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Emne: Discussion paper on the operation of regulation EC 785-2004

Q1 In general air carriers carry insurance above the minimum insurance requirements.

Q2 At first liability insurance became more expensive, but soft markets have brought the premiums down again. The good thing is that it is now compulsory to buy passenger legal liability on non commercial aircraft, which was not the case in the Nordic countries prior to 785/2004.

Q3 Due to the high MTOW it becomes relatively expensive to buy TPL cover for the historical aircraft. Some kind of dispensation on TPL limits for historical aircraft.

Q4 Yes – it is so much easier to high jack / steal a non commercial operated aircraft and use it for terrorist purposes than it is to take control of a commercial operated aircraft.

Q5 It ought to be compulsory for airports also to have cover for risks of war or terrorism. The smallest GA aircraft are required to have the cover, but the airports where they are based are not.

Q6 Don't know you need to ask the CAA that question.

Q7 Yes good idea. It would be so much simpler for clients, insurance companies, brokers and CAA, especially when you are doing cross board trading / flying within EU

Q8 As a general rule we don't offer PLL limits of SDR 100,000 on aircrafts with MTOW less than 2,700 kg as the compensation to an injured is far too low. Even the SDR 250,000 is too low when you compare with what a passenger in a car would get if he or she were injured / killed in a car accident. In the Nordic countries it could easily reach SDR 1,000,000 in compensation.

Q9 Not as far as I am aware

Q10 Don't know.

Q11 I believe it is fine as it is.

Q12 Yes but I believe it is already available where people / passengers buy their private travel insurance.

Q13 No it should be a voluntary add on to peoples private travel insurance.

Q14 I believe it is fine as it is.

Q15 Yes defiantly, otherwise you would just slip back into non commercial aircraft not being covered for passengers' legal liability as it would not be compulsory as it is for cars. And you run the risk of injured private passengers would not be compensated as there is no insurance bought by the aircraft owner.

Med venlig hilsen / Best regards
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