

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for FBOs, fuelers, hangar operators, and maintenance shops. Priorities reflect typical exposure; confirm against services.

CORE

PREVALENT

SITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

| COVERAGE                                                             | WHY THIS BUSINESS NEEDS IT                                                                                 | PRIORITY  |
|----------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|-----------|
| <input type="checkbox"/> Airport / Premises Liability                | Covers injuries and damage at the airport operation.                                                       | CORE      |
| <input type="checkbox"/> Hangarkeepers Liability                     | Covers customers' aircraft in the applicant's care — confirm per-aircraft limits fit the largest aircraft. | CORE      |
| <input type="checkbox"/> Products & Completed Operations             | Covers crashes tied to fuel sold or maintenance performed, including misfueling.                           | CORE      |
| <input type="checkbox"/> Commercial Property (Hangars)               | Covers hangars, equipment, and tugs.                                                                       | CORE      |
| <input type="checkbox"/> Auto (incl. Airside Vehicles & Fuel Trucks) | Covers fuel trucks and ramp vehicles — confirm airside use isn't excluded.                                 | CORE      |
| <input type="checkbox"/> Pollution / Fuel Spill                      | Covers fuel-farm and ramp spills.                                                                          | PREVALENT |
| <input type="checkbox"/> Umbrella / Excess Aviation Liability        | Adds limits for a crash tied to fueling or maintenance.                                                    | PREVALENT |
| <input type="checkbox"/> Workers' Compensation                       | Covers line staff and mechanics.                                                                           | CORE      |

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is hangarkeepers limits. A single hangar can hold aircraft worth far more than the per-aircraft or per-occurrence limit, and one fire or towing mistake can damage several at once. Operators should size hangarkeepers limits to the highest value in their care and confirm products and completed operations covers fuel sold and work performed.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.