

**ADVISORY NOTICE TO POLICYHOLDERS**

**UNITED STATES DEPARTMENT OF THE TREASURY  
OFFICE OF FOREIGN ASSETS CONTROL**

**THIS NOTICE PROVIDES INFORMATION CONCERNING THE LAW OF THE UNITED STATES THAT MAY HAVE AN IMPACT ON YOUR INSURANCE COVERAGE.**

**PLEASE READ THIS NOTICE CAREFULLY**

The Office of Foreign Assets Control ("OFAC") of the US Department of the Treasury administers and enforces economic sanctions and embargo programs against targeted foreign countries, groups and individuals that pose a threat to the national security and foreign policy of the United States. This includes agents, instrumentalities and controlled entities of targeted countries and individuals and entities acting for or on their behalf. Economic sanctions are also designed to target terrorists, international narcotics traffickers, and those engaged in activities related to the proliferation of weapons of mass destruction. OFAC acts under Presidential wartime and national emergency powers, as well as authority granted by specific legislation, to impose controls on economic transactions of any nature including the authority to freeze the assets of sanctions targets that are within US jurisdiction. The United Nations and other international organizations also impose economic sanctions that involve close cooperation with allied governments. The OFAC sanctions and embargo programs apply comprehensively and not just to insurance transactions.

OFAC maintains a list of Specially Designated Nationals and Blocked Persons (the "SDN" list). The SDN list identifies numerous individuals and entities, including:

- Foreign Agents;
- Front Organizations;
- Terrorists and terrorist organizations; and
- Narcotics traffickers,

The completed SDN list and other information relating to economic sanctions and embargo programs administered by OFAC is located at [Office of Foreign Assets Control - Sanctions Programs and Information | U.S. Department of the Treasury](#).

If it is determined that your policy or any coverage issued under it is prohibited by OFAC regulations or that payment of policy benefits to any insured, additional insured, or any person or entity claiming that benefits under your policy violates any rule, regulation or executive order administered by OFAC, your policy may be deemed null and void and/or payments under your policy may be blocked. In addition, such action will be reported to OFAC, as required by OFAC regulation.

# TO REPORT A CLAIM - CALL 866.789.1986

Additional claim information and forms are available at  
<https://www.usau.com/claims/claims-process>

If you are calling for any reason *other than* reporting a claim, please contact your broker or call us at **800.223.6200** or the nearest location shown below:



NEW YORK	212.952.0100	SAN FRANCISCO	415.788.6300
ATLANTA	404.365.7000	SEATTLE	206.621.8506
CHICAGO	312.267.8700	TOLEDO	419.531.7000
DALLAS	972.239.7100	WICHITA	316.267.1325
LOS ANGELES	626.229.5200		



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# **USAIG All-Clear Aircraft Policy Coverage Summary Page**

**Policy No. 400AC-57072**

*Former Policy No. 400AC-56784*

The Coverage Summary Pages, along with your policy and any attached forms and endorsements you have, form your complete insurance policy.

***Name and Address of "Policyholder:"***

**Oxford Flying Club, Inc. and the individual members thereof  
288 Christian Street  
P.O. Box 3  
Oxford, Connecticut 06478**

Your Policy Period is from **March 4, 2024** to **March 4, 2025** beginning and ending at 12:01 A.M. Local Standard Time at the address shown above.

"Policyholder" is (C) A. Individual B. Corporation C. Partnership

Your business is: Flying Club

You don't own the aircraft by yourself.

***Aircraft Use. Commercial use.***

***Aircraft.***

Year, Make and Model	Type	Airworthiness Certificate	FAA Identification	Passenger Capacity Excluding Crew
1985 Cessna 172P	Land	Standard	N98819	3
1980 Piper PA-28-181	Land	Standard	N8261H	3
1984 Piper PA-28-181	Land	Standard	N4334X	3
1977 Cessna 182Q	Land	Standard	N735GC	3
2005 Cirrus SR20	Land	Standard	N228TR	3

You keep your aircraft principally in the state of Connecticut.

***Pilots:***

Any pilot who has been approved by the named insured.

***Whom We'll Pay.*** Payments for loss covered under "Your Aircraft Physical Damage Coverage" will be made to you.

# USAIG All-Clear Aircraft Policy Coverage Summary Page

**Policy No. 400AC-57072**

**Limits of Your Coverage.** You are insured up to the Limits shown below. The limits may be altered by the policy or by any attached endorsements.

Coverage	Limits of Coverage	
Combined Liability Coverage for bodily injury and property damage	\$ 1,000,000	Each Occurrence
Personal Injury	\$ 1,000,000	Each Occurrence and Aggregate (Part of and not in addition to Combined Liability Coverage)
Medical Coverage	\$ 5,000	Each Person

Aircraft Physical Damage Coverage:

<u>FAA Identification</u>	<u>Not In-Motion Deductible</u>	<u>In-Motion Deductible</u>	<u>Limit</u>
N98819	\$ 5,000	\$ 5,000	\$ 130,000
N8261H	\$ 5,000	\$ 5,000	\$ 135,000
N4334X	\$ 5,000	\$ 5,000	\$ 150,000
N735GC	\$ 5,000	\$ 5,000	\$ 200,000
N228TR	\$ 5,000	\$ 5,000	\$ 230,000

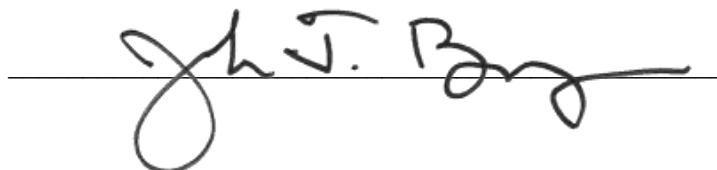
***This policy contains the following Endorsements which are part of your policy: 1 through 21.***

Unless stated otherwise, all sums shown in your policy are expressed in United States currency.

Premium	\$ 63,334
Endorsement Premium	\$Included
Total Premium	\$ 63,334

This policy is written through the Aviation Managers on **February 26, 2024**.

Approved by: **United States Aviation Underwriters, Inc.**  
**Aviation Managers**



**IN WITNESS WHEREOF**, the Company(ies) hereunder have caused this policy to be executed on their behalf by the Aviation Managers.

***USAIG All-Clear Aircraft Policy  
Coverage Summary Page***

***Policy No. 400AC-57072***

***SEE ATTACHED PARTICIPATING COMPANY SCHEDULE***

# ***400 All-Clear Aircraft Policy***

**Issued to:**  
**Oxford Flying Club, Inc. and the individual members thereof**  
**288 Christian Street**  
**P.O. Box 3**  
**Oxford, Connecticut 06478**



***United States Aircraft Insurance Group***  
**USAIG is managed by United States Aviation Underwriters, Incorporated**  
**Home Office: 125 Broad Street, 6<sup>th</sup> Floor, New York, NY 10004**  
**Phone: (800)223.6200**

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**Your 400 All-Clear Aircraft Policy.** Throughout this policy the words “you” and “your” refer to the person or organization named on the Coverage Summary Page as “Policyholder.” The words “we,” “us” and “our” refer to the Companies executing this policy (collectively the “Companies” and each individually a “Company”). “Company(ies)” means the Company or Companies stated in the Participating Company Schedule attached to this policy. “Aviation Managers” means United States Aviation Underwriters, Incorporated.

Service of process or of any notice or proof of loss required by this policy, made upon any one of the Company(ies), or upon a duly authorized agent of any one of the Company(ies), shall constitute service upon all Company(ies). Each of the Company(ies) hereby appoints Aviation Managers as its duly authorized agent for receipt of service of process or any notice or proof of loss hereunder.

**Policy period.** Your policy will begin and end at the time and on the dates shown on the Coverage Summary Page.

**When and where you are covered.** You are covered for occurrences that take place during your policy period while your aircraft described on the Coverage Summary Page is in the United States and its territories and possessions, Canada, Mexico, the Bahamas and the islands of the West Indies, or while enroute between these places. By an occurrence we mean any accident or continuous or repeated exposure to conditions which you don't expect to happen resulting in bodily injury, property damage or loss of or damage to your aircraft. All injuries or damage resulting from generally the same conditions will be considered one occurrence.

**Policy limits.** The limits of your Coverage are shown on the Coverage Summary Page. These limits are the most we'll pay for: (1) damage to or loss of your aircraft; (2) bodily injury caused by your aircraft, including sickness, disease, mental anguish, personal injury or death; (3) property damage caused by your aircraft, including loss of use of the damaged property.

If two or more aircraft are protected under your policy, the “Limits of Coverage” apply separately to each aircraft.

**What is an aircraft?** Your aircraft includes your airplane or rotorcraft and any operating, navigating or radio equipment that's usually attached to the aircraft. Parts of your aircraft that are temporarily removed are also included as long as they're not replaced by other parts. Any tools and repair equipment standard for your type of aircraft are also included. In addition, we will cover personal property, carried in your aircraft, which is used in the operation of your aircraft. If you have other insurance covering a loss to a replaced part or personal property, this coverage shall be excess of the other insurance. And, personal property does not include wearing apparel and other personal property not used in the operation, communication or navigation of your aircraft.

**If you have a loss.** If an occurrence happens, you should notify the Aviation Managers, in writing, as soon as reasonably possible. Include the time and place of the occurrence and the names and addresses of any injured people and witnesses.

**What you must do.** You agree to notify the police if your aircraft, or any of its parts, is stolen. You will send us copies of all legal documents if you're sued or someone files a claim against you. You agree to help us in obtaining and giving evidence, attending hearings and trials, and getting witnesses to testify. And you won't make any statements without our permission, except to government officials. In addition, you agree not to voluntarily make any payments or take on any other legal responsibility without our permission. If you do, we may not reimburse you - even if the loss or expense would have been covered by your policy. We will reimburse you for money spent for emergency first aid to others at the time of an accident.

**Assignment-transfer.** Neither you nor any other person or organization covered under your policy can transfer your interest under the policy without the written consent of the Aviation Managers. If you die during your policy period, your legal representatives are covered while settling your estate, provided the Aviation Managers are notified within sixty (60) days of your death.

**Changing this policy.** You can change your Coverage by having the Aviation Managers add an endorsement to your policy. Notice to your agent will not change the terms of your policy nor stop us or the Aviation Managers from enforcing our rights under it.

**Cancelling this policy.** You can cancel your policy at any time. We or the Aviation Managers have the same right. You can cancel your policy by telling us, in writing, when in the future you want your Coverage to end. We will compute the premium we've earned using the customary short rate table and procedure. Any premium we have not yet earned will be returned to you.

We or the Aviation Managers can cancel your policy by mailing or delivering notice to you at the address shown on the Coverage Summary Page at least thirty (30) days before the cancellation date. If, however, your policy is being cancelled because you didn't pay a premium, only ten (10) days notice will be provided. The mailing or delivery of the notice will be sufficient proof that you were notified. We will compute the premium we've earned based on the percentage of your policy period that has been used at the time of cancellation. Any premium we have not yet earned will be returned to you.

**Legal actions.** Each of us named in the Participating Company Schedule, or the Aviation Managers, can bring suit against you if you fail to pay a premium when it's due, or fail to live up to the terms of your policy in any other way.

**State law.** If any terms of your policy conflict with state law, we'll comply with that law.

**Limitations on use.** To be covered under your policy the aircraft must be owned, maintained or used only for the aircraft use described on the Coverage Summary Page and described below and flown only by a pilot or pilots described on the Coverage Summary Page. The aircraft must also be registered under a Standard Airworthiness Certificate issued by the Federal Aviation Administration (FAA), or its foreign equivalent. While your aircraft is in the care, custody or control of an FAA Approved Repair Station for the purpose of maintenance or repair, the "Pilots" section appearing on the Coverage Summary Page will not apply, provided you do nothing which would affect the "Rights against third parties" section of your policy.

**Non-Commercial use.** You may not charge any person or organization for using your aircraft. However, you may be reimbursed for operating expenses.

**Air Taxi Commercial use** means in addition to Non-Commercial use, you may charge for using the aircraft to transport passengers or freight only.

**Commercial use** means you may use the aircraft for Non-Commercial purposes and you may charge for any use of the aircraft.

**Special use** means you may use the aircraft only for the specific purposes described on the Coverage Summary Page.

**Claims we won't cover.** We won't cover claims for damage to your aircraft or any liability claims made against you while the aircraft is in flight under conditions requiring a special permit or waiver from the FAA even if a permit or waiver has been granted by the FAA.

**If you have other insurance.** If you have other insurance covering a loss that's also covered by your policy, we'll pay only our share of any claim. We will compute what percentage the applicable "Limits of Coverage" for your policy is of the total amount of all valid and collectible insurance covering the loss. We will pay this percentage. This section does not apply to any insurance purchased as excess insurance. Excess insurance is insurance which becomes effective only when all other valid and collectible insurance covering the loss has been exhausted. Other insurance includes any retained limit under any self insurance or deductible program you have established. If any other insurance covering the loss is written through the Aviation Managers, the "Limit of Coverage" that applies under your policy will be reduced by the "Limit of Coverage" under the other insurance.

**Our right of recovery.** If we pay a claim under your policy, we will take over your right to recover that amount from any other person or organization. You agree to cooperate with us and not do anything that will interfere with our chances of recovery.

## YOUR LIABILITY COVERAGE

Following is a description of your Coverage under your policy for liability claims made against you. The "Limits of Coverage" you have purchased are shown on the Coverage Summary Page.

**Combined Liability Coverage for bodily injury and property damage.** If you have this Coverage, we'll pay claims for those sums that you become legally obligated to pay as damages for bodily injury, mental anguish, personal injury and damage to someone else's property resulting from the ownership, maintenance or use of the aircraft. But we won't pay more for all injuries and damage in any one occurrence than the "Limits of Coverage" shown on the Coverage Summary Page.

This coverage includes bodily injury, mental anguish and personal injury to persons or passengers. A passenger is anyone who enters your aircraft to ride in or operate it.

**Combined Liability Coverage for bodily injury (except to passengers) and property damage.** If you have this Coverage, we'll pay claims for those sums that you become legally obligated to pay as damages for bodily injury, mental anguish and personal injury to anyone - except a passenger - and damage to someone else's property resulting from the ownership, maintenance or use of the aircraft. But we won't pay more for all injuries and damage in any one occurrence than the "Limits of Coverage" shown on the Coverage Summary Page.

This coverage excludes bodily injury, mental anguish and personal injury to passengers. A passenger is anyone who enters your aircraft to ride in or operate it.

**Liability Coverage for bodily injury to anyone but passengers.** If you have this Coverage, we'll pay claims for those sums that you become legally obligated to pay as damages for bodily injury, mental anguish and personal injury to anyone - except a passenger - who is injured resulting from the ownership, maintenance or use of the aircraft. This coverage excludes bodily injury, mental anguish and personal injury to passengers. A passenger is anyone who enters your aircraft to ride in or operate it.

Two limits apply to this coverage. The "each person" limit, which is the most we'll pay for injury to any one person resulting from any one occurrence including damages for care and loss of services; and, the "each occurrence" limit which is the most we'll pay in any one occurrence regardless of how many people or organizations are involved.

**Liability Coverage for bodily injury to passengers only.** If you have this Coverage, we'll pay claims for those sums that you become legally obligated to pay as damages for bodily injury, mental anguish and personal injury to any passenger who is injured resulting from the ownership, maintenance or use of the aircraft. A passenger is anyone who enters your aircraft to ride in or operate it.

Two limits apply to this coverage. The "each passenger" limit, which is the most we'll pay for injury to any one passenger resulting from any one occurrence including damages for care and loss of services; and, the "each occurrence" limit which is the most we'll pay in any one occurrence regardless of how many people are involved.

**Liability Coverage for property damage.** If you have this Coverage, we'll pay claims for those sums that you become legally obligated to pay as damages for damage to someone else's property resulting from the ownership, maintenance or use of the aircraft.

The term "mental anguish" means the mental sensation of pain, distress, fright or anxiety, but only when the result of an occurrence covered under your policy.

As respects personal injury, the most we'll pay for all occurrences during your policy period is the "Aggregate Limit of Coverage" shown on the Coverage Summary Page. "Personal injury" means one or more of the following offenses: false arrest, detention or imprisonment, malicious prosecution, damage to someone's reputation or violation of someone's right to privacy, caused by publication or public statement; entering someone's residence, place of business or other property, or evicting someone from their home or place of business when you had no right to do so; or discrimination against someone on racial or religious grounds, where the law permits us to cover you for this type of discrimination committed by you or at your direction.

**Who's covered.** Besides you, the "Policyholder," and your employees, while performing duties as part of their work for you, certain other people and organizations are also covered under "Your Liability Coverage," they are:

1. anyone who is using or riding in your aircraft with your permission; or
2. any person, including your employees or directors working or acting within the scope of their duties for you, or any organization that is legally responsible for the aircraft.

Each person or organization is covered separately. But we won't pay more for all injuries and damage in any one occurrence than the "Limits of Coverage" shown on the Coverage Summary Page.

**Who's not covered.** We will not cover any liability claim against the following persons or organizations, or their agents or employees, regardless of their inclusion under paragraphs 1. or 2. of the "Who's covered" section, while acting in their capacity as:

1. manufacturer or seller of aircraft, aircraft engines or accessories; or
2. operator of an aircraft repair shop, aircraft sales agency, aircraft rental service, flying school, flying service or pilot service; or
3. operator of any airport, hangar, or other aviation facility; or
4. a person whose services are paid for, contracted for or solicited from any of the operations listed in paragraphs 1., 2., or 3.; or
5. any person operating the aircraft as a student or renter pilot.
6. Nor will we cover any liability claim against any employee, including your own employees, who, while working within the scope of his or her duties, injures someone who works for the same employer.

**Additional liability coverage.** All payments described in this section are in addition to the applicable "Limits of Coverage" shown on the Coverage Summary Page.

**Defending suits.** We will defend any liability suit brought against you for bodily injury, mental anguish, personal injury or damage to property to which this insurance applies, even if the suit is groundless. We will also pay all costs of your defense, including investigation and court costs. We may investigate, negotiate and settle any claim or suit, if we decide this is appropriate. But, we won't be obligated to pay any claim or judgment or to defend any suit after your "Limit of Coverage" has been exhausted by payment of judgments or settlements.

**Bonds.** We will pay premiums for appeal bonds and bonds to release any property and personal belongings that are being held as security. We will also pay up to \$250 for any bail bond you may require because you violated a law or regulation during your policy period. However, we are not under any obligation to apply for or furnish these bonds.

**Interest.** We will pay any interest on any part of a judgment we are paying, which accrues after entry of the judgment and before we have paid that part of the judgment, which does not exceed your "Limit of Coverage."

**Expenses.** We will reimburse you for all reasonable expenses you incur while helping us at our request. We won't, however, pay for the loss of earnings or salaries of you or your employees. We'll pay all medical and surgical expenses you incur while providing immediate medical treatment at the time of an accident or occurrence.

**Suits for liability payment.** No suit or other legal action to recover payment under your policy can be brought unless you have complied with all its terms and a court has entered a judgment against you.

### Liability claims we won't cover:

1. **Aircraft.** We won't cover claims for damage to your aircraft under "Your Liability Coverage" section of your policy.
2. **Assumed liability.** We won't cover any liability assumed under a contract or agreement other than an Airport Contract signed with a governmental body so an airport may be used.
3. **Intentional injury.** We won't cover claims for intentional injuries or property damage caused by you or any other person or organization at your or their direction, except to prevent dangerous interference with the operation of an aircraft.
4. **Workers' compensation.** We won't cover any claim that's covered under a workers' compensation, unemployment compensation, disability benefits law or similar law. Nor will we cover claims for injury to your or any other person's or organization's employees while they're actually doing work for you or them, except for liability you or they assume under a contract or agreement you or they sign with a governmental body so you or they may use an airport.
5. **Property damage.** We won't cover damage to any property you or any other person or organization legally responsible for the use of your aircraft owns, rents, controls or transports, including claims for loss of use and consequential damage.
6. **Personal injury.** We won't cover personal injury:
  - a. sustained by any person or organization shown on the Coverage Summary Page as the "Policyholder"; or
  - b. arising from any publication or utterance which first occurred before the effective date of your policy; or
  - c. arising from any publication or utterance made by any person or organization at their direction, knowing the publication or utterance to be false; or
  - d. arising out of any advertising by any person or organization described in the "Who's covered" section of your policy; or
  - e. which does not arise directly from your ownership, maintenance or use of your aircraft; or
  - f. sustained by any person arising directly or indirectly out of applying for, termination of, or related to their employment, including coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, discrimination or other employment related practices, acts or omissions, by any person or organization described in the "Who's covered" section of your policy; or
  - g. arising from liability assumed by any person or organization described in the "Who's covered" section of your policy; or
  - h. arising out of the willful violation of a penal statute or offenses committed by or with the knowledge or consent of any person or organization described in the "Who's covered" section of your policy.

7. **Bodily injury.** We won't cover bodily injury arising out of or as a consequence of applying for, termination of, or employment by any person or organization described in the "Who's covered" section of your policy. We won't cover bodily injury arising from coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, discrimination or other employment related practices, policies, acts or omissions.

**Financial Responsibility Laws.** If your policy is certified as proof of insurance under any aircraft financial responsibility law, we will pay up to the limits of liability required by such law. But we won't pay more than the "Limit of Coverage" that applies under your policy. You agree to reimburse us for any amount we are required to pay under the law which is in excess of what we would otherwise have paid under your policy.

## YOUR AIRCRAFT PHYSICAL DAMAGE COVERAGE

If you have this Coverage, we'll cover you against risk of physical loss of or damage to your aircraft as the result of an occurrence both while it's in flight and while it isn't in flight. A fixed wing aircraft is in flight from the time it moves forward for takeoff and until it completes its landing run. A rotorcraft is in flight while its rotors are in motion as a result of engine power or autorotation.

We will consider an aircraft to be lost in flight if it disappears after takeoff and isn't located or its whereabouts are not reported within sixty (60) days. If your aircraft is stolen, we have the right to return stolen property to you, with payment for any damage resulting from the theft of the aircraft, at anytime before we make payment for the loss.

### What we'll pay.

**Total loss.** If your aircraft is a total loss, we'll pay you the amount shown on the Coverage Summary Page for your Aircraft Physical Damage Limit, less any deductible that applies.

We will consider your aircraft a total loss when the cost of repairs equals or exceeds the limit of "Your Aircraft Physical Damage Coverage" shown on the Coverage Summary Page.

All "Your Aircraft Physical Damage Coverage" for the aircraft will end as soon as we make payment, unless another aircraft is also insured for Aircraft Physical Damage Coverage under your policy.

**Partial loss - you make repairs.** If the aircraft is only partially damaged and you make repairs, we'll reimburse you for the following items, less any deductible that applies:

1. the cost of necessary material and parts of similar kind and quality;
2. wages paid at the current straight-time rate, at the place of repair, plus 150% of this amount to cover supervision and overhead.

**Partial loss - someone else makes repairs.** If your aircraft is damaged and the repairs are made by someone else, we'll pay you for the net cost to you of repairing your aircraft with material and parts of similar kind and quality, less any deductible that applies. But we won't pay overtime charges.

In addition, whether you make repairs or someone else makes repairs, we will pay the cost of transporting, by the least expensive means, damaged parts or the aircraft from the site of the loss to the most practical place where repairs can be made; and, the aircraft back to the place of the loss, or your home airport, whichever is closer.

The words "similar kind and quality" mean "similar kind and quality, less an allowance for physical deterioration and depreciation." If repair or replacement of damaged parts results in better than similar kind and quality you must pay the amount of the betterment.

**Your not in-motion deductible.** The not in-motion deductible shown on the Coverage Summary Page will apply to each loss to your aircraft while it's not in-motion.

**Your in-motion deductible.** The in-motion deductible shown on the Coverage Summary Page will apply to any loss to your aircraft while it is in-motion. An aircraft is in-motion whenever it is intentionally moving on the ground or in flight as a result of engine power or autorotation.

This means you'll first pay an amount equal to the deductible. We will then pay the remainder of your loss up to the limit of "Your Aircraft Physical Damage Coverage."

No deductible will apply, however, to any loss to your aircraft caused by: (1) fire, explosion, lightning, theft, robbery, vandalism; or (2) an accident involving an aircraft we insure that's owned by someone else; or (3) accidental damage to your aircraft while it's being transported after being dismantled.

**Emergency landing.** If a pilot shown on the Coverage Summary Page is forced to make an emergency landing away from an airport and there is no physical damage to your aircraft, we will pay the cost of transporting your aircraft to an airport nearest the forced landing, by the least expensive means. But we won't pay more than the limit of "Your Aircraft Physical Damage Coverage."

**What you must do.** You agree to give us a sworn Proof of Loss Statement within ninety (90) days of the loss. You also agree to allow us or anyone we designate to question you under oath and to show us the damaged property and any records you have to prove the loss.

**When we'll pay.** We will pay for a loss to your aircraft within thirty (30) days from the time agreement is reached on the amount of the loss, provided you have complied with the requirements of your policy. We'll deduct any premiums you owe and other debts you have with us.

**Suits for aircraft physical damage payments.** No suit or other legal action to recover payment can be brought under your policy unless you have complied with all of its terms and the action is brought within one (1) year after the occurrence which led to the loss or damage.

**Rights against third parties.** This insurance is for your benefit alone and not for any other person or organization. Except for what you agree to do under an Airport Contract, you promise not to do anything that will take away our right to collect for damages caused by others.

**Automatic reinstatement.** If your aircraft is damaged, we'll reduce the limit of insurance you have on your aircraft by the amount of damage. Once repairs begin, we'll increase your limit of insurance by the value of the completed repairs until the original limit of insurance on your aircraft is restored or your policy expires, whichever happens first.

**Arbitration of disputes.** If we can't agree with you on the amount of loss to your aircraft, the following procedure will be used to settle the dispute:

1. You can request in writing that the dispute be submitted for arbitration. We can do the same.
2. Each will then select an appraiser and will inform the other of that choice within twenty (20) days of the initial notification.
3. The appraisers will select a competent and impartial umpire. If the appraisers can't agree on an umpire within fifteen (15) days, a judge of the state in which the property is located can appoint an impartial umpire, if asked to do so by you or us.
4. Each appraiser will appraise the loss for each item. If they don't agree, they'll submit their differences to the umpire. Agreement by two of the three will decide the amount of the loss.

You will then pay your appraiser and we'll pay ours. Any other costs of the appraisal and the umpire will be divided equally.

**Salvage.** If an aircraft covered under "Your Aircraft Physical Damage Coverage" is damaged, you must do all you can to protect it from further loss. If you don't, we won't be responsible for further loss to the aircraft. We will pay all reasonable expenses you incur in protecting your aircraft from further loss.

If we pay you for a total loss, we can elect to take over the salvage as our property. You cannot, however, merely abandon the damaged property to us. If we decide to take the salvage, we can sell it or do whatever else we want with it.

### Aircraft damage we won't cover:

1. **Tires.** We won't cover loss or damage to the tires of your aircraft unless caused by theft, vandalism or malicious mischief; or caused directly by other physical damage covered by your policy.
2. **Wear and tear.** We won't cover loss or damage to your aircraft caused by and confined to wear and tear, deterioration, mechanical or electrical breakdown or failure. Damage caused by breakdown, failure or malfunction of any engine component, accessory or part will be considered mechanical breakdown of the entire engine, and is not covered.

Loss or damage to electronic or electrically driven equipment caused by and confined to electrical power surge, failure or malfunction is not covered.

Damage to an engine caused by heat from its operation, attempted operation or shutdown will be considered wear and tear, and is not covered.

Damage to a turbine engine caused by an object which is not part of the engine or its accessories is foreign object damage. If the damage is caused by a single incident of sufficient severity to require immediate repairs in compliance with the requirements of the manufacturer, it is covered. However, if the damage is discovered at the time of inspection or overhaul, the damage must have occurred during your policy period.

Damage to engines covered by your policy is subject to "Your in-motion deductible."

3. **Consequential damage.** We will not cover any loss of use or any residual depreciation in value of your aircraft, either before or after repairs have been made.
4. **Embezzlement.** We won't cover loss or damage to your aircraft or its parts caused when someone with a legal right to possess your aircraft embezzles it.
5. **Ownership.** We won't cover loss or damage to your aircraft if your interest in the aircraft or your ownership changes from that stated on the Coverage Summary Page.

## YOUR MEDICAL COVERAGE

We will pay all reasonable medical expenses that passengers, pilots and crew members, including you, incur within one (1) year from the date of an accident. But the aircraft must have been used by you or with your permission when the accident occurred. Reasonable medical expenses include necessary costs of medical, surgical, dental, ambulance, hospital, professional nursing and funeral services.

**What we'll pay.** The amount shown on the Coverage Summary Page for "each person" is the most we'll pay for all medical expenses for one person in any one accident. We won't, however, provide medical services to anyone or their employees until any medical benefits covered under workers' compensation have been deducted.

**Whom we'll pay.** We can pay each injured person directly or we can pay the hospital or any other organization that provided service. Any payment we make will be applied against the limits of "Your Medical Coverage" but won't be an admission of your legal responsibility by us.



**Proof of Loss.** As soon as reasonably possible after the accident, an injured person or someone representing him or her must give us written proof of a claim. An injured person must also submit to physical examination by any doctor we select, whenever we reasonably ask. You will also help us obtain medical reports and copies of records.

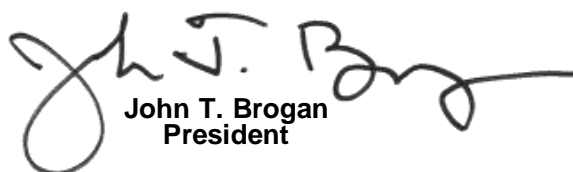
**Suits for medical payment.** No suit or other legal action to recover payment can be brought under your policy unless you have complied with all its terms and at least thirty (30) days have elapsed since the required proof of claim has been given to the Aviation Managers.

***Please note:***

Attach Coverage Summary Page and any endorsements.

This policy is not valid or complete unless a Coverage Summary Page, approved by the Aviation Managers, is attached.

United States Aviation Underwriters, Incorporated  
Aviation Managers



**John T. Brogan**  
President

**PARTICIPATING COMPANY SCHEDULE**

**THIS IS A COMBINATION POLICY**  
**THE LIABILITY OF THE COMPANIES IDENTIFIED BELOW IS SEVERAL (AND NOT JOINT).**

**LIST OF PARTICIPATING COMPANIES**

<b><u>Companies</u></b>	<b><u>Pro Rata Share of Liability</u></b>
ACE American Insurance Company	50%
National Liability & Fire Insurance Company	50%

**Provisions Specially Applicable to this Combination Policy.** Each of the Companies shall be severally (but not jointly) liable solely for its own pro rata share, as set forth in this Participating Company Schedule, for any loss hereunder. Each Company's liability hereunder for its pro rata share of the losses shall be separate and apart from the liability for the pro rata shares of the other Companies so that each Company shall be liable solely for its own pro rata share of losses and not for the pro rata shares of any other Company.

Upon cancellation by any Company of its liability under the policy, the return premium (if any) to be paid by such Company shall be based upon the proportions set forth in this Participating Company Schedule.

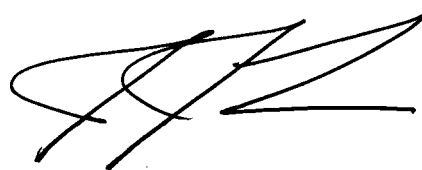
**PARTICIPATING COMPANY SCHEDULE**

By signing this Schedule, each of the companies listed above have caused this policy to be executed on their behalf by the Aviation Managers.

ACE American Insurance Company  
Philadelphia, Pennsylvania

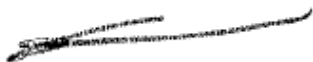


BRANDON M. PEENE, Secretary



JOHN J. LUPICA, President

National Liability & Fire Insurance Company  
Omaha, Nebraska



BRIAN G. SNOVER, Secretary



DONALD F. WURSTER, President

## ***USAIG All-Clear*** **Mexican Warning Notice**

If you operate your aircraft in Mexico, you may be jailed or fined and your aircraft impounded unless you have Aircraft Liability Insurance written by a Mexican Insurance Company.

To avoid these possibilities you must obtain additional insurance from a company licensed under the laws of Mexico.

**Terrorism Risk Insurance Act, as amended****Policyholder Disclosure****NOTICE OF TERRORISM INSURANCE COVERAGE**

***THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT AS AMENDED. THIS ENDORSEMENT IS A DISCLOSURE AND DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THIS POLICY.***

**Notice of Terrorism Insurance Act Coverage.**

You are hereby notified that, under the Terrorism Risk Insurance Act, as amended (the Act), you have a right to purchase insurance coverage from us for losses resulting from Acts of Terrorism **as defined in Section 102(1) of the Act.**

The term Act of Terrorism means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States:

- (i) To be an act of terrorism;
- (ii) To be a violent act or an act that is dangerous to human life, property, or infrastructure;
- (iii) To have resulted in damage within the United States, or outside the United States in the case of an air carrier (as defined by section 40102(a)(2) of Title 49 of the United States Code as "a citizen of the United States undertaking by any means, directly or indirectly, to provide air transportation") or a U.S. registered or U.S. flag vessel or the premises of a United States mission; and
- (iv) To have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

**YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT TO YOUR INSURER UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER YOUR POLICY MAY CONTAIN CERTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 AND 80% BEGINNING ON JANUARY 1, 2020 OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.**

**YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT AS AMENDED CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.**

# **USAIG All-Clear**

**Terrorism Risk Insurance Act, as amended**

**Policyholder Disclosure**

## **NOTICE OF TERRORISM INSURANCE COVERAGE**

If you elect to purchase coverage under the Act, your premium and related terms will be stated on a separate endorsement attached to this policy. Depending upon what you have purchased, the terms of your coverage may appear on:

- a) Limited Write-Back of Coverage including Certified Terrorism Loss Coverage excluded by the War, Hi-jacking and Other Perils Exclusion Clause (Applicable to Your Aircraft Physical Damage Coverage) endorsement; or
- b) Certified Terrorism Loss Coverage (Applicable to Your Liability Coverage and Your Medical Coverage) endorsement.

Please contact your broker or the Aviation Managers if you have any questions.

Page 2 of 2 Pages

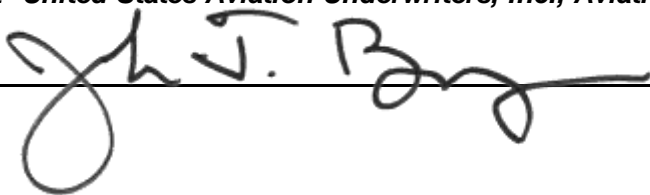
This endorsement does not change any of your coverage except as stated above. It is effective on the date and hour shown below, local Standard Time at the "Policyholder's" address.

Policy Issued to: **Oxford Flying Club, Inc. and the individual members thereof**

<b>1</b>	<b>400AC-57072</b>	<b>March 4, 2024 at 12:01 A.M.</b>
Endorsement No.	Policy No.	Date and hour endorsement takes effect

Approved: **United States Aviation Underwriters, Inc., Aviation Managers**

By



**Cancellation and Nonrenewal for use in the State of Connecticut**

- A. The “**Cancelling this policy**” section of your policy is deleted in its entirety and replaced by the following:

**Cancelling this policy.**

1. The “Policyholder” shown on the Coverage Summary Page may cancel your policy by mailing or delivering to us or the Aviation Managers advance written notice of cancellation.

2. Cancellation of policies in effect for less than sixty (60) days.

If your policy has been in effect for less than sixty (60) days and is not a renewal of a policy we or the Aviation Managers issued, we or the Aviation Managers may cancel your policy for any reason by giving you written notice of cancellation at least:

- a. ten (10) days before the effective date of cancellation if we or the Aviation Managers cancel for nonpayment of premium; or
- b. thirty (30) days before the cancellation if we or the Aviation Managers cancel for any other reason.

3. Cancellation of policies in effect for sixty (60) days or more.

- a. If your policy has been in effect for sixty (60) days or more or this is a renewal of a policy we or the Aviation Managers issued, we or the Aviation Managers may cancel your policy by giving you written notice of cancellation at least:

- (1) ten (10) days before the effective date of cancellation if we or the Aviation Managers cancel for one or more of the following reasons:

- (a) nonpayment of premium;
- (b) conviction of a crime arising out of acts increasing the hazard insured against;
- (c) discovery of fraud or material misrepresentation by you in obtaining the policy or in perfecting any claim thereunder;
- (d) discovery of any willful or reckless act or omission by you increasing the hazard insured against;
- (e) a determination by the Commissioner that continuation of the policy would violate or place us or the Aviation Managers in violation of the law; or

**Cancellation and Nonrenewal for use in the State of Connecticut**

- (2) sixty (60) days before the effective date of cancellation if we or the Aviation Managers cancel for one or more of the following reasons:
      - (a) physical changes in the property which increase the hazard insured against;
      - (b) a material increase in the hazard insured against; or
      - (c) a substantial loss of reinsurance by us or the Aviation Managers affecting this particular line of insurance.
  - b. We or the Aviation Managers may not cancel policies in effect for sixty (60) days or more or renewal policies for any reason other than the reasons stated in paragraph 3.a. above.
  - c. If we or the Aviation Managers cancel for nonpayment of premium, you may continue the Coverage and avoid the effect of the cancellation by payment in full at any time prior to the effective date of cancellation.
  - d. Notice of cancellation will be delivered or sent by:
    - (1) registered mail;
    - (2) certified mail; or
    - (3) mail evidenced by a United States Post Office certificate of mailing.
  - 4. We or the Aviation Managers will give notice to you at your last mailing address known to us or the Aviation Managers.
  - 5. Notice of Cancellation will state the specific reason for the cancellation and the effective date of cancellation. This policy period will end on that date.
  - 6. If your policy is cancelled, we or the Aviation Managers will send the "Policyholder" any premium refund due. If we or the Aviation Managers cancel, the refund will be pro-rata. If the "Policyholder" cancels, the refund may be less than pro-rata. The cancellation will be effective if we or the Aviation Managers have not made or offered a refund.
  - 7. If notice is mailed, proof of mailing will be sufficient proof of notice.
- B. The following are added and supersede any other provision to the contrary:
- 1. **Nonrenewal.**

If we or the Aviation Managers decide not to renew your policy, we or the Aviation Managers will send notice as provided in Paragraph B.3. of this endorsement.



# **USAIG All-Clear**

## **Cancellation and Nonrenewal for use in the State of Connecticut**

### **2. Conditional Renewal**

- a. If we or the Aviation Managers conditionally renew your policy under terms or conditions less favorable to the insured than currently provided under your policy, then we or the Aviation Managers will send notice as provided in Paragraph B.3. of this endorsement.
- b. The conditional renewal notice shall clearly state or be accompanied by a statement clearly identifying any:
  - (1) reduction in coverage limits;
  - (2) coverage provisions added or revised that reduce coverage; or
  - (3) increases in deductibles.

### **3. Notices of Nonrenewal and Conditional Renewal**

- a. If we or the Aviation Managers decide not to renew this policy or to conditionally renew this policy as provided in Paragraphs B.1. and B.2. of this endorsement, we or the Aviation Managers will mail or deliver to you a written notice of nonrenewal or conditional renewal, stating the specific reason for nonrenewal or conditional renewal, at least sixty (60) days before the expiration date of this policy. The notice will be sent to your address last known to us.
- b. This notice will be delivered or sent by:
  - (1) registered mail;
  - (2) certified mail; or
  - (3) mail evidenced by a United States Post Office certificate of mailing.

If notice is mailed, proof of mailing is sufficient proof of notice.
- c. However, we or the Aviation Managers are not required to send notice of nonrenewal if nonrenewal is due to your failure to pay any advance premium required for renewal.

Page 3 of 3 Pages

This endorsement does not change any of your coverage except as stated above. It is effective on the date and hour shown below, local Standard Time at the "Policyholder's" address.

Policy Issued to: **Oxford Flying Club, Inc. and the individual members thereof**

<b>2</b>	<b>400AC-57072</b>	<b>March 4, 2024 at 12:01 A.M.</b>
Endorsement No.	Policy No.	Date and hour endorsement takes effect

Approved: **United States Aviation Underwriters, Inc., Aviation Managers**

By 

CT01-0119

(360/400)

# **USAIG All-Clear**

## **Assignment/Bankruptcy/Insolvency**

An assignment of interest under this policy shall not bind the Company(ies) until their consent is endorsed hereon; however, the bankruptcy or insolvency of the "Policyholder" will not relieve the Company(ies) of their obligations under the policy absent an order of the appropriate court or regulatory authority.

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This endorsement does not change any of your coverage except as stated above. It is effective on the date and hour shown below, local Standard Time at the "Policyholder's" address.

Policy Issued to: **Oxford Flying Club, Inc. and the individual members thereof**

<b>3</b>	<b>400AC-57072</b>	<b>March 4, 2024 at 12:01 A.M.</b>
Endorsement No.	Policy No.	Date and hour endorsement takes effect

Approved: **United States Aviation Underwriters, Inc., Aviation Managers**

By   
305-0817 (360/400)

# **USAIG All-Clear**

## **Date Change Recognition Exclusion**

Your policy does not cover any claim, damage, injury, loss, cost, expense or liability (whether in contract, tort, negligence, product liability, misrepresentation, fraud or otherwise) of any nature whatsoever arising from, occasioned by, or in consequence of (whether directly or indirectly and whether wholly or partly):

A) Any actual or alleged failure, malfunction or inadequacy of:

- 1) Any of the following, whether belonging to you, to any person or organization covered under your policy, or to others, whether or not part of any computer system or whether in your possession, or of any person or organization covered under your policy, or of any third party;
  - a) computer hardware, including microprocessors; or
  - b) computer application software; or
  - c) computer operating systems and related software; or
  - d) computer networks; or
  - e) microprocessors, computer chips, integrated circuits or other information technology equipment or systems; or
- 2) Any other products or systems and any services, data, or functions that directly or indirectly use or rely upon, in any manner, any of the items listed in Paragraph A) 1) of this exclusion;

due to the inability to correctly recognize, process, distinguish, interpret or accept:

- the change of year from 1999 to 2000; or
- the change of date from August 21, 1999 to August 22, 1999; or
- any other change of year, date or time;

B) Any advice, consultation, design, evaluation, inspection, installation, maintenance, repair, replacement or supervision provided or done by you or for you to determine, rectify, or test for any potential or actual problems described in Paragraph A) of this exclusion.

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This endorsement does not change any of your coverage except as stated above. It is effective on the date and hour shown below, local Standard Time at the "Policyholder's" address.

Policy Issued to: **Oxford Flying Club, Inc. and the individual members thereof**

<b>4</b>	<b>400AC-57072</b>	<b>March 4, 2024 at 12:01 A.M.</b>
Endorsement No.	Policy No.	Date and hour endorsement takes effect

Approved: **United States Aviation Underwriters, Inc., Aviation Managers**

By \_\_\_\_\_

224-0502

(360/400)

# USAIG All-Clear

## Date Change Recognition Exclusion Limited Write-Back Provisions

Applicable to **Your Aircraft Physical Damage** and **Your Liability Coverages**:

The Date Change Recognition Exclusion shall not apply to:

1. any accidental loss of or damage to an aircraft covered under your policy;
2. any sums which you or any person or organization covered under your policy shall become legally liable to pay as damages because of:
  - A) accidental bodily injury to passengers directly caused by an accident to an aircraft covered under your policy; and/or
  - B) loss of or damage to baggage and personal articles of passengers, mail and cargo directly caused by an accident to an aircraft covered under your policy; and/or
  - C) accidental bodily injury and accidental property damage directly caused by an aircraft covered under your policy or by any person or object falling therefrom.

**Applicable to other Coverages:**

The Date Change Recognition Exclusion shall not apply to any sums which you or any person or organization covered under your policy shall become legally liable to pay as damages because of bodily injury or physical injury to or destruction of tangible property resulting from a covered occurrence.

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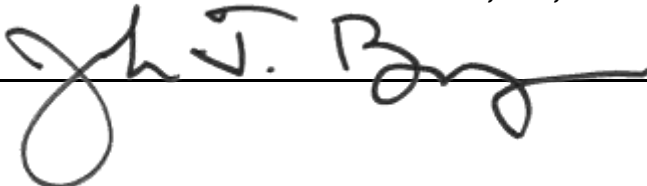
This endorsement does not change any of your coverage except as stated above. It is effective on the date and hour shown below, local Standard Time at the "Policyholder's" address.

Policy Issued to: **Oxford Flying Club, Inc. and the individual members thereof**

<b>5</b>	<b>400AC-57072</b>	<b>March 4, 2024 at 12:01 A.M.</b>
Endorsement No.	Policy No.	Date and hour endorsement takes effect

Approved: **United States Aviation Underwriters, Inc., Aviation Managers**

By



225-0502

(360/400)

**Noise and Pollution and Other Perils Exclusion**

1. This insurance does not apply to any liability, including liability arising out of or assumed under contract, or any injury, loss or damage, including bodily injury, fear of bodily injury, damage or fear of damage, personal injury, advertising injury, sickness, disease, occupational disease, disability, shock, death, mental anguish, mental injury, property damage or any loss, cost or expense, loss of use including grounding, or any other claim, cost or expense whatsoever, directly or indirectly arising out of, resulting from, caused or occasioned by, happening through, in consequence of, or in any way involving:
  - a. Noise (whether audible to the human ear or not), vibration, sonic boom, and any phenomena associated with the foregoing; or
  - b. "Pollution or Contamination" of any kind whatsoever, or the exposure to "Pollution or Contamination," or the fear of exposure to or the effects of "Pollution or Contamination" or the existence of "Pollution or Contamination" in any place or thing or in the atmosphere, land, or any watercourse or body of water, as well as any claim or suit by or on behalf of or any direction, demand or request or any statutory or regulatory requirement, or any voluntary decision, by or on behalf of any governmental authority or other alleged responsible party, that any "Policyholder" or others test for, monitor, clean up, remove, contain, treat, detoxify, neutralize or in any way respond to or assess the effects of "Pollutants or Contaminants"; or
  - c. Electrical or electromagnetic emission or interference of any kind whatsoever; or
  - d. Interference with the use of property.

For purposes of this Exclusion:

- i. "Pollution or Contamination" means any actual, alleged or threatened discharge, dispersal, release, escape, seepage, migration, disposal or the mere presence of "Pollutants or Contaminants" in any form.
- ii. "Pollutants or Contaminants" means any pollutant, contaminant or irritant, including, without limitation, any solid, liquid, gaseous or thermal pollutant, contaminant or irritant, or any air emission, smoke, vapor, soot, fume, acid, alkali, chemical, or nuclear material alleged to be a possible or probable carcinogenic, odor, oil or other petroleum product, fungus (including mold or mildew or any mycotoxin, spore, scent or byproduct produced or released by fungi, other than any fungi intended by the "Policyholder" for human consumption), or "Waste" of any kind whatsoever, including solid waste, waste water, waste oil, infectious medical waste, and human, animal or vegetable waste.
- iii. "Waste" means any waste including material to be recycled, reconditioned or reclaimed, whether or not the material has been disposed of by the "Policyholder" or any person handling the "Waste".

## **USAIG All-Clear**

### **Noise and Pollution and Other Perils Exclusion**

2. With respect to any provision in this policy concerning the duty of Insurers to investigate or defend claims, such provision shall not apply and Insurers shall not be required to defend claims excluded by paragraph 1.
3. This Exclusion shall not apply to any claim for bodily injury or physical injury to tangible property that results from a crash, fire, explosion or collision of "Completed Aircraft," or results from a recorded in-flight emergency causing abnormal aircraft operation of "Completed Aircraft." For purposes of this subsection, "Completed Aircraft" means an aircraft completely assembled and capable of motion under its own power.

Page 2 of 2 Pages

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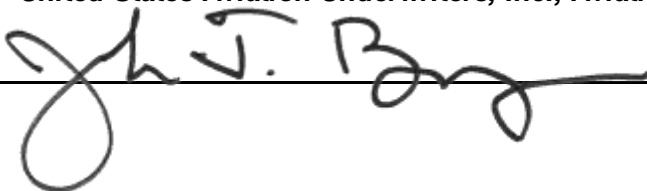
This endorsement does not change any of your coverage except as stated above. It is effective on the date and hour shown below, local Standard Time at the "Policyholder's" address.

Policy Issued to: **Oxford Flying Club, Inc. and the individual members thereof**

<b>6</b>	<b>400AC-57072</b>	<b>March 4, 2024 at 12:01 A.M.</b>
Endorsement No.	Policy No.	Date and hour endorsement takes effect

Approved: **United States Aviation Underwriters, Inc., Aviation Managers**

By



084-0104

(360/400)

# USAIG All-Clear Asbestos Exclusion

This insurance does not apply to:

1. any liability, including liability arising out of or assumed under contract, or any injury, loss or damage, including bodily injury, fear of bodily injury, damage or fear of damage, personal injury, advertising injury, sickness, disease, occupational disease, disability, shock, death, mental anguish, mental injury, property damage or any loss, cost or expense, loss of use including grounding, or any other claim, cost or expense whatsoever directly or indirectly arising out of, resulting from, caused or occasioned by, happening through, in consequence of, or in any way involving or related to "asbestos" or the use of or exposure to asbestos, including the failure of any product or material containing asbestos, or the existence or presence of asbestos in any place or thing or in the atmosphere, land, or any watercourse or body of water; or
2. any damages or any loss, cost or expense arising out of (i) any claim or suit by or on behalf of any governmental authority or any other allegedly responsible party because of, or (ii) any request, demand, order or statutory or regulatory requirement that any "Policyholder" or any other person or entity should be or is responsible for:
  - (a) assessing the presence, absence, amount or effects of asbestos; or
  - (b) identifying, sampling, testing for, detecting, monitoring, cleaning up, containing, treating, detoxifying, neutralizing, abating, disposing of, mitigating or removing asbestos or any product or material containing asbestos; or
  - (c) responding to asbestos or the potential effects of asbestos in any way other than as described in subparagraph 2.(a) or (b) above; or
3. any supervision, instructions, recommendations, warnings or advice given or which should have been given in connection with paragraphs 1. and 2. of this Exclusion; or
4. any obligation to defend or indemnify, or to share damages with or repay someone else due to or arising from, in whole or in part, any claim, action or suit against the "Policyholder" in connection with paragraphs 1., 2. and 3. of this Exclusion.

For purposes of this Exclusion, "asbestos" means asbestos, asbestos fibers, asbestos dust or any product or material containing "asbestos."

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This endorsement does not change any of your coverage except as stated above. It is effective on the date and hour shown below, local Standard Time at the "Policyholder's" address.

Policy Issued to: **Oxford Flying Club, Inc. and the individual members thereof**

<u>7</u>	<u>400AC-57072</u>	<u>March 4, 2024 at 12:01 A.M.</u>
Endorsement No.	Policy No.	Date and hour endorsement takes effect

Approved: **United States Aviation Underwriters, Inc., Aviation Managers**

By \_\_\_\_\_

271-0104

(360/400)

**Nuclear Risk Exclusion Endorsement With Exceptions**

This Endorsement changes your policy. Please read it carefully.

- (1) Your policy does not apply to: (i) the loss or destruction of, or damage to, any property (including aircraft), as well as any expense or consequential damages relating to such loss or destruction of property, or (ii) any legal liability or medical expense of any nature,  
  
directly or indirectly caused or contributed to by or arising from:
  - (i) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
  - (ii) the radioactive properties of, or a combination of radioactive properties with toxic, explosive or other hazardous properties of, any other radioactive material in the course of carriage as cargo, including storage or handling incidental thereto;
  - (iii) ionizing radiations or contamination by radioactivity from, or the toxic, explosive or other hazardous properties of, any other radioactive source whatsoever.
- (2) It is agreed that such radioactive material or other radioactive source in paragraph (1), subparagraphs (ii) and (iii) above, shall not include:
  - (i) depleted uranium and natural uranium in any form;
  - (ii) radioisotopes which have reached the final stage of fabrication so as to be usable for any scientific, medical, agricultural, commercial, educational or industrial purpose.
- (3) Notwithstanding the exception to this exclusion set forth in paragraph (2), your policy does not cover loss or destruction of, or damage to, any property or any expense or consequential damages related thereto, or legal liability of any nature with respect to which:
  - (i) anyone insured under your policy is also an insured or an additional insured under any other insurance policy, including any nuclear energy liability policy; or
  - (ii) any person or organization is required to maintain financial protection pursuant to legislation in any country; or
  - (iii) anyone insured under your policy would be entitled to indemnification from any government or agency thereof regardless of whether this policy had been issued to you.
- (4) Loss, destruction, damage, expense or legal liability in respect of the nuclear risks excepted from this exclusion by reason of paragraph (2) shall (subject to all other terms, conditions, limitations, warranties and exclusions of your policy) be covered, provided that:
  - (i) in the case of any claim in respect of radioactive material in the course of carriage as cargo, including storage or handling incidental thereto, such carriage shall in all respects have complied with the full International Civil Aviation Organization "Technical Instructions for the Safe Transport of Dangerous Goods by Air," unless the carriage shall have been subject to any more restrictive legislation, when it shall in all respects have complied with such legislation;
  - (ii) the incident giving rise to the loss, destruction, damage, expense or legal liability arises from an event occurring during your policy period and anyone insured under your policy or any claimant have asserted a claim against us within three years of the date of such occurrence; and



# **USAIG All-Clear**

## **Nuclear Risk Exclusion Endorsement With Exceptions**

- (iii) in the case of any claim for the loss of or destruction of or damage to or loss of use of an aircraft caused by or contributed to by radioactive contamination, the level of such contamination shall have exceeded the maximum permissible level set out in the following scale:

<u>Emitter</u> <u>(IAEA Health and Safety Regulations)</u>	<u>Maximum permissible level of non-fixed radioactive surface contamination</u> <u>(Averaged over 300 cm<sup>2</sup>)</u>
Beta, gamma and low toxicity alpha emitters	Not exceeding 4 Becquerels/cm <sup>2</sup> (10 <sup>-4</sup> microcuries/cm <sup>2</sup> )
All other emitters	Not exceeding 0.4 Becquerels/cm <sup>2</sup> (10 <sup>-5</sup> microcuries/cm <sup>2</sup> )

- (5) The coverage afforded by this endorsement may be cancelled by us at any time by giving seven (7) days notice of cancellation or the notice period required by applicable law, whichever is longer.

Page 2 of 2 Pages

This endorsement does not change any of your coverage except as stated above. It is effective on the date and hour shown below, local Standard Time at the "Policyholder's" address.

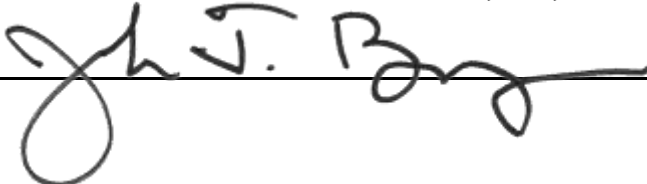
Policy Issued to: **Oxford Flying Club, Inc. and the individual members thereof**

<b>8</b>	<b>400AC-57072</b>	<b>March 4, 2024 at 12:01 A.M.</b>
Endorsement No.	Policy No.	Date and hour endorsement takes effect

Approved: **United States Aviation Underwriters, Inc., Aviation Managers**

By

359-0411



(360/400)

# USAIG All-Clear

## War, Hi-jacking and Other Perils Exclusion Clause

The following Exclusion Clause is added to the sections of your policy entitled, "**Liability claims we won't cover**"; "**Aircraft damage we won't cover**"; and "**Your Medical Coverage**":

We won't cover any claim, damage, injury, loss, cost, expense, or liability of any nature whatsoever arising from, occasioned by, or in consequence of:

- (a) War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, martial law, military or usurped power or attempts at usurpation of power.
- (b) Any hostile detonation of any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
- (c) Strikes, riots, civil commotions or labor disturbances.
- (d) Any act of one or more persons, whether or not agents of a sovereign power, for political or terrorist purposes and whether the loss or damage resulting therefrom is accidental or intentional.
- (e) Any malicious act or act of sabotage.
- (f) Confiscation, nationalization, seizure, restraint, detention, appropriation, requisition for title or use by or under the order of any government (whether civil, military or de facto) or public or local authority.
- (g) Hi-jacking or any unlawful seizure or wrongful exercise of control of the aircraft or crew (including any attempt at such seizure or control) made by any person or persons on board the aircraft acting without your consent.

Furthermore, your policy does not cover claims arising while the aircraft is outside of your control by reason of any of the above perils. The aircraft shall be deemed to have been restored to your control upon the safe return of the aircraft to you at an airfield not excluded by the geographical limits of your policy, and entirely suitable for the operation of the aircraft (such safe return shall require that the aircraft be parked with engines shut down and under no duress).

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This endorsement does not change any of your coverage except as stated above. It is effective on the date and hour shown below, local Standard Time at the "Policyholder's" address.

Policy Issued to: **Oxford Flying Club, Inc. and the individual members thereof**

<b>9</b>	<b>400AC-57072</b>	<b>March 4, 2024 at 12:01 A.M.</b>
Endorsement No.	Policy No.	Date and hour endorsement takes effect

Approved: **United States Aviation Underwriters, Inc., Aviation Managers**

By \_\_\_\_\_

206-0502

(360/400)

**War, Hi-jacking and Other Perils Exclusion Clause  
Limited Write-Back Provisions Aggregate Endorsement  
(Applicable to Your Liability Coverage and Your Medical Coverage)**

Only with respect to "**Your Liability Coverage**" and "**Your Medical Coverage**," the "**War, Hi-jacking and Other Perils Exclusion Clause**" shall be amended to delete paragraphs (a), (c), (d), (e), (f), and (g) thereof subject to the following:

1. Only with respect to the deletion of paragraph (a) from the "**War, Hi-jacking and Other Perils Exclusion Clause**," we won't cover claims for damage to any form of property on the ground located outside of the United States of America or Canada, unless caused by or arising out of the use of your aircraft.

2. Limitation of Liability

The limit of the Company(ies)' liability under this Limited Write-Back shall be a sub-limit of \$1,000,000 any one occurrence and in the annual aggregate, except with respect to passengers in your aircraft in which case the Limit of Coverage is as stated on the Coverage Summary Page. **This sub-limit is part of and not in addition to the Limit of Coverage stated on the Coverage Summary Page.**

In no event shall the Company(ies)' liability under this Limited Write-Back exceed \$1,000,000 in the annual aggregate (except with respect to passengers in an aircraft covered hereunder), regardless of the number of (a) people or organizations covered hereunder, (b) occurrences or events, (c) claims made or suits brought, or (d) persons or organizations making claims or bringing suits.

3. Automatic Termination

This Limited Write-Back shall terminate automatically under any of the following circumstances:

- (i) upon the outbreak of war (whether there be a declaration of war or not) between any two or more of the following: France, the People's Republic of China, the Russian Federation, the United Kingdom, or the United States of America; or
- (ii) only with respect to the deletion of paragraph (a) from the "**War, Hi-jacking and Other Perils Exclusion Clause**," upon the hostile detonation of any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter wherever or whenever such detonation may occur, and whether or not an aircraft covered under your policy may be involved; or
- (iii) upon the requisitioning of any aircraft covered under your policy for title or use.

However, if any aircraft covered by your policy is in flight when any of the above circumstances occurs, then this Limited Write-Back (unless otherwise cancelled, terminated or suspended) shall remain in effect with respect to such aircraft until completion of its first landing and until its passengers have deplaned.

# **USAIG All-Clear**

## **War, Hi-jacking and Other Perils Exclusion Clause Limited Write-Back Provisions Aggregate Endorsement (Applicable to Your Liability Coverage and Your Medical Coverage)**

### 4. Review and Cancellation

- (a) **Review of Premium and/or Geographical Limits (7 days notice)**  
The Company(ies) or the Aviation Managers may give notice to review premium and/or geographical limits by mailing or delivering notice to you at the address shown on the Coverage Summary Page at least seven (7) days before such notice takes effect.
- (b) **Limited Cancellation (2 days notice)**  
Following a hostile detonation as set forth in paragraph 3. (ii) above, the Company(ies) or the Aviation Managers may give notice of cancellation of all or part of this Limited Write-Back by mailing or delivering notice to you at the address shown on the Coverage Summary Page at least two (2) days before such cancellation takes effect.
- (c) **Cancellation (7 days notice)**  
This Limited Write-Back may be cancelled by either the Company(ies), the Aviation Managers, or you by mailing or delivering notice seven (7) days before such cancellation takes effect.

Page 2 of 2 Pages

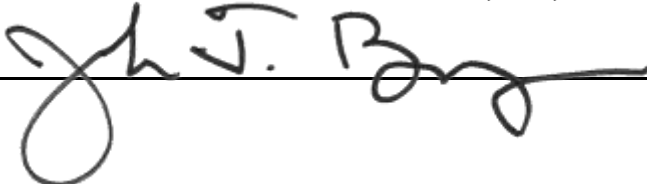
This endorsement does not change any of your coverage except as stated above. It is effective on the date and hour shown below, local Standard Time at the "Policyholder's" address.

Policy Issued to: **Oxford Flying Club, Inc. and the individual members thereof**

<b>10</b>	<b>400AC-57072</b>	<b>March 4, 2024 at 12:01 A.M.</b>
Endorsement No.	Policy No.	Date and hour endorsement takes effect

Approved: **United States Aviation Underwriters, Inc., Aviation Managers**

By



246-0817

(360/400)

**Limited Write-Back of Coverage including Certified Terrorism Loss Coverage excluded by the War, Hi-jacking and Other Perils Exclusion Clause (Applicable to Your Aircraft Physical Damage Coverage)**

1. Coverage for acts of terrorism is included in your policy. You are hereby notified that under the Terrorism Risk Insurance Act, as amended in 2015 (the Act), the definition of act of terrorism has changed. As defined in Section 102(1) of the Act: the term "act of terrorism" means any act that is certified by the Secretary of the Treasury in consultation with the Secretary of Homeland Security and the Attorney General of the United States to be an act of terrorism.
  - a. A "certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States:
    - 1) to be an act of terrorism;
    - 2) to be a violent act or an act that is dangerous to human life, property or infrastructure;
    - 3) to have resulted in damage:
      - a) within the United States; or
      - b) to an air carrier (as defined in section 40102 of title 49, United States Code); to a United States flag vessel (or a vessel based principally in the United States on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States), regardless of where the loss occurs; or at the premises of any United States mission.
    - 4) to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
  - b. "Certified terrorism loss" means loss that results from a "certified act of terrorism."
  - c. Under your Coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Act. Under the formula, the United States Government generally reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019 and 80% beginning on January 1, 2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the Coverage. The Act contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your Coverage may be reduced.

The portion of your annual premium that is attributable to Coverage for certified acts of terrorism is as follows, and does not include any charges for the portion of losses covered by the United States government under the Act.

2. Only with respect to the aircraft scheduled below and with respect only to **"Your Aircraft Physical Damage Coverage,"** the **"War, Hi-jacking and Other Perils Exclusion Clause"** shall be amended to delete paragraphs (a), (c), (d), (e), (f), and (g) thereof subject to the following:

- a. Automatic Termination

This Limited Write-Back shall terminate automatically under any of the following circumstances:

- (i) upon the outbreak of war (whether there be a declaration of war or not) between any two or more of the following: France, the People's Republic of China, the Russian Federation, the United Kingdom, or the United States of America; or
- (ii) only with respect to the deletion of paragraph (a) from the **"War, Hi-jacking and Other Perils Exclusion Clause,"** upon the hostile detonation of any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter wherever or whenever such detonation may occur, and whether or not an aircraft covered under your policy may be involved; or
- (iii) upon the requisitioning of any aircraft covered under your policy for title or use.

## USAIG All-Clear

### Limited Write-Back of Coverage including Certified Terrorism Loss Coverage excluded by the War, Hi-jacking and Other Perils Exclusion Clause (Applicable to Your Aircraft Physical Damage Coverage)

However, if any aircraft covered by your policy is in flight when any of the above circumstances occurs, then this Limited Write-Back (unless otherwise cancelled, terminated or suspended) shall remain in effect with respect to such aircraft until completion of its first landing and until its passengers have deplaned.

b. Review and Cancellation

- (i) Review of Premium and/or Geographical Limits (7 days notice).  
The Company(ies) or the Aviation Managers may give notice to review premium and/or geographical limits by mailing or delivering notice to you at the address shown on the Coverage Summary Page at least seven (7) days before such notice takes effect.
- (ii) Limited Cancellation (2 days notice).  
Following a hostile detonation as set forth in paragraph a. (ii) above, the Company(ies) or the Aviation Managers may give notice of cancellation of all or part of this Limited Write-Back by mailing or delivering notice to you at the address shown on the Coverage Summary Page at least two (2) days before such cancellation takes effect.
- (iii) Cancellation (7 days notice).  
This Limited Write-Back may be cancelled by either the Company(ies), the Aviation Managers, or you by mailing or delivering notice seven (7) days before such cancellation takes effect.

- c. The Coverage provided by this endorsement shall only apply to those aircraft listed in the schedule below.

#### Schedule

<u>Year, Make and Model Aircraft</u>	<u>FAA Identification</u>
1985 Cessna 172P	N98819
1980 Piper PA-28-181	N8261H
1984 Piper PA-28-181	N4334X
1977 Cessna 182Q	N735GC
2005 Cirrus SR20	N228TR

Additional premium for this endorsement \$Included.

Page 2 of 2 Pages

This endorsement does not change any of your coverage except as stated above. It is effective on the date and hour shown below, local Standard Time at the "Policyholder's" address.

Policy Issued to: **Oxford Flying Club, Inc. and the individual members thereof**

<b>11</b>	<b>400AC-57072</b>	<b>March 4, 2024 at 12:01 A.M.</b>
Endorsement No.	Policy No.	Date and hour endorsement takes effect

Approved: **United States Aviation Underwriters, Inc., Aviation Managers**

By

247-0817

(360/400)

# **USAIG All-Clear**

## **Sanctions and Embargo Clause**

Notwithstanding anything to the contrary in your policy, the following shall apply:

1. If, by virtue of any law or regulation which is applicable to us as an insurer, at the inception of your policy or becomes applicable during the policy period, providing coverage to any Insured is or would be unlawful because it breaches an embargo or sanction, we will provide no coverage and have no liability whatsoever nor provide any defense to any Insured or make any payment of defense costs or provide any form of security on behalf of any Insured, to the extent that it would be in breach of such law or regulation.
2. In circumstances where it is lawful for us to provide coverage under your policy, but the payment of a valid and otherwise collectable claim may breach an embargo or sanction, then we will take all reasonable measures to obtain the necessary authorization to make such payment.
3. In the event of any law or regulation becoming applicable during the policy period which will restrict our ability to provide coverage as specified in paragraph 1. above, then both the "Policyholder" and the Aviation Managers, on behalf of the Company(ies), shall have the right to cancel their participation in this policy in accordance with the laws and regulations applicable to the policy, provided however, that if the Aviation Managers cancel, we give the "Policyholder" a minimum of thirty (30) days prior written notice. In the event of cancellation by either the "Policyholder" or the Aviation Managers, we shall retain the pro rata proportion of the premium for the period that the policy has been in force.

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This endorsement does not change any of your coverage except as stated above. It is effective on the date and hour shown below, local Standard Time at the "Policyholder's" address.

Policy Issued to: **Oxford Flying Club, Inc. and the individual members thereof**

<b>12</b>	<b>400AC-57072</b>	<b>March 4, 2024 at 12:01 A.M.</b>
Endorsement No.	Policy No.	Date and hour endorsement takes effect

Approved: **United States Aviation Underwriters, Inc., Aviation Managers**

By \_\_\_\_\_

SEC-0520

(360/400)

# **USAIG All-Clear**

## **Passenger Liability and Medical Limitation with Student Pilots**

“**Your Liability Coverage**” and “**Your Medical Coverage**” sections of your policy will not cover claims made against you by passengers while **any pilot** is operating the aircraft under a Student Pilot Certificate[s] unless accompanied by a pilot holding an FAA Flight Instructor Certificate.

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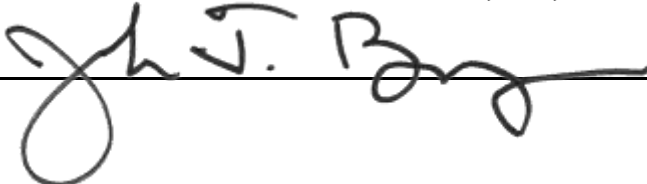
This endorsement does not change any of your coverage except as stated above. It is effective on the date and hour shown below, local Standard Time at the “Policyholder’s” address.

Policy Issued to: **Oxford Flying Club, Inc. and the individual members thereof**

<b>13</b>	<b>400AC-57072</b>	<b>March 4, 2024 at 12:01 A.M.</b>
Endorsement No.	Policy No.	Date and hour endorsement takes effect

Approved: **United States Aviation Underwriters, Inc., Aviation Managers**

By



146-0198

(360/400)



**USAIG All-Clear**  
**Additional Insured(s)**

The **"Who's covered"** section of your policy, under **"Your Liability Coverage,"** shall include **Floyd Moir**, but only for claims of bodily injury, mental anguish or property damage and specifically excluding claims for personal injury that result from your ownership, maintenance or use of airport premises.

\_\_\_\_\_  
This endorsement does not change any of your coverage except as stated above. It is effective on the date and hour shown below, local Standard Time at the "Policyholder's" address.

Policy Issued to: **Oxford Flying Club, Inc. and the individual members thereof**

<b>14</b>	<b>400AC-57072</b>	<b>March 4, 2024 at 12:01 A.M.</b>
Endorsement No.	Policy No.	Date and hour endorsement takes effect

Approved: **United States Aviation Underwriters, Inc., Aviation Managers**

By \_\_\_\_\_

## **USAIG All-Clear**

### **Additional Insured(s)/Waiver of Subrogation/Products Exclusion**

The “**Who’s covered**” section of your policy, under “**Your Liability Coverage**,” shall include **City of Meriden**, but only for claims of bodily injury, mental anguish or property damage and specifically excluding claims for personal injury that result from your ownership, maintenance or use of airport premises.

The “**Rights against third parties**” section of your policy shall not apply to **City of Meriden** with respect to operations conducted by you or on your behalf.

We won’t cover **City of Meriden** for claims arising out of their liability as a manufacturer, seller, handler, distributor or service facility of any product or service sold, handled, distributed or provided.

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This endorsement does not change any of your coverage except as stated above. It is effective on the date and hour shown below, local Standard Time at the “Policyholder’s” address.

Policy Issued to: **Oxford Flying Club, Inc. and the individual members thereof**

<b>15</b>	<b>400AC-57072</b>	<b>March 4, 2024 at 12:01 A.M.</b>
Endorsement No.	Policy No.	Date and hour endorsement takes effect

Approved: **United States Aviation Underwriters, Inc., Aviation Managers**

By \_\_\_\_\_

368-0817

(360/400)

# **USAIG All-Clear**

## **Additional Insured(s)/Notice of Cancellation**

The "Who's covered" section of your policy, under "Your Liability Coverage," shall include **Keystone T-Hangar Condominium Association, Inc.**, but only for claims of bodily injury, mental anguish or property damage and specifically excluding claims for personal injury that result from your ownership, maintenance or use of airport premises.

If we or the Aviation Managers make a material change or cancel your policy for any reason other than nonpayment of premium, we agree to give thirty (30) days notice before the cancellation date, or the material change becomes effective, to the following person(s) or organization(s):

**Keystone T-Hangar Condominium Association, Inc.  
and the individual condominium owners thereof  
3 Juliano Drive; Box 10  
Waterbury-Oxford Airport  
Oxford, Connecticut 06478**

However, the "Cancellation" provisions stated above shall not be less than the required statutory limits.

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This endorsement does not change any of your coverage except as stated above. It is effective on the date and hour shown below, local Standard Time at the "Policyholder's" address.

Policy Issued to: **Oxford Flying Club, Inc. and the individual members thereof**

<b>16</b>	<b>400AC-57072</b>	<b>March 4, 2024 at 12:01 A.M.</b>
Endorsement No.	Policy No.	Date and hour endorsement takes effect

Approved: **United States Aviation Underwriters, Inc., Aviation Managers**

By \_\_\_\_\_

368-0817

(360/400)

# **USAIG All-Clear**

## **Additional Insured(s)/Waiver of Subrogation**

The **"Who's covered"** section of your policy, under **"Your Liability Coverage,"** shall include **Roger W. Ameden**, but only for claims of bodily injury, mental anguish or property damage and specifically excluding claims for personal injury while the insured aircraft is being operated by, for, or with the permission of the "Policyholder."

The **"Rights against third parties"** section of your policy shall not apply to **Roger W. Ameden** with respect to operations conducted by you or on your behalf.

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This endorsement does not change any of your coverage except as stated above. It is effective on the date and hour shown below, local Standard Time at the "Policyholder's" address.

Policy Issued to: **Oxford Flying Club, Inc. and the individual members thereof**

<b>17</b>	<b>400AC-57072</b>	<b>March 4, 2024 at 12:01 A.M.</b>
Endorsement No.	Policy No.	Date and hour endorsement takes effect

Approved: **United States Aviation Underwriters, Inc., Aviation Managers**

By 

**USAIG All-Clear**  
**Additional Insured(s)/Waiver of Subrogation/  
Notice of Cancellation**

The "**Who's covered**" section of your policy, under "**Your Liability Coverage**," shall include **Peter Frey**, but only for claims of bodily injury, mental anguish or property damage and specifically excluding claims for personal injury that result from your ownership, maintenance or use of airport premises.

The "**Rights against third parties**" section of your policy shall not apply to **Peter Frey** with respect to operations conducted by you or on your behalf.

If we or the Aviation Managers make a material change or cancel your policy for any reason other than nonpayment of premium, we agree to give thirty (30) days notice before the cancellation date, or the material change becomes effective, to the following person(s) or organization(s):

**Peter Frey**  
**6 Old Stadley Rough Road**  
**Danbury, Connecticut 06811**

However, the "Cancellation" provisions stated above shall not be less than the required statutory limits.

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This endorsement does not change any of your coverage except as stated above. It is effective on the date and hour shown below, local Standard Time at the "Policyholder's" address.

Policy Issued to: **Oxford Flying Club, Inc. and the individual members thereof**

<b>18</b>	<b>400AC-57072</b>	<b>March 4, 2024 at 12:01 A.M.</b>
Endorsement No.	Policy No.	Date and hour endorsement takes effect

Approved: **United States Aviation Underwriters, Inc., Aviation Managers**

By \_\_\_\_\_

368-0817

(360/400)

## **USAIG All-Clear**

### **Additional Insured(s)**

The "Who's covered" section of your policy, under "Your Liability Coverage," shall include **Atlantic Aviation FBO Holdings, LLC; Waterbury-Oxford Airport**, but only for claims of bodily injury, mental anguish or property damage and specifically excluding claims for personal injury that result from your ownership, maintenance or use of airport premises.

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This endorsement does not change any of your coverage except as stated above. It is effective on the date and hour shown below, local Standard Time at the "Policyholder's" address.

Policy Issued to: **Oxford Flying Club, Inc. and the individual members thereof**

<b>19</b>	<b>400AC-57072</b>	<b>March 4, 2024 at 12:01 A.M.</b>
Endorsement No.	Policy No.	Date and hour endorsement takes effect

Approved: **United States Aviation Underwriters, Inc., Aviation Managers**

By \_\_\_\_\_

368-0817

(360/400)

# USAIG All-Clear

## Owner/Lessor Endorsement

Only with respect to the aircraft shown in the "Schedule" below, the following shall apply:

1. The **"Who's covered"** section of your policy, under **"Your Liability Coverage,"** shall include each Owner/Lessor, but only for claims of bodily injury, mental anguish or property damage \*and specifically excluding claims for personal injury while the insured aircraft is being operated by, for, or with the permission of the "Policyholder."
2. The **"Rights against third parties"** section of your policy shall not apply to any Owner/Lessor.
3. Loss, if any, under **"Your Aircraft Physical Damage Coverage"** shall be adjusted with **Oxford Flying Club, Inc. and the individual members thereof** and made payable to **Oxford Flying Club, Inc. and the individual members thereof** and any Owner/Lessor, as their respective interest may appear.
4. The **"Cancelling this policy"** section of your policy shall apply to each Owner/Lessor shown in the "Schedule" below.

### Schedule

<u>Year, Make and Model</u>	<u>FAA Identification</u>	<u>Owner/Lessor's Name and Address</u>	<u>Lienholder's Name and Address</u>
2005 Cirrus SR20	N228TR	<b>DAP Holdings, LLC</b> <b>7 New Street, Suite 100</b> <b>Danbury, Connecticut 06810</b>	Not Applicable

Additional premium for this endorsement is \$Included

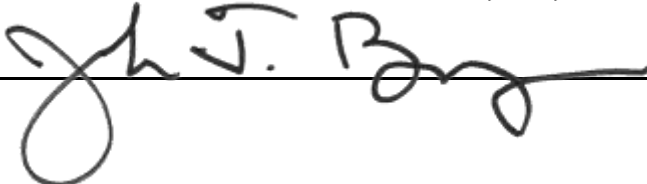
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Policy Issued to: **Oxford Flying Club, Inc. and the individual members thereof**

<b>20</b>	<b>400AC-57072</b>	<b>March 4, 2024 at 12:01 A.M.</b>
Endorsement No.	Policy No.	Date and hour endorsement takes effect

Approved: **United States Aviation Underwriters, Inc., Aviation Managers**

By



354-0906

(360/400)

# USAIG All-Clear

## Premium Installments

The "Total Premium" of \$63,334, appearing on the Coverage Summary Page, is due and payable in the installments outlined below in the "Schedule of Payments."

### SCHEDULE OF PAYMENTS

<u>Due Date of Payment</u>	<u>Amount of Payment</u>
March 4, 2024	\$ 15,834
June 4, 2024	\$ 15,834
September 4, 2024	\$ 15,833
December 4, 2024	\$ 15,833

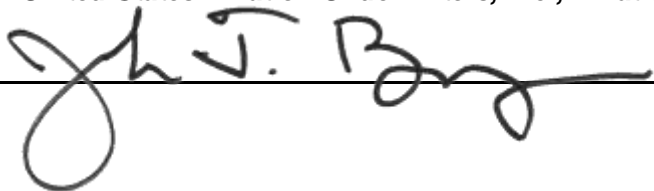
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Policy Issued to: **Oxford Flying Club, Inc. and the individual members thereof**

<b>21</b>	<b>400AC-57072</b>	<b>March 4, 2024 at 12:01 A.M.</b>
Endorsement No.	Policy No.	Date and hour endorsement takes effect

Approved: **United States Aviation Underwriters, Inc., Aviation Managers**

By



349-1105

(360/400)