CORE CONCEPT

Aviation Insurance Course: Hull, Liability, Airport Operators and Aerospace Claims

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Introduction:

Aviation insurance, covering hull, liability, airport operators and aerospace claims, is a 1-week course for aviation underwriting, broking, airline insurance and claims teams, ending with an Aviation Insurance Programme and Claims Readiness Plan for a case operator. Operators and insurers lose money when agreed values lag fleet changes, war cover lapses, lessor endorsements are missing or a total loss is reserved late. Nominees already place, underwrite, buy or adjust aviation cover and work through case studies on slips, endorsements and loss files. CoreConcept Training Center delivers this aviation insurance course.

Course Objectives:

- Distinguish hull all risks, ground risk, spares, passenger, third-party, cargo and combined single limit sections of an airline or general aviation policy
- Set hull agreed values, deductibles and spares limits and match hull war and allied perils cover, including exclusion write-back and notice of cancellation, to an operator's route exposure
- Structure airport operators, ground handling, maintenance organisation and aviation products liability cover for service providers and manufacturers
- Assess space launch, in-orbit satellite and unmanned aircraft risks and specify the cover each one needs
- Check lessor and financier insurance requirements, contract party endorsements and breach of warranty protection, and plan placement through lead and following underwriters and reinsurance
- Reserve and manage hull total loss and passenger claims under the Montreal Convention two-tier liability model and compile an Aviation Insurance Programme and Claims Readiness Plan

Target Audience:

- Aviation underwriting staff who accept airline, general aviation, airport and aerospace risks within delegated authority
- Aviation broking staff who prepare submissions, negotiate slips and service airline and lessor accounts
- Airline and business aviation insurance staff who buy fleet cover and certify insurance to lessors and financiers
- Airport and ground service insurance staff who manage operators liability, handling and contractor indemnities
- Aviation claims and loss adjusting staff who reserve, investigate and settle hull and passenger losses
- Lessor and financier insurance staff who review certificates of insurance and endorsement wording

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Course Outline:

Day 1: Aviation Insurance Market Structure and Cover Classes

- Aviation Risk Classes From Airlines to General Aviation Fleets
- Airline Fleet Policy Sections and Combined Single Limit
- Hull All Risks Versus Ground Risk Not in Motion
- Subscription Market Roles of Lead and Following Underwriters
- Current-State Review of an Operator's Insurance Schedule

Day 2: Hull Values, War Perils and Liability Wordings

- Agreed Value Setting From Fleet Valuations and Blue Book Data
- Hull Deductible Options and Aircraft Spares Cover Limits
- Hull War and Allied Perils Policy With Exclusion Write-Back
- War Cover Notice of Cancellation and Reinstatement Terms
- Passenger, Baggage, Cargo and Third-Party Liability Section Wordings

Day 3: Airport, Products, Lessor and Aerospace Covers

- Airport Operators Liability Policy for Runway and Terminal Exposures
- Ground Handling and Refuelling Contractor Indemnity Cover Review
- Maintenance Organisation and Aviation Products Liability Trigger Analysis
- Lessor Contract Party Endorsement and Breach of Warranty Checks
- Space Launch, In-Orbit Satellite and Drone Operator Cover Design

Day 4: Aviation Claims, Reinsurance and Difficult Losses

- Hull Total Loss Claim Notification and Salvage Handling
- Montreal Convention Two-Tier Passenger Claim Reserving Method
- Interim Payments, Passenger Settlement and Subrogation Recovery Steps
- Aviation Reinsurance Treaty and Facultative Support Structures
- Loss Adjuster Appointment, Reserve Reviews and Coverage Disputes

Day 5: Case Study Work and the Claims Readiness Plan

- Case Operator Fleet Values, Deductibles and War Cover Setting
- Case Airport and Maintenance Liability Limit Specification
- Case Lessor Certificate of Insurance Gap Check
- Case Total Loss and Passenger Claim Response Exercise
- Aviation Insurance Programme and Claims Readiness Plan Completion

Skills You Will Gain:

- Aviation Cover Class Mapping
- Hull Agreed Value Setting
- War Risk Cover Structuring
- Airport Liability Underwriting
- Contract Party Endorsement Review
- Aerospace and Drone Risk Assessment
- Aviation Claim Reserving
- Subscription Placement Strategy

Why Attend This Course:

- Deliver an Aviation Insurance Programme and Claims Readiness Plan to the head of aviation underwriting, the broking account lead or the operator's insurance manager
- Decide hull agreed values, deductibles, war cover terms and liability limits from fleet and route evidence rather than prior-year terms
- Avoid uninsured war losses, rejected lessor certificates and late passenger claim reserves that follow wording gaps
- Equip colleagues with the cover class map, endorsement checklist and claim reserving template used in the case studies

Conclusion:

Back at work, the participant presents the Aviation Insurance Programme and Claims Readiness Plan to the head of aviation underwriting, the broking account lead or the operator's insurance manager. They use it to agree hull values, deductibles, war and liability limits, lessor endorsement wording and the placement approach for the next renewal, and to assign who acts first when an aircraft is lost. After the first renewal or major loss, the unit should compare reserves, settlement times and certificate findings against the plan and adjust it.

Frequently Asked Questions FAQ:

What should participants know before an aviation insurance course on hull, liability and claims?

Participants should already underwrite, place, buy or adjust aviation cover, or certify insurance to lessors. Bringing an anonymised policy schedule, slip, certificate of insurance or loss file helps the case studies reflect real accounts.

How does an aviation insurance course differ from an aviation law or general underwriting course?

It concentrates on insurance wordings, placement and claims for airlines, airports, maintenance organisations and aerospace risks. Aviation law courses interpret treaties and traffic rights, and general underwriting courses cover motor, property and liability lines without aviation hull, war and lessor endorsements.

Why is hull war and allied perils cover bought separately in aviation insurance?

Standard hull all risks policies exclude war, hijacking and allied perils, so operators buy a separate war policy or a write-back. Its short cancellation notice means operators must plan replacement cover before tension on a route escalates.

What do participants take back from the aviation insurance course?

Participants take back an Aviation Insurance Programme and Claims Readiness Plan for a case operator, with a cover class map, agreed value worksheet, lessor endorsement checklist and claim reserving template.