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**Exhibit 11:**  
**Sample Insurance Requirements for Chartering for Aircraft**

***Insurance***

Owner/Operator shall procure and maintain for the duration of the contract insurance against claims for injuries to persons or damage to property which may arise from or in connection with the ownership, maintenance or use of the chartered aircraft.

Coverage shall be at least as broad as:

1. **Aviation Liability Insurance**-on an “occurrence” basis, including products and completed operations, property damage, bodily injury with limits no less than \$50,000,000 per occurrence, and \$50,000,000 in the aggregate. If the charter is an international flight, the limits shall be no less than \$250,000,000 per occurrence and \$250,000,000 in the aggregate.
2. **Workers’ Compensation** insurance as required by the State of California, with Statutory Limits, and Employer’s Liability Insurance with limit of no less than \$1,000,000 per accident for bodily injury or disease.

If the Owner/Operator maintains broader coverage and/or higher limits than the minimums shown above, the Entity requires and shall be entitled to the broader coverage and/or higher limits maintained by the Owner/Operator. Any available insurance proceeds in excess of the specified minimum limits of insurance and coverage shall be available to the Entity.

***Self Insured Retentions***

Self-insured retentions must be declared to and approved by the Entity. At the option of the Entity, the Owner/Operator shall provide coverage to reduce or eliminate such self-insured retentions as respects the Entity, its officers, officials, employees, and volunteers; or the Owner/Operator shall provide evidence satisfactory to the Entity guaranteeing payment of losses and related investigations, claim administration, and defense expenses. The policy language shall provide, or be endorsed to provide, that the self-insured retention may be satisfied by either the named insured or Entity.

***Other Insurance Provisions***

The Aviation Liability policy is to contain, or be endorsed to contain, the following provisions:

1. **The Entity, its officers, officials, employees, and volunteers are to be covered as additional insureds** with respect to liability arising out of the ownership, maintenance or use of the chartered aircraft.
2. For any claims related to this charter, **the Owner’s/Operator’s insurance coverage shall be primary insurance** coverage as respects the Entity, its officers, officials, employees, agents, and volunteers. Any insurance or self-insurance maintained by the Owner’s/Operator’s insurance and shall not contribute with it.
3. Each insurance policy required above shall provide that coverage shall not be canceled, except with notice to the Entity.

***Acceptability of Insurers***

Insurance is to be placed with insurers with a current A.M. Best rating of no less than A:VII if admitted in the State of California. If the Aviation Liability coverage is not available from an admitted insurer, the coverage may be written by a non-admitted insurance company. A non-admitted company should have an A.M. Best rating of A:X or higher. Exception may be made for the California State Compensation Insurance Fund if not rated.

***Verification of Coverage***

Prior to the flight, Owner/Operator shall furnish the Entity with original certificates and amendatory endorsements, or copies of the applicable insurance language, effecting coverage required by this contract. All certificates and endorsements are to be received and approved by the Entity before the flight commences. However, failure to obtain the required documents prior to the work beginning shall not waive the Owner's/Operator's obligation to provide them. The Entity reserves the right to require complete, certified copies of all required insurance policies, including endorsements required by these specifications, at any time. **We strongly recommend** obtaining a copy of the policy declarations and endorsement page (make this a requirement in your Contract) to facilitate verification of coverages and spot any undesirable policy limitations or exclusions. Industry standards are for consumers to acquire proof of insurance coverage under the operator's aviation insurance policy.

***Waiver of Subrogation***

Owner/Operator hereby grants to Entity a waiver of subrogation which any insurer may acquire against Entity, its officers, officials, employees, and volunteers, from Owner/Operator by virtue of the payment of any loss. Owner/Operator agrees to obtain any endorsement that may be necessary to affect this waiver of subrogation but this provision applies regardless of whether or not the Entity has received a waiver of subrogation endorsement from the insurer.

The Workers' Compensation policy shall be endorsed with a waiver of subrogation in favor of the Entity for all work performed by the Owner/Operator, its employees, agents, and subcontractors.

***Subcontractors***

Owner/Operator shall require and verify that all subcontractors maintain insurance meeting all the requirements stated herein, and Owner/Operator shall ensure that Entity is an additional insured on insurance required from subcontractors.

***Special Risks or Circumstances***

Entity reserves the right to modify these requirements, including limits, based on the nature of the risk, prior experience, insurer, coverage, or other special circumstances.