



ELK RIVER PROPERTY OWNERS' ASSOCIATION

Dear Airplane Owner:

1. All annual and per landing airport property owners must provide a **Certificate of Insurance and Waiver of Subrogation** from their insurance carrier. **Liability coverage must be at least \$1,000,000 per occurrence with passenger bodily injury of \$100,000 per person. The Elk River POA must be included as an additional insured.** It is responsibility of the property owner to make sure these are up to date. Landing permission will not be granted without full compliance.
2. All hangar owners must provide a **Certificate of Insurance showing premises liability coverage of at least \$1,000,000 and a Waiver of Subrogation** from their insurance carrier. Please note that we are advised by our insurance professionals that in most cases airplane coverage also includes premises liability. Homeowner policies rarely, if ever, core aviation related liability. If this documentation is not provided, the hangar lease will be considered in default.

The purpose in imposing these requirements is to protect our membership, which owns the airport, by making certain that we have adequate insurance protection.

If you have any questions, please do not hesitate to contact us. Thank you for your cooperation.

Amanda Cole
Elk River Property Owners' Association
Controller

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