

**GROUND HANDLER LIABILITY INSURANCE PROPOSAL FORM**

**COMPLETE THE FOLLOWING PAGES**

**Client Name:** \_\_\_\_\_  
(the policyholder that executes the contract of insurance)

**1. Annual Turnover**

What is your annual turnover? \_\_\_\_\_

*Alternatively delete as appropriate:*

Is your annual turnover in excess of USD1 million? Yes/No  
Is your annual turnover in excess of USD10 million? Yes/No

**2. Balance Sheet Total**

What is your balance sheet total? \_\_\_\_\_  
(total of all assets without any deduction for liabilities i.e. fixed assets and current assets)

*Alternatively delete as appropriate:*

Is your balance sheet total greater than USD5million? Yes/No  
Is your balance sheet total greater than USD10million? Yes/No  
Is your balance sheet total greater than USD20million? Yes/No

**3. Average number of employees**

Is your average number of employees during the coming year greater than 250? Yes/No (please delete as applicable)

**4. Operations inside the European Economic Area (EEA)**

Do you have business operations located in at least one of the following countries? Yes/No (please delete as applicable)

The EEA:  
Austria, Belgium, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, United Kingdom.

**To fulfill our regulatory obligations this section of the Proposal Form must be completed**

*If insufficient space provided please identify and attach separate sheet(s)*

Name of Insured	
Address of Insured	
Contact Name	

Telephone Number	
Facsimile Number	
Email	
Inception date of insurance to which this questionnaire relates?	
Limit of liability required under the insurance?	
Are you currently an IGHC member?	

At which airports do you operate?	
What operation(s) do you perform?	
For how long have you been undertaking such operation(s)?	
Who are your five main customers?	
What proximity to aircraft do you work?	
Total Number of Employees?	

Detail the average / maximum number and type of aircraft worked upon and the type of work undertaken

	<b>Aircraft Type</b>	<b>Average Number</b>	<b>Maximum Number</b>	<b>Type of Work</b>
Annually				
Monthly				
Weekly				

In respect of passengers

	<b>Previous Year</b>	<b>Current Year</b>	<b>Next Year</b>
Number of passengers handled			
% split Domestic / International			
% Airline			

**REVENUE**

	<b>Previous Year</b>	<b>Current Year</b>	<b>Next Year</b>
Passenger related			
Airline Aircraft			
General Aviation Aircraft			
Military Aircraft			
Sale of Fuel			
Other – please specify			

Contractual basis of operations with operators – Article 8 of the SGHA

	<b>% of Operations</b>	<b>Customers</b>	<b>% of Revenue</b>
IATA 1993			
IATA 1998/2003			
Other			

Where Other advise of any liability/indemnity / insurance provisions	
If you enter into contracts with any other parties provide details including the Contractual liability / indemnity / insurance provisions	

SECURITY

Describe your employee and if applicable your contractor vetting procedures (background checks / drug testing)	
What security measures do you have in place beyond those provided by others?	

CONTRACTORS

<p>Where you sub-contract any operation:-</p> <p>What is your contractual position with the concessionaire / sub-contractor relating to liability / indemnity / insurance? Do you have the benefit of any hold harmless / indemnity?</p> <p>Do you require the concessionaire / contractor to carry a minimum liability insurance limit <b>including</b> for Terrorism?</p> <p>If so what limit?</p> <p>Is the contractor insurance closely monitored / policed?</p> <p>Do you contract out any operation but retain the liability / responsibility for it? Provide details</p>	
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Do you have a disaster management plan? Provide details	
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Do you supply your own handling equipment and staff or are any of these provided by the airport?	
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What is the % of employee turnover in the last twelve months?	
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**CLAIMS**

<p>Provide details of any AIRPORT/AVIATION related accidents / losses, or claims made against you during the last five years arising from your airport operations (insured or otherwise) including amounts(s) (being) claimed and the claimant(s).</p> <p>This information should include details of losses / claims within any (insurance) deductible.</p>	
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**Please add any further information you feel may be relevant to this proposal.**

## Material Information

### Your Duty to Make a Fair Presentation

**“Material Information”** means all information that would influence an insurer in determining whether to accept the risk and, if so, the premium, terms and conditions to be applied. If you are in doubt as to whether information might be relevant to an insurer’s determination, we would advise that you disclose it.

By statute, you are required to make a fair presentation of the risk you are seeking to insure to your insurer. To make a fair presentation of the risk you must either (1) disclose all Material Information that you know or ought to know or (2) provide insurers with sufficient information to put them on notice that they need to ask you further questions to reveal all the Material Information. You should keep in mind that this is not meant to result in a two stage process where you provide insurers with a little information and they ask all the questions. This second limb will only apply where you have tried, but failed, to provide all Material Information and can show that you have given the insurer a good base on which to ask the further questions.

You will be deemed to know all Material Information that is known to your senior management or those responsible for arranging your insurance, and which should reasonable have been revealed by a reasonable search. Your search will need to include information which is held by other persons such as your agents (for example, your insurance broker). We are not required to provide you or insurers with any information that we have received (i) from anyone other than you or your representatives or (ii) otherwise than directly in connection with the particular contract of insurance we are placing for you. Any losses you suffer as a result of any related non-disclosure or misrepresentation will be your responsibility.

Failure to disclose all Material Information or misrepresenting circumstances could result in the terms of your insurance contract being rendered void (so that claims are not paid and there is no cover), terms being amended or insurers reducing any claim(s) paid in proportion to the increased premium that would have been charged had the true position been known. Insurers may also have a right to recover all or part of any claim payments made.

The disclosure obligations outline above will arise:

**Before the policy is entered into** – Therefore, if you become aware that information that you have supplied prior to confirmation of your insurance cover was incorrect or incomplete, you should tell us immediately; and

**After the policy is entered into** – The duty to make a fair presentation is re-imposed when there are changes or variations in cover, when the insurance contract is renewed or extended and when you make a claim. In addition, changes which substantially increase, or fundamentally alter the risk or relate to compliance with a warranty or condition in the insurance contract, must be notified at once. Some insurance contracts also contain an express obligation to notify any change in risk. You need to ensure that you are familiar with the terms of your policy and have taken any advice you require to understand the implications.

Declaration

I hereby declare that to the best of my knowledge and belief, the particulars and answers herein are true and correct and that I have not knowingly withheld any information which would influence the decision of the underwriters in regard to this proposal.

Name: .....

Signature: ..... Date: .....