Insurance

1. Introduction

Contractors are responsible for maintaining high standards of housekeeping and welfare in all areas where they work on LLA premises. Work areas must be kept safe, clean and orderly always, with suitable welfare facilities provided for everyone on site. Good housekeeping is essential for preventing accidents, maintaining fire safety and ensuring that airport operations are not disrupted.

2. Insurance Requirements

Type of Insurance	Type of Insurance Required	Minimum Insurance Level Required If the minimums are insufficient to cover the value and risks of an operator's or supplier's operations, the insurance levels should be increased.
Airside public liability insurance	Operators or suppliers operating airside (including groundhandlers) whose work is of a high value, could cause damage to high value assets or possess a risk to critical airport operations.	£100m airside public liability insurance. Including cover of at least: £100m per claim, £100m for all claims in aggregate annually, and £100m in respect of liabilities covered under the war and allied perils extension.
	Operators or suppliers operating airside in external areas (including the apron, taxiway and runway) in close proximity to aircraft.	£50m airside public liability insurance. Including cover of at least: £50m per claim, £50m for all claims in aggregate annually, and £50m in respect of liabilities covered under the war and allied perils extension.
	Operators or suppliers operating airside in external areas (including the apron, taxiway and runway) but not in close proximity to aircraft.	£30m airside public liability insurance. Including cover of at least: £30m per claim, £30m for all claims in aggregate annually, and £30m in respect of liabilities covered under the war and allied perils extension.
	Operators or suppliers operating airside within the terminal (with only limited apron access for deliveries).	£20m airside public liability insurance. Including cover of at least: £20m per claim, £20m for all claims in aggregate annually, and £20m in respect of liabilities covered under the war and allied perils extension.
General public liability insurance	Operators or suppliers operating landside (including in the car parks) except if the operator or supplier is a recruitment agency or an individual contractor (see below).	£10m general public liability insurance. Including cover of at least: £10m per claim, and £10m for all claims in aggregate annually.
	Recruitment agencies and individual contractors operating landside	£1m general public liability insurance. Including cover of at least: £0.5m per claim, and £1m for all claims in aggregate annually.

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Employers' liability insurance	Operators and suppliers operating at the airport.	£10m employers' liability insurance. Including cover of at least: £10m per claim, and £10m for all claims in aggregate annually. Except if no more than 5 workers will attend the airport, in which case such cover can be reduced to at least: £5m per claim, and £5m for all claims in aggregate annually.
Professional Indemnity insurance	Suppliers provide LLA with professional, consultancy or design services.	£1m professional indemnity insurance. Including cover of at least: £0.5m per claim, and £1m for all claims in aggregate annually. Except if the supplier is providing legal or financial advice, or construction designs, in which case such cover must be increased to at least: £5m per claim, and £5m for all claims in aggregate annually.
Products liability insurance	Operators and suppliers which alter, repair, install, supply or sell physical goods at the airport.	£10m product liability insurance. Including cover of at least: £10m per claim, and £10m for all claims in aggregate annually. Except if the supplier or operator is primarily supplying goods which there is no risk of such goods (or a defect in such goods) causing a moderate or serious personal injury, in which case such cover can be lowered to at least: £0.5m per claim, and £0.5m for all claims in aggregate annually.
Environmental impairment insurance	Operators and suppliers where there is a risk that they might cause a moderate to high level of environmental damage in the course of their operations at the airport.	£3m environmental impairment insurance. Including cover of at least: £3m per claim, and £3m for all claims in aggregate annually.

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Vehicles insurance	Operators and suppliers whose operations involve a substantial number of vehicle movements at the airport or who drive airside.	Fully comprehensive vehicles insurance. Including cover of at least: unlimited cover for personal injury caused to a third party, and in respect of property damage £10m per claim, and £10m in aggregate annually. Except that: coach and bus operators must have specialist coach and bus vehicle insurance with the same minimums. taxi operators licensed by LLA must have specialist public hire vehicles insurance with the same minimums; and operator's driving airside must obtain a vehicles insurance extension to their airside liability insurance with the same minimums as are required by that airside public liability insurance policy except (except cover for personal injury which must be unlimited).
Motor trade insurance	"Park & Ride" operators and "Meet & Greet" operators at the airport.	Fully comprehensive motor trade insurance. Including cover of at least: unlimited cover for personal injury caused to a third party, and in respect of property damage £10m per claim, and £10m for all claims in aggregate annually
Contractors all risks insurance	Operators and suppliers which undertake substantive construction works projects at the airport.	Contractors all risks insurance for at least the full re- instatement value of the relevant works at the airport.
Cyber liability insurance	Suppliers that hold a substantial amount of data on behalf of LLA, or who provide remote or cloud-based IT systems to LLA.	£1m cyber liability insurance. Including cover of at least: £1m per claim, and £1m for all claims in aggregate annually.
Business contents insurance	Retail concessionaires at the airport.	Business contents insurance for at least the full re-instatement value of all of the operator or supplier's fixtures, fittings, stock and equipment located at the airport.

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Aviation liability insurance	Aircraft operators at the airport.	The minimum level of aviation liability insurance required by law

3. Expired Insurances

- If a contractor's or concessionaire's insurance expires on the LLA CMS, the system will automatically issue a notification.
- Accounts with expired insurance will be deactivated and will only be reactivated once valid, in-date insurance documents have been uploaded.
- Contractors may update their insurance directly on the CMS or send copies to coco@ltn.aero for processing.

4. Sub-Contractor Insurances

- Where a contractor or concessionaire raises a Work Authorisation or Permit that involves the use of subcontractors, they must clearly state in the purpose field whether:
  - the subcontractor is working under the contractor's insurance, or
  - the subcontractor holds and will rely on their own insurance cover.
- Contractors remain responsible for ensuring that any subcontractor's insurance meets LLA's requirements and is valid for the scope of work being undertaken.