuselage parts, fasteners, aircraft interiors or raw materials
- Engines
- Airframes
- Air navigation equipment
- Airport ground equipment
- Ancillary equipment, for example x-ray machines or power equipment

Policy Offering

- Limits up to $250m written on a 100% basis
- Higher levels of capacity available on a co-insured basis
- Cover for grounding liability if the CAA, FAA or a similar agency grounds a fleet
- Cover complements a Chubb general liability policy
- Extensions available for third party legal liability insurance for contractors or concession employees working at, and around, an airport
### Why choose Chubb?
- Chubb has underwritten aviation risks since 1938. We are an established market with a commitment to the aviation sector.
- Chubb Aviation is a leader in all classes of aviation insurance.
- Our technical claims ability is renowned. The aviation claims team has a combined total of over 100 years’ experience and has dealt with some of the largest and most complicated aviation claims in recent years.
- Designed by our aviation experts and our leading liability underwriters, our product works in harmony with a standard liability policy.

### Additional aviation expertise
- Airside liability
- Airline hull and liability
- Airline deductible
- Banks and leasing (contingent and possessed aircraft)
- General aviation (fixed and rotor wing aircraft)
- Hangar keepers liability

### How our policy works
Company A manufactures generators and other power-related products for a variety of industries including rail, oil & gas and aviation. Their Chubb general liability policy provides a £25m EL limit and a public/product liability limit of £15m. Specialist covers such as recall, environmental & contractual liability (oil & gas) are included. However, a standard aviation product exclusion applies.

A Chubb aviation policy is issued with a £15m limit, providing the cover excluded on the general liability policy as well as specific grounding liability.

### Contact
**Emma Walker**  
Underwriter, Aviation, EMEA  
100 Leadenhall Street, London  
EC3A 3BP, United Kingdom  
O: +44 (0)207 1737692  
M: +44 (0)7766 994588  
emma.walker@chubb.com

**John Wadhams**  
Chief Underwriting Officer, Aviation  
100 Leadenhall Street, London  
EC3A 3BP, United Kingdom  
O: +44 (0)207 1737689  
john.wadhams@chubb.com