

## AVIATION INSURANCE PRACTICE

Rhodes Risk Advisors has extensive and market specific insurance experience relating to aviation. Our expertise ranges across all facets of the aerospace spectrum, from personal aircraft to some of the largest commercial fleets in the United States. Additionally, this experience base contains numerous years on the underwriting side of the market. This creates specific knowledge of what information is most vital to obtain and convey to carriers in order to provide the broadest coverages at the most competitive pricing levels.

### PRACTICE AREAS

The team at Rhodes Risk Advisors has handled all segments of the aviation industry. With the growing utilization of aviation in the current business climate, detailed knowledge of these sectors helps to understand the full scope of risk management needs.

#### *Hull & Liability Insurance*

- Pleasure & Business Aircraft
- Corporate Fixed & Rotor Wing Aircraft
- Commercial Fixed & Rotor Wing Operations
- Commercial Drone Operations
- Warbirds

#### *Commercial General Liability*

- Fixed Base Operators
- Airports & Helipads
- Aviation Service Providers
- Repair & Maintenance Facilities

#### *Associated Lines*

- Non-Owned Aviation Liability
- Products Liability
- Worker's Compensation

### CORPORATE AVIATION

Private and business aviation have become an increasing norm in today's environment. Whether a company owns its own aircraft with a dedicated flight department, or utilizes an employee who flies their own aircraft on company business, a properly structured insurance program is a necessity. With high value assets and sizable liability exposures, tailoring sufficient and comprehensive coverage requires specific market knowledge. Having a broker with industry specific aviation knowledge ensures proper risk assessment and ability to obtain a competitive pricing structure.

### COMMERCIAL AVIATION

Aviation centric clients have the ability to utilize their aircraft in a variety of ways as the functionality of fixed wing aircraft and helicopters continues to expand. Rhodes Risk Advisors has team members with experience across all of these uses.

- Charter & Passenger Operations
- Cargo Transport
- Utility Work for Construction & Energy
- Air Ambulance Operations
- Aerial Survey
- Utilization of Drones
- Firefighting
- Military & Defense Contracting

### NON-OWNED LIABILITY (INCLUDING CHARTER & FRACTIONAL OWNERSHIP)

Even when an organization does not wholly own an aircraft, the use of aviation as part of the business model still presents an exposure. Clients that charter, rent, have partial or fractional ownership, or utilize aircraft in any facet of their operations have a potential liability exposure based on company involvement. Non-Owned Liability coverage provides a necessary layer of protection to ensure company assets are protected in the event of loss connected to the firm. Additionally, this coverage solidifies risk management needs by specifically tailoring coverage for the company, and alleviating full reliance on another party's insurance.

### PRODUCTS LIABILITY

In general, most products liability and general liability policies in the standard marketplace contain an aviation exclusion. Clients who manufacture or work with components that can be utilized in any form of aerospace or provide any services related to aircraft and airports likely need an aviation specific liability policy. From sheet metal cutting and small component casting to larger scale operations that interact with aviation, dedicated aviation products coverage alleviates any concern. The sometimes limited knowledge of an end user coupled with high cost nature of aviation losses makes this a very useful risk management tool.