

APPENDIX C - MINIMUM INSURANCE REQUIREMENTS - Rev. 12122025

TYPE OF AGREEMENT	GENERAL LIABILITY	AUTOMOBILE	PROPERTY	ENVIRONMENTAL	HANGARKEEPERS	CRIME-TERRORISM	LIQUOR LIABILITY	WORKERS COMP
AIRLINES								
Signatory	\$200M/occ	Included in GL	Included in GL	\$10M/occ	\$5M/occ	\$50M/occ	\$1M/occ	Required by Law
Non-Signatory*	\$200M/occ	Included in GL	Included in GL	na	na	na	na	Required by Law
TERMINAL CONCESSIONS								
Food & Beverage	\$5M/occ	\$1M/occ; AOA-\$5M/occ	All Risk/Replace	na	na	\$1M/occ	Included in GL	Required by Law
News & Gifts	\$5M/occ	\$1M/occ; AOA-\$5M/occ	All Risk/Replace	na	na	\$1M/occ	Included in GL	Required by Law
In-Flight Catering	\$5M/occ	\$1M/occ; AOA-\$5M/occ	Included in GL	na	na	na	Included in GL	Required by Law
Vending	\$1M/occ	\$1M/occ; AOA-\$5M/occ	Included in GL	na	na	na	na	Required by Law
RENTAL CARS								
Tenant	\$1M/occ	\$1M/occ, No AOA	Included in GL	na	na	na	na	Required by Law
Off-Airport	\$1M/occ	\$1M/occ, No AOA	Included in GL	na	na	na	na	Required by Law
COMMERCIAL VEHICLES								
Taxi	na	\$1M/occ, No AOA	na	na	na	na	na	Required by Law
Limousine	\$1M/occ	\$1M/occ, No AOA	na	na	na	na	na	Required by Law
TNC & Turo	\$1M/occ	\$1M/occ, No AOA	na	na	na	na	na	Required by Law
Couriers	\$1M/occ	\$1M/occ, No AOA	na	na	na	na	na	Required by Law
Shuttles Buses*	\$1M/occ	\$1M/occ, No AOA	na	na	na	na	na	Required by Law
FIXED BASE OPERATORS								
FBOs	\$10M/occ & \$25M/occ Exc	\$5M/occ	All Risk/Replace	\$1M/occ, \$2M/agg	\$10M/AC & \$20M/occ	na	na	Required by Law
SELF FUELING OPERATORS								
Non-FBOs	\$10M/occ & \$10M/occ Exc	\$5M/occ	All Risk/Replace	\$1M/occ, \$2M/agg	na	na	na	Required by Law
AIRCRAFT HANGARS								
Bulk Hangars	\$10M/occ	\$1M/occ; AOA-\$5M/occ	All Risk/Replace	na	\$10M/AC & \$20M/occ	na	na	Required by Law
T-Hangars	AC Liability-\$1M/occ	Apron-\$500k/occ, No AOA	Included in GL	na	na	na	na	na
TERMINAL & BUILDINGS LEASES								
Air Cargo	\$5M/occ, AOA-\$50M/occ	\$1M/occ; AOA-\$5M/occ	All Risk/Replace	na	na	na	na	Required by Law
Terminal	\$5M/occ	\$1M/occ; AOA-\$5M/occ	All Risk/Replace	na	na	na	na	Required by Law
Other	\$5M/occ	\$1M/occ; AOA-\$5M/occ	All Risk/Replace	na	na	na	na	Required by Law
OPERATING PERMITS								
Ground Handlers	\$10M	\$5M/occ	na	na	na	na	na	Required by Law
Other	\$5M/occ	\$1M/occ; AOA-\$5M/occ	na	na	na	na	na	Required by Law
CONTRACTORS & CONSULTANTS								
Contractors*	TBD	\$1M/occ; AOA-\$5M/occ	Included in GL	na	na	na	na	Required by Law
Consultants	GL-\$5M/occ & PL-\$5M/occ	\$1M/occ; AOA-\$5M/occ	Included in GL	na	na	na	na	Required by Law

ALL INSURANCE CERTIFICATES SHALL INCLUDE SARASOTA MANATEE AIRPORT AUTHORITY 1) ADDITIONAL NAMED INSURED ENDORSEMENT, 2) 30-DAYS PRIOR WRITTEN NOTICE FOR CANCELLATION, NON-RENEWAL & POLICY CHANGES, 3) WAIVER OF SUBRIGATION IN FAVOR OF THE AUTHORITY, AND 4) LOSS PAYEE ENDORSEMENT FOR PROPERTY POLICIES.