

## **GENERAL POLICY EXCLUSIONS**

The policy shall contain within its exclusions the following:-

## **Exclusions**

- 1. Liability assumed by the Insured under any contract or agreement unless such liability would have attached to the Insured even in the absence of such contract or agreement
- 2. Vehicles and automobiles owned/leased/loaned and operated by the Insured upon the public highway
- 3. Bodily injury to or sickness, disease or death of any employee arising out of and in the course of his/her employment.
- 4. Any claim whatsoever with respect to the hiring, employment and dismissal procedures of the Insured
- 5. Damage to property owned, rented, leased, loaned or occupied by the Insured
- 6. Illegal or criminal activities or dishonest acts alleged or otherwise committed by or at the direction of or with the knowledge and consent of the management or directors and officers of the insured
- 7. Any fiduciary responsibility
- 8. Inefficacy (e.g., Exclusions (b) and (c) of Section 3 of Ariel Airport Owners and Operators Liability Insurance Policy Form <u>or</u> (g) S.B.A.C. Products Liability Form)
- 9. Noise and pollution hazards (as AVN46B or equivalent)
- 10. War and allied perils (as AVN48B or equivalent)
- 11. Radioactive Contamination Exclusion Clause (as AVN38 or equivalent, NMA1256 or equivalent, NMA1270 or equivalent)
- 12. Ownership or operation of hotels, leisure resorts, social clubs and sports complexes.
- 13. Tour operators'/travel agents' activities except with respect to the provisions of a Contract of Carriage by Air.
- 14. Shops and restaurants, but this exclusion shall not apply to shops/restaurants owned or operated by the Insured at airport premises or at off-airport check-in facilities. (For the purposes of this exclusion it is agreed that ticket offices shall not be considered as shops.)



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- 15. Advertising activities.
- 16. Promotional activities and/or sponsorship activities except those directly related to the operation of aircraft or such activities conducted on airport premises.

Any deviation from this list of Exclusions or statements of non-coverage must be clearly and precisely stated in the slip and agreed by all Underwriters.

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