

**CHUBB®**

1100 Poydras Street, Suite 2150  
New Orleans, LA 70163  
Tel 5043103629

**DATE SENT:** August 12, 2025

**AIRCRAFT INSURANCE QUOTATION**  
**WITH**  
**WESTCHESTER FIRE INSURANCE COMPANY**  
(AA S&P, A++ BEST)

In accordance with your request, we are pleased to provide the following quotation:

Please read this Quotation carefully, as the limits, coverage and other terms and conditions may vary significantly from those requested in your submission and/or from the expiring policy. Terms and conditions that are not specifically mentioned in this Quotation are not included. The terms and conditions of this Quotation supersede the submitted insurance specifications and all prior proposals and binders. Actual coverage will be provided by and in accordance with the policy as issued.

The insurer is not bound by any statements made in the submission purporting to bind the insurer unless such statement is reflected in the policy or in an agreement signed by someone authorized to bind the insurer.

This Quotation has been constructed in reliance on the data provided in the submission. A material change or misrepresentation of that data voids this Quotation.

This quotation is not a binder of insurance. In no event will this quotation remain open beyond 30 days from the quote issuance date shown above or the coverage effective date, whichever comes first.

This quotation is subject to the Assured's producer being duly licensed in his/her resident state; in addition, the producer must hold a non-resident license in the state in which the Assured is domiciled if different from the producer's resident state.

**NAMED INSURED:** Key West, City of

**NAMED INSURED'S ADDRESS:** 1300 White Street  
Key West, Florida, 33040

**BUSINESS OF NAMED INSURED:** City Government

**PERIOD:** From: October 1, 2025 To: October 1, 2026  
both days at 12:01 a.m. Local Time at the address of the Named Insured

**LIABILITY COVERAGES:** The Liability Coverages, Limits of Liability and Liability Premiums applicable to each insured aircraft are as shown under the Aircraft Liability Section of the Schedule of Insured Aircraft.

The liability coverage codes have the following meanings:

- A Bodily Injury Excluding Passengers
- B Property Damage
- C Passenger Bodily Injury
- D Single Limit Bodily Injury (including Passengers) and Property Damage

The sub-limit applied for Passenger Bodily Injury is shown under "Each Passenger sub-limit"

The applicable Medical Payments limit is shown under "Med. Pay Limit Per Person."

**HULL COVERAGES:** The hull coverage, Amount of Insurance, deductibles, premium and financial interest applicable to each insured aircraft are shown under the Aircraft Hull Section of the Schedule of Insured Aircraft.

The aircraft hull coverage codes have the following meanings:

- F In Motion and Not In Motion coverage
- G Not In Motion coverage only
- H Not In Flight coverage only

**PURPOSE OF USE:** All uses required by the "Named Insured"

**PILOTS:** The pilots who may fly the Aircraft are as listed below, provided that those pilots have all of the qualifications as shown and provided also that all pilots are properly certificated, rated and qualified under the current F.A.A. regulations which apply to the operation of the Aircraft.

Any operator approved by the "Named Insured"

**FINANCIAL INTEREST:** The Named Insured is the sole owner of the aircraft and no one else has any financial interest in the Aircraft except as shown below.

No Exceptions.

**LOCATION OF THE AIRCRAFT:** Within the coverage territory.

**TERRITORY:** While the Aircraft is in the United States of America (excluding Alaska), Canada or Mexico, or while the Aircraft is being transported between ports in the territory.

**SCHEDULE  
OF INSURED  
AIRCRAFT:**

F.A.A. Number	Year	Make and Model	Aircraft Type	Engine and HP	Total Seats Incl Crew
FA3WKM73YL	2023	Parrot ANFI USA	R		0

**Applicable Liability Coverages, Limits of Liability and Premium**

F.A.A. Number	Coverage	Each Occurrence Limit	Each Passenger Sub-Limits	Med. Pay Limit Per Person	Liability Premium
FA3WKM73YL	D	\$1,000,000	Not Applicable	Not Insured	\$1,431

**Description of Aircraft, Hull Coverages and Hull Deductibles**

F.A.A. Number	Coverage	Amount Of Insurance	Not in Motion	In Motion	Ingestion	Hull Premium
FA3WKM73YL	F	\$12,000	\$1,200	\$1,200	\$0	\$1,392

**CONDITIONS:** Policy form: AC 101 (07-07) and AC 102 (11-98) which includes, inter alia, the following exclusion clauses:

War and Other Perils Exclusion Clause

Noise, Pollution and other Perils Exclusion Clause

The policy is also subject to the following:

AC 100 (10-24)	Aircraft Policy - Jacket
AC 101 (07/07)	Aircraft Policy - Declarations <i>Medical Payment - each person (Liability Limit) Not Insured</i>
AC 101S (07/07)	Aircraft Policy - Schedule of Endorsements
AC 102 (11/98)	Aircraft Policy - Provisions
AC 103 (11/98)	Pilots Who May Fly The Aircraft <i>Name of Person or Organization Any operator approved by the Named Insured</i>
AC 110 (11/98)	War, Hi-jacking and Other Perils Exclusion Clause (Aviation)
AC 112 (02/08)	Extended Coverage - War, Hi-Jacking and Other Perils Endorsement (Aviation Liabilities)
AC 1207 (03/24)	Exclusion – Perfluoroalkyl And Polyfluoroalkyl Substances (Pfas)
AC 159 (11/98)	Nuclear Risk Exclusion Clause
AC 160 (11/98)	Aircraft Additional Equipment <i>Equipment: Zenmuse X45 Camera S/N: OCGDFDZ000491 Amount of Ins: \$ 3,000 Deductible: \$ 300</i>
AC 161 (11/98)	Date Recognition Exclusion Endorsement
AC 162 (11/98)	Date Recognition Limited Coverage Endorsement
AC 165 (01/15)	Amendment to Include Coverage for Certified Acts of Terrorism; Cap on Losses from Certified Acts of Terrorism
AC 167 (02/08)	Extended Coverage - War, Physical Damage Coverage Endorsement (Aircraft Physical Damage Coverage)
AC 168 (11/03)	Pollution Endorsement
AC 170 (01/15)	Limited Terrorism Coverage Endorsement
AC 176 (02/05)	Knowledge, Consent And Unintentional Failure To Report Endorsement
AC 195 (02/05)	Cancellation Notification Change Endorsement

NOC Days: 90

AC-FL (02/99)	Cancellation Notification - Florida
ALL-21101 (11/06)	Trade or Economic Sanctions Endorsement
ALL-5X45 (11/96)	Questions About Your Insurance
IL P 001 (01/04)	U.S. Treasury Departments' Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders
TR-19604e (08/20)	Notice Of Terrorism Insurance Coverage

**PREMIUM:**

**Basic Premium:**  
**Additional Coverages:**  
**War Premium:**  
**TRIA Premium:**  
**War/TRIA Combined:**

**HULLS**

**\$1,392**  
**Not Purchased**  
**\$6**  
**\$6**  
**\$8**

**LIABILITIES**

**\$1,431**  
**Not Purchased**  
**\$143**  
**\$143**  
**\$179**

Taxes/Fees will be charged in addition to premiums for airports and locations in subject jurisdictions as follows

**TAXES, ETC.:**

1.00%

Florida Insurance Guaranty Association (FIGA) 2023 Emergency  
Assessment Surcharge

Please note that you do not have authority to bind the above insurance. Please contact us if you wish to bind this insurance. We look forward to receiving your instructions and thank you for your inquiry.

On behalf of Westchester Fire Insurance Company



By

Authorized Representative

**POLICYHOLDER  
DISCLOSURE NOTICE OF  
TERRORISM INSURANCE  
COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. *As defined in Section 102(1) of the Act:* The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury---in consultation with the Secretary of Homeland Security, and the Attorney General of the United States---to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

**YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% , OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.**

**YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.**

**Acceptance or Rejection of Terrorism Insurance Coverage**

\_\_\_\_\_ I hereby elect to purchase terrorism coverage for a prospective premium of \$149\_\_\_\_\_

\_\_\_\_\_ I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Key West, City of  
\_\_\_\_\_  
Policyholder/Applicant's Signature

Westchester Fire Insurance Company  
\_\_\_\_\_  
Insurance Company

\_\_\_\_\_  
Print Name

N16736429 008  
\_\_\_\_\_  
Policy Number

\_\_\_\_\_  
Date