



## **Summary of Insurance Requirements**

For NAFC Call When Needed Contract under  
RFQ CWN AFS 2020

Oct 2020  
Version 005

## **1. BACKGROUND**

- 1.1. All NAFC contracts for aircraft Services and refueller Services require operators to hold and maintain appropriate insurance.
- 1.2. This summary provides information regarding the insurance requirements of NAFC contracts for Call When Needed Services under RFQ CWN AFS 2020.
- 1.3. Each NAFC contract for Services defines the insurance required for each Service.
- 1.4. For avoidance of doubt the NAFC contract takes precedent over this summary document.

## **2. INSURANCE TYPES**

- 2.1. All aircraft Services require:
  - Public liability insurance (including, but not limited to, aviation liability) against liability to third parties, including passengers and crew on the Aircraft, for personal injury and death and damage to property
  - Insurance against loss of, or damage to, the Aircraft hull
- 2.2. Services that require a refuelling vehicle require:
  - Public liability insurance arising from fuelling operations
  - Public liability insurance for the operation of each fuelling vehicle that supports a Service on and off road
- 2.3. All Contracts require:
  - Statutory and common law liability insurance for personal injury to or the death of any person in the employment of the Contractor, or the employment of a subcontractor
- 2.4. For Services under a Call When Needed Contract the required insurance must be held maintained at all times during the Contract period

### 3. INSURED AMOUNTS

#### 3.1. Public Liability (aircraft):

Aircraft Type	Minimum Public Liability Insurance Required
Light single engine fixed wing aircraft ( <i>Fire Spotters</i> ) MTOW <5700kg, PCC < 5	\$20,000,000
Other conventional fixed-wing aircraft ( <i>Birddogs</i> ) MTOW >5700kg, PCC >= 5	\$50,000,000
NAFC Type 4 fixed wing aircraft (SEATS) Single Engine Air Tankers	\$50,000,000
NAFC Type 1 or 2 fixed wing aircraft (LATS) MTOW < 45,000 kg	\$100,000,000
NAFC Type 1 or 2 fixed wing aircraft (LATS) MTOW >= 45,000 kg	\$150,000,000
All Rotary wing Aircraft ( <i>Firebirds &amp; Helitaks</i> )	\$50,000,000
Remotely Piloted Aircraft Systems	\$20,000,000

#### 3.2. Public Liability (refuelling):

MFU insurance	Minimum Insurance Required
Fuelling operations public liability	\$20,000,000
Product liability	\$20,000,000
Fuelling vehicle public liability	\$20,000,000
Vehicle third party collision	Required

#### 3.3. Hull insurance:

An amount reflecting reasonable replacement value of the Aircraft

#### **4. CURRENCY**

- 4.1. The insured amount requirements are given in Australian Dollars (AUD). Where it has been agreed that a Contractor may hold a policy in another currency it must, at all times, clearly cover the Australian dollar equivalent to NAFC's satisfaction.

#### **5. NAMED INSURED**

- 5.1. All liability policies must include as the insured party or as an additional named insured the Contractor(s), as named in the NAFC contract, and the AOC holder operating the aircraft.
- 5.2. All liability policies must include as a named insured "*Australasian Fire and Emergency Service Authorities Council Limited known as the National Aerial Firefighting Centre or NAFC and the States and Territories of Australia their servants, agents or independent contractors engaged by one or more of them*".
- 5.3. Some jurisdictions may require the jurisdiction or individual agencies to be also listed as named insured on some policies. Aircraft operators must ascertain this with each jurisdiction / agency.

#### **6. USES OR ROLE**

- 6.1. All public liability (aircraft) policies that define the uses or roles for the insured aircraft must include 'fire fighting and other emergency response' as an insured use or role and must not exclude, or limit, these roles from being insured.
- 6.2. All public liability (aircraft) policies that define the uses or roles for the insured aircraft, where the aircraft may be expected to perform land management or other utility roles, must not exclude, or limit, these roles from being insured.

#### **7. AIRCRAFT**

- 7.1. All public liability (aircraft) policies must clearly list each aircraft insured.

#### **8. EXCLUSIONS**

- 8.1. Insurance policies must not contain any limitations or exclusion that lessen or limit the insured amount, named insured, aircraft uses, or aircraft covered to less than the requirements of the NAFC contract when the aircraft is operating under the contract.

#### **9. ARENA**

- 9.1. Contractors must maintain in ARENA up to date insurance certificates, or other equivalent documents that clearly show that their insurance policies meet NAFC contract requirements.