

General Aviation Appetite Guide

Following Chubb’s entry into the Australian Aviation market on 22 June 2024, we have updated our risk appetite. This appetite guide is an indication only of whether various risk groups are within appetite.

Aviation Risk	Chubb Appetite
Aircraft Hull & Liability	
Helicopter Hull & Liability	
Fleets	
Business Jets	
Airports	
Airside liability risks (such as contractors needing aviation cover while visiting an airport)	
Aerospace Liability (Aviation products liability)	
Aviation Hangarkeepers Liability (such as maintenance and repair businesses)	
Commercial drones	
Aviation Non-Ownership Liability	
Regional Aviation Ground Handlers	
Aircraft over 40 years old	
Risks where the sum insured is less than \$100,000	
Recreational aircraft/ultralights	
Flying schools	
Mustering helicopters	
Balloons	
Gyros	
Gliders	
Hobby Drones	

● Within appetite ● Will be considered ● Out of appetite

Please note that a green rating indicates that the risk falls within Chubb’s appetite, an amber rating suggests that the risk can be considered but may have specific underwriting requirements, and a red rating indicates that the risk is outside of Chubb’s appetite and is not target business.

Current and early 2025 maximum limits

- Aircraft Hull US\$50M / Helicopter Hull US\$10M
- Liability US\$90M to US\$100M

Typically deployed limits

- Aircraft US\$10M
- Helicopters US\$2.5M
- Liability US\$50M
- Airports/Aerospace US\$25M to US\$50M

Further increased limits available in 2025

Subject to underwriting requirements, limits available in 2025 are as follows:

- Aircraft Hull US\$50M / Helicopter Hull US\$50M
- Liability US\$250M
- Airports/Aerospace US\$300M

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