



**CERTIFICATE OF INSURANCE**

Issued on behalf of Insurers by  
Willis Towers Watson Northeast, Inc.  
200 Liberty Street  
New York, N.Y. 10281-1003  
Telephone (212) 915-8022

This is to certify to:

Board of County Commissioners  
Okaloosa County Airports  
1701 State Road 85 North  
Eglin AFB, Florida 32542  
Attn: Heather Dugas

Copy to: Airports Director  
Okaloosa Regional Airport  
1708 State Road 85 North  
Eglin Air Force Base, FL 32542

(Sometimes referred to herein as the Certificate Holder(s))

that the Insurers listed below, each for their own part and not one for the other, are providing the following insurance:

**NAMED INSURED:** American Airlines Group Inc.; and American Airlines, Inc.; including all their subsidiary, affiliated, managed, owned or controlled companies (either directly or indirectly) now in existence or hereafter formed or acquired, as their respective interests may appear EXCEPT Envoy Air, Inc. d.b.a. American Eagle, PSA Airlines, Inc. d.b.a. American Eagle and Piedmont Airlines, Inc. d.b.a. American Eagle.

**NAMED INSURED'S ADDRESS:** 1 Skyview Drive  
MD 8B503  
Fort Worth, TX 76155

**INSURANCE COVERAGES:** Airline Liability Insurance (including but not limited to General Liability, Passenger Legal Liability, Bodily Injury and Property Damage, Personal & Advertising Injury Liability, Contractual Liability, Passengers' Checked and Unchecked Baggage Liability, Premises, Products and Completed Operations Liabilities, Ground Hangarkeepers Liability, Cargo Legal Liability, Mail Legal Liability, Liquor Liability/Host Liquor Liability, Liability in respect of automobiles and/or other mobile equipment operated on restricted airport premises, including Extended Coverage Endorsement (Aviation Liabilities) AVN.52E)(the "Primary Policy").

Excess Aviation War, Hijacking and other Perils Liability to pay on behalf of the Named Insured all sums in excess of the sublimit specified in the AVN.52E endorsement to the Primary Policy which the Named Insured shall become legally liable to pay as damages for bodily injury or property damage caused by an occurrence during the Policy Period subject to the limit of liability herein (the "Excess Policy").



**POLICY PERIOD:** **Regarding Airline Liability Insurance:** December 22, 2023 to December 22, 2024 on both dates at 12:01 A.M. Local Standard Time at the address of the Named Insured.

**Regarding Excess War, Hijacking and other Perils Liability Insurance:** December 22, 2023 to December 22, 2024 on both dates at 12:01 A.M. Local Standard Time at the address of the Named Insured.

**GEOGRAPHICAL LIMITS:** Worldwide excluding Russia, Ukraine and Belarus.

**LIMITS OF LIABILITY:** Note: Aggregate Limits may be reduced due to paid claims

**As respects Airline Liability Insurance:** Combined Single Limit Bodily Injury (including passengers), Property Damage and Personal & Advertising Injury (Passengers only), Cargo and Mail: not less than US\$200,000,000 any one occurrence/offense, in the aggregate annually as respects Products, Completed Operations and Personal Injury Liabilities.

However, the following sub-limits apply as part of and not in addition to the limit stated above:

**As respects Personal & Advertising Injury other than passengers:** US\$25,000,000 any one occurrence/offense, in the aggregate annually.

**As respects Excess Automobile Liability and Excess Employers Liability:** This insurance to pay up to US\$25,000,000 excess of the applicable underlying policy limit of not less than US\$1,000,000 any one occurrence/offense and in the aggregate where applicable.

**As respects AVN.52E:** the limit of liability is a sublimit of US\$200,000,000 any one occurrence and in the annual aggregate except with respect to passengers to whom the full policy limit(s) shall apply,

**USE OF PREMISES INSURED:** **Solely as respects Airline Liability Insurance:** Any premises owned, used or occupied by the Named Insured which are incidental to the Named Insured's Airline Operations.

**USE OF VEHICLES INSURED:** **Solely as respects Airline Liability Insurance:** Ground Mobile Equipment operated by the Named Insured on restricted airport premises.

**CONTRACT(S):** Contracts regarding the Equipment (as defined below) (hereinafter, the "Contracts(s)") are:

Airline Operating Agreement and Terminal Building Lease for Destin-Fort Walton Beach Airport dated as of \_\_\_\_\_ between The Certificate Holder(s) and Named Insured

**EQUIPMENT INSURED:** Any aircraft owned, operated or maintained by the Named Insured (hereinafter, the "Equipment").



**SECURITY (the “Insurers”)**

Insurers held on file with Willis Towers Watson Global Aviation & Space

For details on the Insurers and their Policy Numbers for the Renewal Policy Period please contact the WTW Global Aviation & Space shared in-box managed by their American Airlines team at [American.Airlines@willistowerswatson.com](mailto:American.Airlines@willistowerswatson.com)

**Several Liability Notice**

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

LSW 1001 (insurance)



**SPECIAL PROVISION(S)**

Subject always to the scope of the policies noted above and all the policies' declarations, insuring agreements, definitions, terms, conditions, limitations, exclusions, deductibles, warranties and endorsements thereof remaining paramount: Solely as respects: (i) The Coverage(s) noted above; (ii) the Contract(s) (and then only to the extent of the Named Insured's obligation to provide insurance under the terms of the Contract(s)); and (iii) the operations of the Named Insured; the following provision(s) apply(ies):

**Solely as respects Liability Coverage(s):** Destin-Fort Walton Beach Airport, Airport Director and their directors, officers, employees, agents and assigns are included as Additional Insureds (collectively, the Additional Insureds, individually, an Additional Insured) as their respective interests may appear, warranted no operational interest.

**Solely as respects Liability Coverage(s):** This insurance is primary and without right of contribution from any other insurance as may be carried by the Additional Insureds

**Solely as respects Liability Coverage(s):** Insurers waive their rights of subrogation against the Additional Insureds but only to the same extent that the Named Insured has waived its rights of recovery against and/or indemnified the Additional Insureds in the Contract(s).

**Solely as respects Liability Coverage(s):** In the event of cancellation of the policies by Insurers, Insurers agree that such cancellation shall not be effective as to the Additional Insureds until thirty (30) days (ten (10) days in the event of cancellation due to non-payment of premium) after issuance of notice by the Insurers to the Certificate Holder(s) -- at the addresses shown on page one of this Certificate of Insurance.

**As respects each Certificate Holder(s) respective interests, this Certificate of Insurance shall automatically terminate upon the earlier of: (i) Policy expiration; (ii) Cancellation of the policies prior to policy expiration, as notified to the Certificate Holder(s) as required herein; (iii) agreed termination of the Contract(s); and/or in the case of physical damage insurance relating to those Certificate Holder(s) who have an insurable interest in the Equipment as of the date of issuance of this Certificate of Insurance: agreed termination of the Named Insured's and/or the Certificate Holder(s) insurable interest in the Equipment**

This Certificate of Insurance is issued as summary of the insurances under the policies noted above and confers no rights upon the Certificate Holders as regards the insurances other than those provided by the policies. The undersigned has been authorized by the above insurers to issue this certificate on their behalf and is not an insurer and has no liability of any sort under the above policies as an insurer as a result of this certification.

DATE OF ISSUE: December 5, 2023

AUTHORIZED REPRESENTATIVE: 

**WTW**  
Global Aviation & Space  
Willis Towers Watson Northeast, Inc.  
d/b/a Willis Towers Watson Northeast Insurance Services, Inc.