

4 THINGS TO KNOW

Insurance Requirements for Airport Tenants

1. The City of Bend requires that insurance be purchased and maintained by all tenants and subtenants leasing property of any type from the City of Bend, including at the Bend Municipal Airport. [*See Attachment 1 for the City's Insurance Requirements/Coverage Limits based on Type of Use of property at the Bend Municipal Airport.](#)
2. The Real Estate Department is currently auditing proof of insurance received from all tenants and subtenants to ensure that:
 - a. The required insurance documentation is on file; and
 - b. That the policies are not expired.
3. The City of Bend Real Estate Department manages lease agreements and, pursuant to the terms of a lease, requires documentation of insurance as follows:
 - a. A Certificate of Insurance ("COI") naming the City of Bend as the certificate holder and additional insured that summarizes the insurance types and limits of coverage and states the address of the leased property(ies).
 - b. All required endorsements, including an additional insured endorsement in favor of the City.
 - c. All insurance shall be required to provide thirty (30) days advance written notice to the City of any cancelation or material change in policy terms or limits.
4. **Process for Insurance Verification.** Any new or amended lease agreement, an assignment or sublease of an existing lease agreement or expiration of existing insurance policy(ies) requires insurance verification. The process for verification is:
 - a. Tenant will submit the documents via email to RealEstate@bendoregon.gov
 - b. Upon receipt, the Real Estate Department will route the documents to the City's Risk Management Department for review and approval.
 - c. Once insurance documents are approved, the lease transaction can proceed.



Accommodation Information for People with Disabilities To obtain this information in an alternate format such as Braille, large print, electronic formats, etc., please contact Misty Driggers, Sr. Admin Support Specialist, at mdriggers@bendoregon.gov or 541-322-6384. Relay Users Dial 7-1-1.



Type of Insurance	Endorsements / Comments	Fixed Base Operator	Aircraft Maintenance Operator	Avionics of Instrument Maintenance Operator	Aircraft Charter or Aircraft Management Operator	Aircraft Sales Operator	Aircraft Storage Operator	Other Commercial Aeronautical Actives	Non-Commercial Hangar Entity	Non-Commercial Private Flying Club	Non-Commercial Self-Fueler
General Liability - Coverage for damages due to bodily injury, property damage, contractual liability, products and completed operations and if applicable, use of unlicensed vehicles that in any way arise from the use of the Leased Premises and operations or activities of the entity. Non-licensed vehicles operated on the in the movemen tarea will require coverage in the amount not less than \$2 million combined single limit per occurrence for bodily injury, personal injury and property damage	Airport Premises laibility, contractual liability and independ contractors liability	\$5 million	\$2 million	\$2 million	\$2 million	\$2 million	\$2 million	\$2 million	\$1 million	\$2 million	\$2 million
	Completed Operations	Required	Required	Required	Required	N/A	N/A	As Applicable	N/A	Required	Required
	Mobile Equipment	Required	Required	Required	Required	Required	Required	As Applicable	Required	N/A	N/A
	Fire Legal Liability	Required	Required	Required	Required	Required	Required	Required	Required	Required	Required
Hangarkeepers Liability - Coverage to include property damage for all non-owned aricraft under the care, custody and control of Operator	Applies when non-owned aircraft is in your care, custody, and control	\$2 million for each aircraft / \$3 million per occurrence							N/A	N/A	N/A
Aircraft and Passenger Liability - Coverage to include bodily injury, propety damage, and passenger injury for all owned, leased and operated aircraft	Applies wif you are operating aircraft for hire on oand from the leased premises	\$2 million	N/A	N/A	N/A	N/A	N/A	As applicable	N/A	N/A	N/A
Environmental Liability - Gradual, sudden and accidental discharge or spill of pollutants including first party clean up and remediation of the premises; wrongful delivery or misdelivery of fuel; loading and unlaoding of fuel to and from AST or MST	Applies if you hav an AST or MST	\$5 million	N/A	N/A	N/A	N/A	N/A	As applicable	N/A	N/A	As applicable
Automobile Liability - Covers the liability resulting from bodily injury or peorpty damage suffered by a third party arising out of the ownership or use of the insured's owned, non-owned, leased or rented automobile		\$2 million Limits Based Upon Statutory Requirements	\$2 million	\$2 million	\$2 million	\$2 million	\$2 million	\$2 million	\$1 million	\$2 million	\$2 million
Workers' Compensation Employers Liability	For subject workers	\$2 million	\$2 million	\$2 million	\$2 million	\$2 million	\$2 million	\$2 million	N/A	\$2 million	\$2 million