Minimum Insurance Requirements for Non-University Owned Aircraft

A. Five-passenger seat capacity or less: $1 million combined single limit (CSL), including passengers, per occurrence (i.e., with no per seat limit).

B. Six- to Eight-passenger seat capacity: $3 million CSL per occurrence with a minimum of $300,000 passenger bodily injury per seat limit (per occurrence limit needs to be high enough to support the maximum per seat limit or $2.4 million).

C. Nine-passenger seat capacity or greater: $500,000 passenger bodily injury per seat limit, with total per occurrence CSL of $500,000 times the number of seats. Example: 9 (number of passenger seats) x $500,000 = $4.5 million total CSL per occurrence minimum limit.

Aircraft owner must provide a Certificate of Insurance (COI) evidencing the minimum aircraft liability coverage required above. COI must name Purdue University and The Trustees of Purdue University as additional insureds. Aircraft owner’s policy must be primary over any other incidental coverage that Purdue may have to protect itself. Policy must also provide for a waiver of subrogation in favor of Purdue University related to all hull physical damage to the aircraft.