

State of Louisiana

Office of Risk Management
Self Insurance Fund

Office of the Governor
Division of Administration

Aircraft Hull and Liability Declarations

NAMED INSURED AND ADDRESS	State of Louisiana, All State Departments, Agencies, Boards and Commissions c/o Office of Risk Management Post Office Box 91106 Baton Rouge, Louisiana 70821-9106	POLICY NO.	AHL20142015			
		POLICY PERIOD	12:01 A.M. Standard time at the address of the named insured as stated herein.			
			FROM:	July 1, 2014	TO:	July 1, 2015

NOTE

In return for payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.
 The parties agree that this contract is subject to and conditioned upon the availability and appropriation of the funds necessary for any and all amounts that may be due in accord with the provisions herein.
 Be it understood and agreed that wherever the word company or State is used in this form or any form attached thereto, the words State Of Louisiana Self Insurance Program Fund shall be substituted therefore. Be it further agreed that the words policy and certificate shall be synonymous.
 This policy is subject to cost allocation plan of Office of Risk Management.

LIMIT OF LIABILITY

COVERAGES	COVERED AIRCRAFT	LIMIT (THE MOST WE WILL PAY FOR ANY ONE ACCIDENT OR LOSS)	AGENCY DEDUCTIBLE	PREMIUM
Section 2 - Aircraft Physical Damage	Scheduled Aircraft Non-Owned	Scheduled Value	\$1,000	Included
Section 3 – Aircraft Liability	Scheduled Aircraft Non-Owned	\$5,000,000	\$0	Included
Aggregate Each Occurrence	Scheduled Aircraft Non-Owned	\$5,000,000	\$0	Included
Bodily Injury to Passengers: Each Passenger (Excluding State Employees)	Scheduled Aircraft	\$5,000,000	\$0	Included
Bodily Injury to Non Passengers: Each Person	Scheduled Aircraft	\$5,000,000	\$0	Included
Property Damage: Each Occurrence	Scheduled Aircraft	\$5,000,000	\$0	Included
Student and Renter Pilot Coverage: See Endorsement No. 6			\$0	Included
Passenger Voluntary Settlement Limit	N/A	Not Insured	N/A	N/A
Medical Payments	N/A	Not Insured	N/A	N/A
Cargo Legal Liability	N/A	Not Insured	N/A	N/A
			Premium for Endorsements	Included
			Estimated Total Premium	As Billed

FORM AND DESCRIPTION OF BUSINESS	ANNUAL PREMIUM PAYABLE AT INCEPTION
---	--

Governmental Facility	\$ As billed
-----------------------	--------------

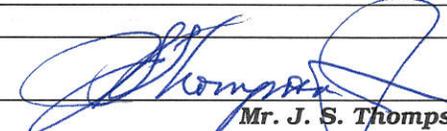
ENDORSEMENTS APPLICABLE

Endorsements 1 – 13

ADDITIONAL INSUREDS

Additional insureds may be added by certificate of insurance for negligence arising out of operations of a state agency, board or commission created by state statute.

SIGNATURE


Mr. J. S. Thompson, Jr.
 State Risk Director

AIRCRAFT POLICY

POLICY PROVISIONS

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations, and any other person or organization qualifying as a Named Insured under this policy. The words "we", "us" and "our" refer to the Issuing Company identified in the Declarations.

The word "insured" means any person or organization qualifying as such under WHO IS AN INSURED UNDER SECTION THREE OF THE POLICY.

Other words and phrases that appear in quotation marks have special meaning. Refer to GENERAL DEFINITIONS.

The insurance provided by this policy does not apply to any Coverage against which the words "Not Insured" appear on the Declarations page.

In consideration of the payment of the premium we agree to provide insurance to the extent indicated in the Declarations, subject to all the terms of the Policy.

SECTION ONE

GENERAL TERMS

This section of the policy contains General Definitions, General Exclusions and General Conditions which also apply to Sections Two and Three of this policy.

GENERAL DEFINITIONS

The following words and phrases have specific meanings within this policy. Please read them carefully.

- (A) **"Accident"** means a sudden event, during the policy period, which is neither expected nor intended by the insured, that involves the "aircraft" and causes physical damage to or loss of the "aircraft".
- (B) **"Aircraft"** means an aircraft shown in the Schedule of Aircraft or qualifying under Section 1 – General Terms, General Condition (N) Aircraft Additions and Deletions or Section 3 – Liability, Part (B) Special Provisions, 2. Use of Other Aircraft, of this policy including the engines, propellers (and with respect to rotorcraft the rotorblades), operating and navigational instruments and radio equipment attached to the Aircraft, including tools which are standard for the make and type of Aircraft, and parts which are detached from the Aircraft at the time of loss and not replaced by similar parts.
- (C) **"Bodily Injury"** means injury, sickness or disease and, if arising out of the foregoing, mental anguish, including death resulting therefrom.
- (D) **"Compensation"** means any consideration greater than the cost of owning, operating and maintaining the "aircraft". However, with respect to the Office of State Police (2220), \$400 per hour for the helicopters and \$300 per hour for the twin engine fixed wing aircraft.
- (E) **"Crew"** means any "passenger" who has any duties involved in the operation of the "aircraft". Crew members include, but are not limited to: pilot, co-pilot, check pilot, flight examiner, "F.A.A." Designated Flight Examiner, flight instructor, flight engineer, navigator, mechanic, flight attendant or loadmaster, but see Section 3 – Liability, Part (C) Exclusions, 2. Employees and 3. "Bodily Injury" to "You".
- (F) **"Disappearance"** means the "aircraft" is missing and has not been located within 60 days after commencing "flight" by the insured or their agent.

- (G) **"F.A.A."** means the authority of the United States of America or its counterpart in a foreign country, having jurisdiction over civil aviation.
- (H) **"Flight"**, with respect to fixed wing "aircraft", means from the time the "aircraft" moves forward in preparing to take off or in attempting to take off until it has completed its landing and landing run after contact with the land or water. With respect to rotorcraft, "flight" means while the rotors are "in motion" under engine power or resulting momentum.
- (I) **"Ingestion"** means physical loss or damage to the engine(s) caused by accidental, sudden, immediate or unexpected ingestion of objects attributable to a single recorded incident, requiring the immediate repair of the engine(s).
- (J) **"In Motion"**, with respect to fixed wing "aircraft", means while the "aircraft" is moving under its own power or resulting momentum. With respect to rotorcraft, "In Motion" means while the rotors are moving under engine power or resulting momentum.
- (K) **"Moored"** means while an "aircraft" or rotorcraft equipped for water operations is secured with cables, lines or anchors or is being launched into or hauled out of the water, other than under its own power or resulting momentum.
- (L) **"Occurrence"** means an event occurring by chance, or a continuous or repeated exposure to conditions, involving the "aircraft", which results in "bodily injury" or "property damage" during the policy period, provided it is not expected or intended by the insured. All "bodily injury" or "property damage" that arises out of such exposure to substantially the same general conditions shall be deemed one occurrence.
- (M) **"Passenger"** means any person or persons, including "crew", while in, or entering the "aircraft" for the purpose of riding or flying therein, or exiting the "aircraft" during or following a "flight" or attempted "flight".
- (N) **"Property Damage"** means physical injury to or destruction of tangible property, including the loss of use of such property except as provided for in Section 3 – Liability, Part (C) Exclusions, 4. Property.
- (O) **"Personal Belongings"** means carry on luggage such as handbags, suitcases and briefcases, and their contents, that persons normally carry. But "personal belongings" does not mean luggage checked with a commercial air carrier.
- (P) **"Total Loss"** means when the cost to repair the "aircraft" plus any salvage value is greater than the amount of insurance. Theft or "disappearance" of the "aircraft" is also a Total Loss, if the "aircraft" is not recovered.
- (Q) **"Uses"** includes the specific Uses defined below, but does not include any other use of the "aircraft" for which the insured expects to or does receive "compensation".
1. **"Business"** means business use.
 2. **"Industrial Aid"** includes the "Uses" shown in "Business" and in addition includes the transportation of executives, employees, guests and customers.
 3. **"Charter Commercial"** includes the "Uses" shown in "Industrial Aid" and in addition the transportation of "passengers" and cargo for "compensation".
 4. **"Instruction And Rental"** includes the "Uses" shown in "Industrial Aid" and in addition the instruction of others and rental to others for their "Business" or "Industrial Aid" use.
 5. **"Commercial"** includes all "Uses" shown in "Industrial Aid", "Instruction and Rental" and "Charter Commercial", but does not include any other use.

GENERAL EXCLUSIONS

We will not provide insurance under any part of this policy or provide defense under any part of this policy:

- (A) **Pilots.** If the "aircraft" is in "flight" and is being flown by a pilot who is not qualified under the endorsements to this policy or if the pilot is not properly certified, rated and qualified under the current "F.A.A." Regulations which apply to the operation of the "aircraft", whether or not the pilot is named in this policy.
- (B) **Use.** If the "aircraft" is used for any purpose not specified in the applicable Schedule of Aircraft, but this exclusion does not apply to the insured who did not have knowledge of, or give consent to, the uninsured use.
- (C) **Territory.** If the "aircraft" is outside the territory described in the endorsements to this policy (Territory).
- (D) **Unlawful Purpose.** If the "aircraft" is used for any unlawful purpose, but this exclusion does not apply to the insured who did not have knowledge of, or give consent to, the unlawful use.
- (E) **War And Other Perils Exclusion Clause.**

This policy does not cover claims caused by:

1. 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.
2. 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.
3. Strikes, riots, civil commotions or labor disturbances.
4. 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.
5. Any malicious act of sabotage.
6. 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.
7. Hijacking or any unlawful seizure or wrongful exercise of control of the "aircraft" or "crew" in "flight" (including any attempt at such seizure or control) made by any person or persons on board the "aircraft" acting without the consent of the insured.

Furthermore this policy does not cover claims arising while the "aircraft" is outside the control of the Insured by reason of any of the above perils.

The "aircraft" shall be deemed to have been restored to the control of the Insured on the safe return of the "aircraft" to the Insured at an airfield not excluded by the geographical limits of this policy, and entirely suitable for the operation of the "aircraft" (such safe return shall require that the "aircraft" be parked with engine shut down and under no duress).

- (F) **Workers' Compensation Law.** Exclusions relating to employees shall only exclude liability for injuries, sickness and death, when such are compensable under the Louisiana Workers' Compensation Law.

GENERAL CONDITIONS

These conditions apply to all parts of this policy. Please read them carefully:

- (A) **Assistance And Cooperation.** The insured must co-operate with us and attend hearings and trials if we request, and must assist us in effecting settlements, securing and giving evidence and obtaining the attendance of witnesses. The insured must not, except at their own cost, make any payment, take on any obligation or expense or admit any fault other than as stated under Section 2 – Physical Damage, Part (G) Your Duties, 1. Protect the "Aircraft".

(B) Representations.

By accepting this policy, you agree:

- a. The statements in the Declarations and the Schedule of Aircraft are accurate and complete;
- b. Those statements are based upon representations you made to us; and
- c. We have issued this policy in reliance upon your representations.

(C) Action Against Insureds By Us. We have the right to deny claims' payments due to non-payment of premium due under this policy and/or for breach of any other obligation arising from or by reason of this insurance.

(D) Inspection And Audit By Us. We are allowed to inspect the "aircraft", and all books and records relating to the "aircraft", at any time during the policy period and up to one year after the end of the policy period or until final settlement of all claims is made.

(E) Our Right Of Recovery. Except in respect of Medical Payments, if we make any payment under this policy which can be recovered from somebody else, the insured agrees to transfer to us, in exchange for that payment, any right to make this recovery. The insured must do everything necessary to transfer this right of recovery to us, including allowing suit to be brought in the name of the insured. The insured must not interfere with our effort to recover and must preserve any evidence. We are not obliged to attempt to recover any deductible that may have been paid unless a specific request to do so is made to us in writing.

(F) Other Insurance. If the insured has other insurance which will also pay for an "accident" or "occurrence" insured by this policy, we will only pay the percentage that the limit of this policy bears to the total limit of all policies. But this policy will only pay in excess of any valid insurance which exists with respect to Section 1 – General Terms, General Conditions, Item (N) Aircraft Additions and Deletions, and Section 3 – Liability, Part (B) Special Provisions, 2. Use of Other "Aircraft" of this policy.

Notwithstanding any other provision in this policy to the contrary, when determining if this insurance is primary or excess over other valid and collectible insurance, the insurance document/policy containing the more specific designation of the insured, or the more specific designation of the acts, omissions, risks or property covered, will be primary.

(G) Changes. If you wish to change this policy, contact us in writing. No change is effective until agreed by us and an endorsement has been issued and signed by us.

(H) Transfer Of Interest. Transfer of interest in this policy cannot be made by the insured without our written consent in the form of an endorsement agreed to and issued by us.

(I) Canceling This Policy. You may cancel this policy at any time by telling us in writing in advance of the date that this insurance is to be cancelled, but if this policy contains additional insureds or agreements to notify other parties a certain number of days in advance of cancellation, then that number of days (plus three business working days for us to prepare the necessary documents) must be taken into account when advising us of the date that this insurance is to be cancelled. If you cancel we will compute the premium earned by us by using the customary standard short rate scale or the cancellation tables promulgated under the statutes of the State shown in Your Postal Address shown in the Declarations, whichever is more beneficial to you.

We may cancel this policy at any time by mailing a notice of cancellation to you at Your Postal Address shown in the Declarations, or your last postal address known to us, at least 30 days before the date that coverage will end. If we cancel because premium has not been paid, we can do so with 10 days notice instead of 30 days notice. Proof of mailing of the notice is sufficient proof that we have issued notice. We will compute the premium earned by us based on the percentage of the policy period used multiplied by the annual premium. We will return to you any premium paid that we have not earned, but making the refund at the time of cancellation is not a condition of cancellation. However, we will not return any aircraft physical damage premium on an "aircraft" for which we have paid the Amount of Insurance, less the applicable deductible.

(J) Concealment Or Misrepresentation. If you have concealed or misrepresented any material fact or circumstance relating to this policy, either before or after a loss, then this policy is void.

- (K) State Insurance Statutes.** Statements in this policy which conflict with insurance statutes of the State of Louisiana are automatically amended by us to conform to the statutes.
- (L) Our Obligations And Insured's Duties.** We will only provide the coverage in this policy if you pay the premium stated in this policy and only if the policy requirements are fully complied with. We have the right to deduct any premium or other debts owed under this policy from any payment we make to the insured.
- (M) When Insurance Is Provided.** Insurance is only provided under this policy during the Policy Period shown in the Declarations.
- (N) Aircraft Additions And Deletions:**
1. We will insure, for an additional premium, aircraft acquired, whether they are owned or whether they are "non-owned confiscated" aircraft, or borrowed aircraft for which you are required to purchase coverage under Sections One and Two, during the policy period and provided that:
 - (a) We will insure all aircraft owned or leased by you.
 - (b) We are advised of the acquisition of the new owned aircraft within twenty-five (25) days after the date that it was acquired. We are advised of the acquisition of a leased or borrowed aircraft within five (5) days after it was acquired.
 - (c) The newly acquired aircraft, in relation to any aircraft shown in the Schedule of Aircraft:
 - (i) is of the same Type
 - (ii) has no more than the same number of engines
 - (iii) has engine(s) power not exceeding 150%
 - (iv) has the same, or less, total seating, including crew
 - (d) The maximum amount of insurance of the newly acquired aircraft will be the price paid by you, but in no event greater than the highest amount of insurance shown in the Schedule of Aircraft. If the price paid for the aircraft is greater than the highest amount of insurance shown in the Schedule of Aircraft and we have not agreed to this greater amount, then in the event of a claim under Section 2 – Physical Damage of this policy, we will only pay the same proportion of the claim that the highest amount of insurance shown in the Schedule of Aircraft bears to the actual price paid.
 - (e) Our agreement is obtained before any aircraft that is not provided for under (a), (b), (c) or (d) of this General Condition (N) is acquired. Aircraft falling within this category may be subject to different terms than those falling under (a), (b), (c) or (d) of this General Condition (N).
 - (f) You agree to pay the full annual Section Two premium in respect of any newly acquired aircraft on which we pay the amount of insurance, less the applicable deductible.
 2. If an "aircraft" insured under this policy is sold, disposed of or deleted, we will return pro rata of the annual premium for that "aircraft", except:
 - (a) Where there is a claim under Section 2 – Physical Damage of this policy in respect to that "aircraft", in which case we will not return the Section Two premium.
 - (b) When the last "aircraft" insured under this policy is sold, disposed of or deleted, in which event we will keep short rate of the annual premium for that "aircraft" in accordance with the customary short rate scale or the cancellation tables promulgated under the statutes of the State of Louisiana, whichever is most beneficial to you.

We must be advised within ten (10) days after the sale, disposal or deletion of any "aircraft" insured under this policy.

3. If, for any reason, an "aircraft" is insured under this policy for less than fifteen (15) days, we will charge fifteen (15) days premium for that "aircraft". Aircraft that are insured for fifteen (15) days or more will be subject to the premium terms shown under Paragraphs (1) and (2) of this General Condition (N).

- (O) **Separation of Insureds.** The inclusion of more than one Named Insured in the policy shall not affect the rights of any Named Insureds respects any claim or suit by any other Named Insured or by an employee or such other Insured.
- (P) **Airworthiness Certificate.** For the insurance afforded herein each State airplane, whether owned, leased, or borrowed, should, but is not required to, carry an airworthiness certificate.
- (Q) **Claims Between State Agencies.** For the insurance afforded herein, each State agency shall be considered a separate risk and policy conditions excluding the right of one Insured to present a claim against another Insured shall not be invoked between such State agencies.
- (R) **Pilots Who May Fly the Aircraft.** The "aircraft" may only be flown by the pilots that have all the qualifications shown in this endorsement and provided also that all pilots are properly certified, rated and qualified under the current "F.A.A." regulations which apply to the operation of the "aircraft".
1. As respects Fixed-Wing Aircraft – Any pilot who has been approved by the Name Insured; or a student pilot being trained for a commercial pilot's license.
 2. As respects Rotary-Wing Aircraft – Any commercial rotary-wing rated pilot who has been approved by the Named Insured; or a student pilot being trained for a commercial rotary-wing pilot's license.
- (S) **Territory (Where insurance is provided under this policy).** Coverage applies during the stated policy period while the "aircraft" is within the United States (excluding Alaska and Hawaii), Canada, Mexico, or while en route between these points.

SECTION TWO

AIRCRAFT PHYSICAL DAMAGE

Please refer to the Declarations page and the Schedule of Aircraft to see which "aircraft" Physical Damage Coverage this policy insures for each aircraft, the Amount of Insurance and the Deductible for which you are responsible.

This coverage is for the benefit of you and not for the benefit of anyone else in possession of the "aircraft".

(A) **What We Insure:**

1. **Flight and Ground** - to pay for Physical Loss of or damage to the "aircraft", including "disappearance", caused by "accident", but see the exclusions which show what we will not insure.
2. **Not "In Motion"** - to pay for Physical Loss of or damage to the "aircraft" caused by "accident", but only while the "aircraft" is not "in motion", but see the exclusions which show what we will not insure.
3. **Not In "Flight"** - to pay for Physical Loss of or damage to the "aircraft" caused by "accident", but only while the "aircraft" is not in "flight", but see the exclusions which show what we will not insure.

- (B) **Deductible (what you must pay or bear).** We will deduct from the amount we owe under this policy the deductible shown on the Declarations page.

(C) **What We Will Pay:**

1. If the "aircraft" is a "total loss", we will pay the Amount of Insurance shown in the Schedule of Aircraft less the deductible which applies. We are entitled to all salvage value of the "aircraft".
2. If the "aircraft" is not a "total loss", we will pay the reasonable cost to repair the "aircraft", including essential temporary repairs, being the cost of labor at straight time rates (excluding overtime), parts and materials of like kind and quality and the cost of transportation, less the deductible which applies. We are entitled to all the salvage value of the parts that have been replaced.

However, we will not pay more than the amount of insurance shown in the Schedule of Aircraft less the applicable deductible.

We will not accept responsibility for the "aircraft" nor the replaced part(s), nor will we accept title to the "aircraft" nor the replaced part(s). If the "aircraft" or replaced part(s) is to be sold, you are responsible for the delivery of a clear title to the buyer.

- (D) **Cost Of Transportation.** We will pay the cost of transporting new or damaged parts or of transporting the damaged "aircraft" to the place where repairs will be made and its return to the place of "accident" or home airport, whichever is the nearer. These costs will be limited to the least expensive method of reasonable transportation.
- (E) **Exclusions (what we will not pay for):** These exclusions are in addition to those appearing under Section 1 – General Terms.

We will not pay for physical loss of or damage:

1. **Mechanical Breakdown/Wear and Tear/ "Ingestion":** which is due and confined to wear and tear, deterioration, freezing, mechanical, structural or electrical breakdown or failure, unless the loss or damage is the direct result of other physical damage covered under this policy, nor will we pay for engine loss or damage which is caused by heat which results from the start up, operation, shutdown, or the attempted start up, operation or shutdown of the engine, or is caused by or is attributed to the ingestion of stone, grit, dust, sand, ice or any corrosive or abrasive material or any other substance which has a progressive or cumulative damaging effect.
2. **Loss of Use, Depreciation, Guaranty or Warranty:** that results because the "aircraft" cannot be used, nor will we pay for depreciation, or loss of guaranty, or warranty, however caused.
3. **Tires:** to tires, except if damaged by fire or stolen, unless the loss or damage is a direct result of other physical damage insured under this policy.
4. **Undisclosed Financial Interest:** to the "aircraft" if any person, other than you and those named in the policy, has any financial interest in the "aircraft".
5. **Conversion, Embezzlement, Secretion:** due to conversion, embezzlement or secretion by any person in possession of the "aircraft" due to any lien, mortgage or any other encumbrance, or due to any rental, sales or purchase agreement, nor to any physical loss or damage resulting therefrom.

(F) **Your Duties (what you must do):**

If the "aircraft" is damaged or lost you must:

1. **Protect the "Aircraft":** whether or not the damage or loss is covered by this policy, do everything possible to protect the "aircraft" from further damage or loss. If this is not done we will not pay for any further damage or loss to the "aircraft". If the reasonable expenses incurred in doing this arise out of damage or loss covered by this policy, then we will make reimbursement for these reasonable expenses.
2. **Notice:** immediately notify us and the police if there is any theft. We will not pay for any reward offered unless we agree.
3. **Sworn Statement in Proof of Loss:** give us a sworn statement in Proof of Loss within 60 days of the "accident" on a form which we will provide upon request.

4. **Cooperation, Statement Under Oath, Exhibiting of Damaged "Aircraft":** cooperate with us and provide all documents and statements requested by us and help us to recover the "aircraft". If the "accident" is covered under the policy we will pay for the reasonable costs for doing this. You must allow us to take statements under oath of the insured and anyone we choose and exhibit the damaged "aircraft" to us. You also agree to preserve the damaged "aircraft" until we authorize its disposal. You must attend hearings and trials and help us in obtaining the attendance of witnesses and in the conduct of suits.
- (G) **When We Will Pay - Action Against Us.** We will pay for loss or damage to the "aircraft" within 60 days after you have given us a sworn Statement in Proof of Loss, provided both parties agree on the amount and provided we agree that the "accident" is covered. You may not bring any suit or action against us until 60 days after we have been given a sworn Statement in Proof of Loss, nor may you bring any suit or action against us more than 12 months after the date of the "accident".
- (H) **Theft.** If the "aircraft", or any part of it, is stolen and recovered before we have paid for it, we may return it to you along with payment for any physical damage to it in accordance with the terms of the policy. Whether before or after we pay the loss, the insured under Section Two must notify us as soon as the "aircraft", or any part of it, is located.
- (I) **Reinstatement Of Coverage.** In the event of loss, even if it is not insured by this policy, the amount of insurance applicable to the "aircraft" will be reduced at the date of "accident" by the amount of the loss and the reduced amount of insurance will continue until repairs are started after which the amount of insurance will automatically increase by the cost of the repairs until the original amount of insurance is reinstated or the policy has expired.

SECTION THREE

INSURANCE FOR LIABILITY TO OTHERS

Please refer to the Declarations page and the Schedule of Aircraft to see what liability coverage and limits apply separately to each "aircraft".

- (A) **What We Insure.** We will pay on behalf of the insured, claims which must legally be paid because of an "occurrence" causing "bodily injury" or "property damage", but see the exclusions which show what we will not insure.

But we will only pay for these claims if they arise out of the ownership, maintenance or use of the "aircraft".

Aggregate Limit Each Occurrence. Regardless of the amounts payable, as described below, the Aggregate Limit Each Occurrence shown on the Declarations page is the maximum we will pay for all liability arising as the result of one "occurrence".

Bodily Injury To Passengers. This coverage insures liability for "bodily injury" to "passengers" of the "aircraft". Subject to the Aggregate Limit Each Occurrence, the maximum amount we will pay for each "passenger" is the amount shown under Bodily Injury To Passengers Each Passenger. The maximum amount we will pay for all "bodily injury" to "passengers" arising from one "occurrence" is the Bodily Injury To Passengers Each Passenger amount multiplied by the Total Number of Seats Including Crew in respect of that "aircraft".

Bodily Injury To Non Passengers. This coverage insures liability for "bodily injury" to persons other than "passengers" of the "aircraft". Subject to the Aggregate Limit Each Occurrence, the maximum amount we will pay each person is the amount shown under Bodily Injury To Non Passengers Each Person.

Property Damage. This Coverage insures liability for "property damage". Subject to the Aggregate Limit Each Occurrence, the maximum amount we will pay for all "property damage" arising from one "occurrence" is the amount shown under Property Damage Each Occurrence.

Medical Payments. This coverage pays for all reasonable medical and funeral expenses incurred by "passengers" of the "aircraft", but only if the expenses are incurred within a period of one year from the date of the "occurrence". Subject to the Aggregate Limit Each Occurrence, the maximum amount we will pay for all medical expenses for each person is shown under Medical Payments Each Passenger. The maximum amount we will pay for all medical payments as the result of one "occurrence" is the Medical Payments Each Passenger amount multiplied by the Total Seats Including Crew in respect of that "aircraft".

Separate Insureds. The coverages shown above apply separately to each insured under this Section of the policy against whom claim is made or suit is brought, but regardless of the number of persons, partnerships, corporations or organizations insured under this Section of the policy we will not pay more than the Aggregate Limit Each Occurrence.

(B) Special Provisions

1. Defense, Settlement, Supplementary Payments.

This Special Provision only applies to Section 3 - Liability of the policy, and applies only if insurance is provided by the policy (but see the exclusions which show claims for which we will not provide defense) and in this connection we will:

- (a) **Defense:** defend, at our expense, any claim or legal action made against the insured because of an "occurrence" causing "bodily injury" or "property damage" insured under this policy. We may investigate, negotiate or settle any claim or legal action as we see fit.
- (b) **Bonds:** pay premiums for appeal bonds and for bonds to release any property that is being held as security. However, we are not under any obligation to apply for or furnish such bonds.
- (c) **Expenses:** pay the expense and the court costs of claims or legal actions we defend, and interest that is owed on a judgment we are paying until we have paid or offered to pay the part of such judgment which does not exceed the applicable Limit of Liability as shown on the Declarations page.

We will pay expenses incurred by the insured, in the event of "bodily injury", for emergency medical and surgical relief to others necessary at the time of the "occurrence". We will also reimburse the insured for all reasonable expenses (other than loss of earnings or wages and salaries of employees) incurred at our request.

We will pay the amounts incurred under this Special Provision 1, except for settlement of suits and claims, in addition to the Limit of Liability shown on the Declarations page.

2. Use of Other Aircraft

- (a) If you are one individual, and are the only insured shown under Named Insured of the Declarations, and
- (b) If the Purpose of Use shown all Individual Aircraft Coverage Details forming part of the Declarations is only Business or Industrial Aid, and
- (c) If we insure all aircraft owned or leased by you,

then we will extend the insurance provided by this Section of the policy to include use of another aircraft by you or your spouse if living together, provided:

- (i) This other aircraft, in relation to any aircraft shown in the Individual Aircraft Coverage Details forming part of the Declarations:
 - I. is of the same Type and has the same number of, or less, engines;
 - II. has engine power not exceeding 150%;
 - III. has the same, or less, total seats, including crew.

and

- IV. has a standard airworthiness certificate issued by the "F.A.A.";
 - V. is not owned in whole or in part by you or any member of your household;
 - VI. is not leased to you under any form of lease agreement with a term of more than 30 days or lease option or purchase agreement.
- (ii) The Insurance provided under this policy will only apply in excess of any other collectible insurance available to you or your spouse.
 - (iii) We will not insure under this Special Provision 2, physical loss of or damage to the other aircraft being used or depreciation, loss of guaranty or warranty, however caused.
 - (iv) We will not insure or defend under this Special Provision 2 the owner of the other aircraft being used or any agent or employee of that owner.
 - (v) We will not under this Special Provision 2 provide insurance for, or defend, any claim because of products manufactured, sold, handled or distributed by you or your spouse.

3. Premises

If the insured has the right to use premises at an airport for parking or storing the "aircraft", the coverage for liability to others will also protect the insured for claims which must legally be paid because of an "occurrence" causing "bodily injury" or "property damage" arising out of their use of those premises. The amount we will pay is included as part of the Aggregate Limit Each Occurrence shown on the Declarations page.

(C) Exclusions (What we will not pay for): These exclusions are in addition to those shown under Section 1 – General Terms.

1. Noise, Pollution and Other Perils Exclusion Clause.

- (a) This policy does not cover claims directly or indirectly occasioned by, happening through or in consequence of:
 - (i) noise (whether audible to the human ear or not), vibration, sonic boom and any phenomena associated therewith,
 - (ii) pollution and contamination of any kind whatsoever,
 - (iii) electrical and electromagnetic interference,
 - (iv) interference with the use of property;

unless caused by or resulting in a crash, fire, explosion, or collision or a recorded in-flight emergency causing abnormal aircraft operation.

- (b) With respect to any provision in the policy concerning any duty of us to investigate or defend claims, such provision shall not apply and we shall not be required to defend claims excluded by Paragraph 1.
- (c) In respect of any Combined Claims, we shall (subject to proof of loss and the limits of the policy) reimburse the insured for that portion of the following items which may be allocated to the claim or claims covered by the Policy:
 - (i) damages awarded against the insured and
 - (ii) defense fees and expenses incurred by the insured.

- (d) Nothing herein shall override any radioactive contamination or other exclusion clause attached to or forming part of this policy.
- 2. **Employees.** This Policy does not insure claims nor provide defense for claims because of "bodily injury" to any employee of the insured while in the course and scope of his employment for the person, organization, partnership or corporation against whom the claim has been made, or to any obligation for which the insured or any company as their insurer may be held liable under any Workers' Compensation, Occupational Disease, Disability Benefit, Unemployment Compensation, Employers Liability, United States Longshoremen's and Harbor Workers Act, The Jones Act, Federal Employers Liability Act, Defense Bases Act, or any similar act, plan or law, whether state, federal or foreign.
- 3. **"Bodily injury" to you.** This policy does not insure claims nor provide defense for claims because of "bodily injury" to any person who is a "Named Insured", or their spouse(s) or damage to the respective estates resulting from their "bodily injury".
- 4. **Property.** This policy does not insure claims nor provide defense for claims because of "property damage" to property which is:
 - (a) Owned or rented or leased by the insured; or
 - (b) In the care, custody or control of the insured; or
 - (c) Being transported by the insured.

But we will cover "personal belongings" up to a limit of \$500 each "passenger" who is not an employee of the insured.

If "property damage" is not covered by virtue of this exclusion, we also do not insure against delay, loss of market, loss of use or any consequential loss arising from such "property damage".

This exclusion does not apply to property that is owned by one person, organization, partnership or corporation insured hereunder and damaged by another person, organization, partnership or corporation insured under this policy.

This exclusion does not apply as respects the coverage provided under Section 3 – Liability, Part (B) Special Provisions, 3. Premises.

- 5. **Intentional Injury.** This policy does not insure claims, nor provide defense, for intentional "bodily injury" or "property damage" caused by or at the direction of the insured, except to prevent physical loss or damage to the "aircraft" or other dangerous interference with the operation of the "aircraft".
- 6. **Assumed Liability.** This policy does not insure claims, nor provide defense for claims if the insured has signed an agreement that obligates them to assume the liability of others but this exclusion does not apply to:
 - (a) Liability assumed under any written agreement required by statute or ordinance or by any rule or regulation made by a Federal, State, County or Municipal Authority as a condition of use of any airport or airport facility.
 - (b) Legal Liability which would have existed whether or not the agreement was signed.

(D) Who Is Insured Under This Section Of The Policy. We will insure any person while using or riding in the "aircraft" and any person or organization legally responsible for its use provided the actual use is with the expressed permission of you, but see Section 3 – Liability, Part (A) What We Insure, (Separate Insureds).

We will not insure:

- 1. Any employee, or official of the insured for "bodily injury" that such person causes to another official or employee of the same employer if injured in the scope of their employment;

2. Any person or organization, or their agents or employees (but not your employees while in the scope of their employment) who are involved in the manufacture or repair of aircraft, aircraft engines, aircraft parts or accessories, or in the operation of an aircraft electronic repair shop, airport, hangar, Aircraft sales agency, airline, aircraft rental service, commercial flying service, air taxi or charter flying service, flying club or flying school if an "occurrence" arises because of their operations;
3. A student pilot, other than you, or any person or organization renting or leasing the "aircraft" or any person operating the "aircraft" with the actual or implied knowledge or consent of said student pilot, individual or organization renting or leasing the "aircraft".

(E) Insured's Duties. (what Insureds must do): In the event of an "occurrence":

1. The insured must immediately notify us at our address, which is shown in the Declarations; this notice must identify you, and contain details of the "occurrence" including the time, place and circumstances and the names and addresses of any injured people and witnesses.
2. If claim is made or suit is filed against the insured, the person or organization insured must immediately notify us by telephone or telegraph and forward the suit or claim and any demand, notice, summons, or other legal document to us at our address, which is shown in the Declarations.

(F) Suit Or Action Against Us (This does not apply to Section Three (A) Medical Payments Coverage): No insured may sue us to recover payment under this Section 3 - Liability of the policy, until all the terms of the policy have been complied with and a court has entered a judgment against the insured.

No insured may bring us into any legal action to determine their liability or the liability of the insured.

If the insured files bankruptcy or becomes insolvent, this does not relieve us of our obligations under this policy.

(G) Financial Responsibility Laws. If this policy is certified as proof of financial responsibility under any Aircraft financial responsibility law, the coverages provided by this policy will comply with the provisions of that law but only to the extent of the coverage and limits of liability required by such law, but in no event in excess of the limits of liability shown in this policy. The insured must pay back to us any payment we make which we would not have had to make under this policy if it had not been for this paragraph.

(H) Medical Reports:

1. **Proof and Payment of Claim (Applies to medical payments coverage only):** As soon as possible the injured person(s) or someone on their behalf must give us written proof of claim, under oath if we require, and must, if we request, authorize us to obtain medical reports and copies of records. The injured person(s) must submit to physical examination by a physician selected by us when and as often as we may reasonably request. We will pay the injured person(s) or any person(s) or organization rendering the services but this payment will be deducted from the amount payable for the injury under any other coverages provided under Section 3 - Liability of this policy. Payment for medical examination does not mean that we admit liability for the injury.
2. **Action Against Us (Applies to Medical Payments only):** Legal action against us for medical payments cannot be made unless the insured has done everything we require to be done and at least 60 days must have passed since the proof of claim has been given to us.
3. **Other Insurance (Applies to Medical Payments only):** With respect to Section 1 – General Terms, General Condition (N) Aircraft Additions and Deletions and Section 3 – Liability, Part (B) Special Provisions, 2. Use of Other Aircraft, the Insurance provided by Section 3 – Liability, Part (A) What We Insure, (Medical Payments) is excess insurance over any other valid medical payments insurance that the insured can collect.
4. We do not admit that the insured has any legal liability by making medical expense payments.

NON-OWNED AIRCRAFT LIABILITY ENDORSEMENT
(For use with Aircraft Policy AHL20142015)

In consideration of an additional premium shown in the Schedule of this endorsement, we agree to provide insurance under Section 3 - Liability of this policy in respect of aircraft which are used by you, but which are not owned by you, but only for the Limits of Liability described in the Schedule of this endorsement.

The insurance provided by this endorsement is subject to the following terms:

1. The following amendments are made to this Policy:
 - (a) Section 1 – General Terms, General Condition (N) Aircraft Additions and Deletions, Paragraph 1 is deleted;
 - (b) Section 3 – Liability, Part (B) Special Provisions, 2. Use of Other Aircraft is deleted;
 - (c) Section 1 – General Terms, General Condition (F) Other Insurance, is deleted and replaced by the following:

If you have any other available insurance which will pay for an "occurrence" insured under this endorsement, we will only pay in excess of that other insurance.

2. The insurance provided by this endorsement does not apply to:
 - (a) Aircraft in which you have an interest either as owner or financially;
 - (b) Aircraft which are leased to you for a period of Thirty (30) days or more, or to:
 - (i) any member of your household or family, if you are an individual;
 - (ii) any executive officer or partner, or member of an executive officer's or partner's household or family, if you are a corporation or partnership;
 - (c) Any claims, nor provide any defense for claims, arising out of any product manufactured, sold, handled or distributed by you;
 - (d) Aircraft which have total seating capacity, including "crew" seats, which exceed that shown under Maximum Seating Capacity in the Schedule of this endorsement;
 - (e) Any claims for loss of or damage to the aircraft nor for any claims because the aircraft cannot be used. Neither will We provide any defense for these claims.

3. As respects the insurance provided by this endorsement only, any exclusion contained in this policy relating to pilot requirements or qualifications shall not apply with respect to pilots who are not in the employment of the Insured.

SCHEDULE FOR NON-OWNED AIRCRAFT LIABILITY

1. Maximum Seating Capacity Not To Exceed: No Maximum
2. Limits of Liability

Bodily Injury To		Property Damage Each Occurrence	Medical Payment Each Passenger	Passenger Voluntary Settlement Each Passenger (Including Crew)
Passengers Each Passenger (Excluding State Employees)	Non Passengers Each Person			
\$5,000,000	\$5,000,000	\$5,000,000	Not Insured	Not Insured

Cargo Legal Liability Each Aircraft/Each Occurrence		Passenger Baggage Liability			Aggregate Limit Each Occurrence
Limit	Deductible	Each Passenger Limit	Each Occurrence Limit	Each Passenger Deductible	
Not Insured	N/A	Not Insured	Not Insured	N/A	\$5,000,000

Section Three Premium	
Annual	Due Hereon
Included	Included

NON-OWNED AIRCRAFT PHYSICAL DAMAGE ENDORSEMENT
(For use with Aircraft Policy AHL20142015)

In consideration of an additional premium of (Included), it is agreed that:

1. We agree that exclusion 2.e of the Non-Owned Aircraft Liability Endorsement shall not apply with respect to liability imposed by law upon the Insured for loss of or damage to an aircraft, including resultant loss of use of that aircraft, provided the aircraft:
 - (a) is the property of others and, which at the time of the loss, is in the custody of the Insured for use by or in your interest; and
 - (b) has a Standard Airworthiness Certificate; and
 - (c) has a maximum certified gross weight not exceeding that shown in the Schedule of this endorsement; and
 - (d) has a maximum "passenger" seating capacity, including "crew", not exceeding that shown in the Schedule of this endorsement.

2. In respect only to the coverage provided under this endorsement, the exclusions of this policy are extended to include the following:

This insurance provided by this endorsement does not apply to:

- (a) Loss of or damage to robes, wearing apparel, personal effects or merchandise of any description, whether the aircraft in which they are contained is stolen or damaged.
- (b) Loss of or damage to any aircraft owned by, or leased under long term lease or lease option purchase agreement to the Insured or the Insured's family or employees or, if the Insured is a co-partnership, by any member thereof or a member's family or, if the Insured is a corporation, by any officer or officer's family.
- (c) Loss of or damage to any material furnished by the Insured or any work done by the Insured out of which the "accident" arises.
- (d) Liability assumed by the Insured under any contract or agreement not identified specifically or by definition under this policy.

3. The most we will pay in respect of the insurance provided by this endorsement is the Each Aircraft/ Each Occurrence Amount shown in the Schedule of this endorsement, however we will deduct the Each and Every Claim Deductible Amount shown in the Schedule of this endorsement from each payment we make. Payments we make under this endorsement:

- (a) are included within, and are not in addition to, the Limits of Liability shown in the Non-Owned Aircraft Liability Endorsement forming part of this policy; and
- (b) shall be excess of any other valid and collectible insurance available to you.

4. As respects the insurance provided by this endorsement only, any exclusion contained in this policy relating to pilot requirements or qualifications shall not apply with respect to pilots who are not in the employment of the Insured.

SCHEDULE

Each Aircraft/Each Occurrence Amount:	\$5,000,000
Each and Every Claim Deductible Amount:	\$1,000
Maximum Certified Gross Weight:	N/A
Maximum "Passenger" Seating Capacity, (Including "crew"):	No Maximum

ADDITIONAL INSURED ENDORSEMENT
(For use with Aircraft Policy AHL20142015)

In consideration of an additional premium of (Included), we agree that the Coverages provided under Section 3 - Liability shall also insure the following as additional insureds but only with respect to the operation of the following "aircraft" by you; it is warranted that the additional insureds listed below have no operational interest in the "aircraft".

The insurance provided by this endorsement does not:

- (1) Apply to any Section Three Coverage which has not been purchased by you;
- (2) Apply to any Section Three Coverage or provision which the policy shows as being for your benefit only;
- (3) Reduce any of our rights of action or recovery against the above additional insured relating to their operations as manufacturers, suppliers or servicing agents where we would have had those rights if this endorsement had not been issued;
- (4) Increase our limit(s) of liability shown on the Declarations Page beyond the amount we would have paid if only you were insured under this Policy.

Name	Address	"F.A.A." Certificate Numbers
LOOP, LLC	Headquarters #1 Seine Court, Suite 500 P.O. Box 6638 New Orleans, LA 70714	N9467Y N5235C N90322
Petroaviation, Inc.	9210 CE Wolman Baton Rouge Metropolitan Airport Baton Rouge, LA 70807	All "aircraft" insured by this policy.
Transamerica Equipment Financial Services TA Public Finance Air 1, Corp. Commercial Bank, N.A. (Trustee for TA Public Finance Air 1, Corp.)	5080 Spectrum Drive, Suite 1100 West Addison, TX 75001	Any "aircraft" identified in The Schedule of Aircraft which is under the control of Louisiana Tech University – State Agency #4998.
Wells Fargo Bank Northwest, N.A. formerly First Security Bank, National Association, Trustee for ORIX Public Finance Air One Inc.; and ORIX Public Finance LLC	2600 Grand Boulevard, Suite 380 Kansas City, MO 64108	N659SP N978SP N980SP N981SP N434SP N565SP N566SP N7258R N24483 N24576
FlightSafety International, Inc.	FlightSafety Academy-Lakeland 2949 Airside Center Drive Lakeland, FL 33811	All "aircraft" insured by this policy.

WAIVER OF SUBROGATION ENDORSEMENT
(For use with Aircraft Policy AHL20142015)

In consideration of an additional premium of (Included), it is understood and agreed that we waive our rights of recovery, as provided for under Section 1 – General Terms, General Condition (E) Our Right of Recovery of this policy, against the undernoted but only with respect to the insurance provided under Section 2 – Physical Damage of this policy.

This endorsement does not waive any of our rights of action or recovery relating to operations as manufacturers, suppliers or servicing agents.

Name: Loop, LLC

Address: Headquarters
#1 Seine Court, Suite 500
P. O. Box 6638
New Orleans, LA 70714

This Endorsement applies only to the following aircraft owned by the Department of Wildlife and Fisheries:

N9467Y	Cessna 210
N5235C	Cessna 206H
N90322	Cessna 206H

STUDENT AND RENTER PILOT ENDORSEMENT
(For use with Aircraft Policy AHL20142015)

In consideration of the premium at which this policy is written, it is understood and agreed that:

1. Section 3 – Liability, Part (D) Who Is Insured Under This Section of the Policy, Paragraph 3 is amended to read:
3. A "student pilot", other than you, or any person or organization renting or leasing the "aircraft" or any person operating the "aircraft" while in violation of the Federal Aviation Regulations or any person operating the "aircraft" with the actual or implied knowledge or consent of said "student pilot", person or organization renting or leasing the "aircraft".

2. The following definitions are added to the policy:

"Student Pilot", means any pilot receiving instruction either dual or solo, from an "F.A.A." Certificated Flight Instructor employed by you.

"Renter Pilot", means any pilot leasing or renting an "aircraft" insured under this policy from you.

3. The following exclusion is added to the policy:

The insurance afforded by this endorsement does not apply to any "student pilot" or "renter pilot" who operates or permits the "aircraft" to be operated:

- (a) in violation of the "F.A.A." regulations applicable to: acrobatic flight, instrument flight, the operating limitations of the "aircraft", minimum safe altitudes, night flying, student instruction, pilot certificates and ratings;
- (b) for any unlawful purposes.

4. With respect to the insurance afforded by this endorsement, our limit of liability under Section 3 - Liability of this policy shall not exceed the following:

Bodily Injury To		Property Damage Each Occurrence	Aggregate Limit Each Occurrence
Passengers Each Passenger (Excluding State Employees)	Non Passengers Each Person		
\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000

The above limits of liability will apply regardless that you may have purchased higher limits. To this extent such higher limits are suspended while the "aircraft" is operated by a "student pilot" or a "renter pilot", or is being used for student instruction.

Coverage for "bodily injury" to "passengers" does not apply while the "aircraft" is being operated by a "student pilot".

NOT IN FLIGHT LIMITATION ENDORSEMENT
(For use with Aircraft Policy AHL20142015)

In consideration of the premium at which this policy is written, it is understood and agreed that we will not provide insurance nor defense for the "aircraft" shown below while in "flight".

This endorsement applies regardless of any pilot or territory provisions in this policy.

"F.A.A." Cert No(s)	N63109	N9062P	N6905F
	N2657R	N150DC	N46767
	N2201S	N296A	3505
	N6301F	N4488P	18258193
	N9048D	N9984T	15071781
	N9923Q	N49649	1521J
	N85962	N51929	CH322
	N270FE	6509751	610635
	N9603F	19081	

NUCLEAR RISK EXCLUSION CLAUSE
(For use with Aircraft Policy AHL20142015)

- (1) This Policy does not provide insurance under any part of this policy or provide defense under any part of this policy:
- (i) for loss of or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss
 - (ii) for any legal liability of whatsoever nature
- directly or indirectly caused by or contributed to by or arising from:
- (a) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - (b) 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;
 - (c) ionizing radiations or contamination by radioactive from, or the toxic, explosive or other hazardous properties of, any other radioactive source whatsoever.
- (2) It is understood and agreed that such radioactive material or other radioactive source in paragraph (1)(b) and (c) 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) This Policy, however, does not provide insurance or provide defense for loss of or destruction to any property or any consequential loss or any legal liability of whatsoever nature with respect to which:
- (i) the Insured under this 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) the Insured under this Policy is, or had this Policy not been issued would be, entitled to indemnification from any government or agency thereof.
- (4) Loss, destruction, damage, expense or legal liability in respect of the nuclear risks not excluded by reason of paragraph (2) shall (subject to all other terms, conditions, limitations, warranties and exclusions of this 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 respect have complied with such legislation;
 - (ii) this Policy shall only apply to an incident happening during the period of this Policy and where any claim by the Insured against Us or by any claimant against the Insured arising out of such incident shall have been made within three years after the date thereof;
 - (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:

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

- (iv) the cover afforded hereby may be cancelled by Us at any time by giving seven days notice of cancellation.

FLIGHTSAFETY INTERNATIONAL WAIVER - CREW TRAINING ENDORSEMENT

In consideration of the premium at which this policy is written, it is understood and agreed that whenever an "aircraft" is being used for in-flight training of pilots who are in your regular employ, and who are qualified under the terms of Section 1 – General Terms, General Condition (R) Pilots Who May Fly the Aircraft of, under an existing agreement concerning such training between you and FlightSaftey International, Inc., the following shall apply:

1. FlightSaftey International, Inc. and its subsidiaries, officers, directors, agents and employees (but only while acting within the scope of their official duties as such) shall be included as Additional Insureds solely as respects the insurance afforded under Section 3 - Liability of this policy.
2. We agree to waive Our Rights of Recovery, but only to the extent that you have waived your rights of recovery against FlightSafety International, Inc. and its subsidiaries, officers, directors, agents and employees (but only whole acting within the scope of their duties as such).
3. We agree to waive Section 3 – Liability, Part (C) Exclusions, 6. Assumed Liability of this policy, but only to the extent that you may have legally assumed liability under said agreement.
4. We agree to give 30 days prior notice (but 10 days in the event of non-payment of premium) to FlightSafety International, Inc. in the event the policy is cancelled by us.
5. Nothing contained herein shall prejudice our right of subrogation for damages arising from the repair, or servicing of such "aircraft" by FlightSafety International, Inc.

All Purpose Endorsement

(This Endorsement Changes the Policy. Please read carefully.)

LOUISIANA – EXCLUSION – INJUNCTIVE RELIEF

This endorsement modifies insurance provided under the following:

ALL COVERAGE PARTS OF THIS POLICY

This insurance does not apply to

Injunctive Relief

Injunctive relief, equitable relief, declaratory relief, the costs of complying with such relief, or any other relief or recovery other than monetary amounts.

All Purpose Endorsement

(This Endorsement Changes the Policy. Please read carefully.)

INTERPRETATION OF COVERAGE DOCUMENT

This endorsement modifies insurance provided under the following:

ALL COVERAGE PARTS OF THIS POLICY

The interpretation of the terms and provisions of this coverage document will be made pursuant to the laws of the State of Louisiana.

Further interpretation of the terms and provisions of this coverage document, and of any other valid and collectible insurance, including any concurrent or overlapping coverages as a result of other insurance, will be made pursuant to Insurance Industry Standard Practices and Guiding Principles.

The following paragraph only applies to Section Two Aircraft Physical Damage:

This insuring agreement does not, and is not intended to, confer any rights, benefits or remedies upon any person other than the parties hereto, or to an insured as expressly defined herein.

REPORTING OF AVIATION CLAIMS

- A. All claims must be reported as soon as possible, but no later than the prescription period outlined in Louisiana Civil Code, Title XXIV. Prescription, Articles 3492 through 3505. In most cases, prescription periods are one (1) year. ORM will pay only for covered losses reported before one year from the date of the accident or discovery date. Policy language clearly states..."you must see to it that we are notified as soon as practicable of an "occurrence" or an offense which may result in a claim." FAILURE TO REPORT POTENTIAL CLAIMS AS SOON AS POSSIBLE SEVERELY LIMITS THE ABILITY OF ORM TO INVESTIGATE THE FACTS AND MAY COMPROMISE THE STATE'S LEGAL RIGHTS TO SUBROGATION FROM A RESPONSIBLE THIRD PARTY.
- B. The state of Louisiana provides insurance coverage for aviation losses which includes liability and hull coverage. All claims are to be reported to the Office of Risk Management's Transportation Claims Unit.
- C. Claims are to be submitted within 48 hours after an accident/incident to the Office of Risk Management, Transportation Unit, P. O. Box 91106, Baton Rouge, LA 70821-9106 on the Aviation Accident Report form furnished by the Office of Risk Management. Please contact the Transportation Unit supervisor for these forms.
- D. All lawsuits, demands, notices, summons, or other legal documents pertaining to a claim against a state agency are to be forwarded immediately to the Office of Risk Management's Transportation Claims Unit for further handling.
- E. Any objects and/or products which may have caused, contributed to, or which are suspected of causing an accident are to be retained and preserved as evidence.
- F. If a loss occurs or a claim arises, the agency is not to assume any obligations or incur any expenses without authority from the Office of Risk Management.

SCHEDULE OF AIRCRAFT

July 2014

Agency Number	Agency Name	Aircraft I.D. Number	Aircraft Description	Aircraft Value	Seating Capacity	Aircraft Usage	Fixed Wing or Rotor Wing	Piston or Turbine
0596	DEPT. OF TRANSPORTATION & DEVELOPMENT (0594-Billing Level)	--	LEICA RC-30 AERIAL CAMERA SYSTE	\$445,390	--	AERIAL SURVEY	--	--
2221	STATE POLICE (2220-Billing Level)	N430M	1982 CESSNA 182	\$135,000	4	LAW ENFORCEMENT/TRANSPORT	Fixed Wing	Piston
		N373SP	1979 BELL 206 BIII	\$350,000	5	LAW ENFORCEMENT/TRANSPORT	Rotor Wing	Turbine
		N9750L	1986 CESSNA 172	\$90,000	4	LAW ENFORCEMENT/TRANSPORT	Fixed Wing	Piston
		N357SP	1986 BELL 206L-IV	\$1,350,000	7	LAW ENFORCEMENT/TRANSPORT	Rotor Wing	Turbine
		N356SP	1972 BELL OH-58 A+	\$250,000	4	LAW ENFORCEMENT/TRANSPORT	Rotor Wing	Turbine
		N355SP	1969 BELL OH-58 A+	\$250,000	4	LAW ENFORCEMENT/TRANSPORT	Rotor Wing	Turbine
		N5175E	1979 CESSNA 172-N	\$90,000	4	LAW ENFORCEMENT/TRANSPORT	Fixed Wing	Piston
		N64034	1982 CESSNA 172-P	\$110,000	4	LAW ENFORCEMENT/TRANSPORT	Fixed Wing	Piston
		N354SP	1968 BELL OH68 A+	\$190,000	4	LAW ENFORCEMENT/TRANSPORT	Rotor Wing	Turbine
		N810SP	2004 BELL 430 HELICOPTER	\$6,033,345	8	LAW ENFORCEMENT/TRANSPORT	Rotor Wing	Turbine-Twin
		N918SP	2004 BELL 430 HELICOPTER	\$6,033,345	8	LAW ENFORCEMENT/TRANSPORT	Rotor Wing	Turbine-Twin
		N4618M	1978 BEECHCRAFT BARON 58P	\$140,000	6	NOT FLOWN/AWAITING DISPOSITION	Fixed Wing	Piston
2414	ENVIRONMENTAL QUALITY - MGMT & FINANCE	N57266	1974 AREO COMM. 500	\$200,000	6	ADMINISTRATIVE/SURVEILLANCE	Fixed Wing	Piston
		N1769R	1974 CESSNA 185	\$160,000	4	SURVEILLANCE/ENFORCEMENT	Fixed Wing	Piston
2815	WILDLIFE & FISHERIES - ENFORCEMENT (2810-Billing Level)	N9467Y	1981 CESSNA 210	\$205,000	6	SURVEYS/ENFORCEMENT	Fixed Wing	Piston
		N5235C	2009 CESSNA 206H	\$615,000	6	ENFORCEMENT/SURVEYS	Fixed Wing	Piston
		N6032Z	2010 CESSNA 206H	\$540,915	4	ENFORCEMENT/SURVEYS	Fixed Wing	Piston
3710	AGRICULTURE	N7209B	1984 BEECH BARON	\$220,000	6	DEPT. ADMINISTRATIVE USE	Fixed Wing	Twin-Piston
		N604HB	1990 KING AIR C90A	\$800,000	8	AERIAL SURVEY/STATEWIDE AGENCY ADMINISTRATIVE USE	Fixed Wing	Turbine
				VALUE \$445,390.00				

6745	BATON ROUGE COMMUNITY COLLEGE (6740-Billing Level)	N77KY	BOEING 727-2B6	\$200,000	38	TRAINING AID/DOES NOT FLY	Fixed Wing	Turbine
		N24576	2000 CESSNA 172R	\$69,500	4	TRAINING/FLYING	Fixed Wing	Piston
		N5179V	1980 CESSNA 172RG	\$31,000	4	TRAINING/FLYING	Fixed Wing	Piston
6789	SOUTH LOUISIANA COMMUNITY COLLEGE-LAFAYETTE (6780-Billing Level)	18258193	CESSNA 182K	\$2,536	4	TRAINING AID/DOES NOT FLY	Fixed Wing	Piston
		CH322	BEECHCRAFT C-50	\$9,196	5	TRAINING AID/DOES NOT FLY	Fixed Wing	Piston
		15071781	CESSNA 150K	\$8,850	2	TRAINING AID/DOES NOT FLY	Fixed Wing	Piston
		610635	1961 T-39 SABRELINE	\$10,953	8	TRAINING AID/DOES NOT FLY	Fixed Wing	Turbine
		3505*	BELL 206 BIII	\$0	5	TRAINING AID/DOES NOT FLY	Rotor Wing	Turbine
		1521J	PIPER140	\$10,000	4	TRAINING AID/DOES NOT FLY	Fixed Wing	Piston
		N4488P*	1961 PIPER PA23-160	\$0	5**	GROUNDED AIRCRAFT	Fixed Wing	Piston
6865	SOWELA TECHNICAL COMMUNITY COLLEGE (6860-Billing Level)	N296A*	1967 BEECH KING AIR A80	\$0	8	GROUNDED AIRCRAFT	Fixed Wing	Turbine
		N6905F*	1966 CESSNA 150	\$0	2	GROUNDED	Fixed Wing	Piston
		N46767*	PIPER PA18-135	\$0	2	GROUNDED AIRCRAFT	Fixed Wing	Piston
		N9062P*	1962 HUGHES 289	\$0	2	GROUNDED AIRCRAFT	Rotor Wing	Piston
		N49649*	BOEING PT-17	\$0	2**	GROUNDED AIRCRAFT	Fixed Wing	Piston
		N9984T*	CESSNA 182	\$0	2**	GROUNDED AIRCRAFT	Fixed Wing	Piston
		N51929*	BELL UH-1B	\$0	8**	GROUNDED AIRCRAFT	Rotor Wing	Turbine
		6509751*	1965 BELL UH-1H	\$0	10**	GROUNDED AIRCRAFT	Rotor Wing	Turbine
		19081*	Boeing 727-100	\$0	3	STUDENT GROUND OPERATIONS TRAINING	Fixed Wing	Turbine
		N150DC	BEAGLE	\$0	6	GROUNDED	Fixed Wing	Piston
		N508CD	2005 CIRRUS SR20-G2	\$0	4	STUDENT GROUND OPERATIONS TRAINING	Fixed Wing	Piston

* THESE AIRCRAFT ARE INSURED FOR AVIATION LIABILITY COVERAGE ONLY.

** Most of these seats are removed. The ones left are not occupied during operations.