

SERFF Tracking Number: NRT-125376586 State: Arkansas
Filing Company: North American Specialty Insurance Company State Tracking Number: #109276 \$50
Company Tracking Number: NAS-LAU-AR-07-02930-1-F
TOI: 22.0 Aircraft Sub-TOI: 22.0000 Aircraft
Product Name: General Aviation Program
Project Name/Number: /

Filing at a Glance

Company: North American Specialty Insurance Company

Product Name: General Aviation Program

TOI: 22.0 Aircraft

Sub-TOI: 22.0000 Aircraft

Filing Type: Form

SERFF Tr Num: NRT-125376586 State: Arkansas

SERFF Status: Closed

Co Tr Num: NAS-LAU-AR-07-02930-1-F

Co Status: Submitted to SID

Author: Alsa Shih

Date Submitted: 12/04/2007

State Tr Num: #109276 \$50

State Status: Fees verified and received

Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding

Disposition Date: 12/26/2007

Disposition Status: Approved

Effective Date Requested (New): 01/15/2008

Effective Date Requested (Renewal): 01/15/2008

Effective Date (New):

Effective Date (Renewal):

State Filing Description:

General Information

Project Name:

Project Number:

Reference Organization:

Reference Title:

Filing Status Changed: 12/26/2007

State Status Changed: 12/26/2007

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile: Pending

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

North American Specialty Insurance Company (NAS) is presenting the enclosed forms for your review and approval.

This filing provides (3) new and one (1) revised form to enhance our previously approved filing applicable to our General Aviation Program. Please refer to the enclosed filing memorandum for a detailed description of each form. Also included are an updated form indices and side-by-side comparison for your ease reference.

Company and Contact

SERFF Tracking Number: NRT-125376586 State: Arkansas
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 TOI: 22.0 Aircraft Sub-TOI: 22.0000 Aircraft
 Product Name: General Aviation Program
 Project Name/Number: /

Filing Contact Information

Alsa Shih, State Filings Coordinator Alsa_Shih@nasins.com
 650 Elm Street (800) 542-9200 [Phone]
 Manchester, NH 03101 (603) 644-6613[FAX]

Filing Company Information

North American Specialty Insurance Company	CoCode: 29874	State of Domicile: New Hampshire
650 Elm Street	Group Code: 181	Company Type:
Manchester, NH 03101-2524	Group Name:	State ID Number:
(800) 542-9200 ext. [Phone]	FEIN Number: 02-0311919	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
North American Specialty Insurance Company	\$0.00	12/04/2007	

SERFF Tracking Number: NRT-125376586 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	12/26/2007	12/26/2007

SERFF Tracking Number: NRTN-125376586 State: Arkansas
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Project Name/Number: /

Disposition

Disposition Date: 12/26/2007

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NRT-125376586 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Side-by-Side comparison	Approved	Yes
Supporting Document	Filing Memorandum	Approved	Yes
Form	Application for Aviation Policy - Applicant Section	Approved	Yes
Form	Application for Aviation Policy - Aircraft Section	Approved	Yes
Form	Pleasure and Business Use Expansion Endorsement	Approved	Yes
Form	Fire Legal Liability Coverage - Real Property	Approved	Yes

SERFF Tracking Number: NRT-125376586 State: Arkansas
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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Application for Aviation Policy - Applicant Section	NAS-LAU3A	9/07	Application/ New Binder/Enrollment		0.00	NAS-LAU3A ed 9-07.pdf
Approved	Application for Aviation Policy - Aircraft Section	NAS-LAU3B	9/07	Application/ New Binder/Enrollment		0.00	NAS-LAU3B ed 9-07.pdf
Approved	Pleasure and Business Use Expansion Endorsement	NAS-LAU53	9/07	Endorsement/Amendment/Conditions	Replaced Form #:0.00 NAS-LAU53 (3/05) Previous Filing #: AR-AV-05-12M-01	0.00	NAS-LAU53 ed 9-07.pdf
Approved	Fire Legal Liability Coverage - Real Property	NAS-LAU802	9/07	Endorsement/Amendment/Conditions		0.00	NAS-LAU802 ed 9-07.pdf

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

APPLICATION FOR AVIATION POLICY – APPLICANT SECTION

Applications will not be considered unless this form has been signed and witnessed. IMPORTANT: This application becomes a part of your policy, and therefore, it is mandatory that each question be answered as fully and truthfully as possible. Any misstatement, misrepresentation or omission may make your policy invalid.

Name of Applicant _____ Occupation _____

Address _____

Insurance is required for the period: _____

GEOGRAPHICAL LIMITS: Policy covers land areas of USA (excluding Alaska and Hawaii), Mexico, the Bahamas, and Canada (excluding areas N. of 54 degrees N. Latitude). Please state if Policy cover is to include:

Alaska ____ Canadian Areas N. of 54 degrees N. Latitude ____ Other (Please Specify) _____

AIRCRAFT: An attached aircraft section page is required for each aircraft.
PLEASE LIST BY REGISTRATION NUMBER ALL AIRCRAFT FOR WHICH YOU REQUIRE COVERAGE:

PILOTS: A separate pilot history form for each pilot is required and will form a legal part of your policy. PLEASE LIST BY NAME ALL PILOTS WHO WILL OPERATE INSURED AIRCRAFT along with the registration numbers of the applicable insured aircraft for each: (the policy provides no coverage when aircraft are operated by persons other than Pilots that are named in the Policy or that meet all of the requirements of the Additional Pilot Clause, if applicable)

ALL PILOTS MUST HAVE COMPLETED THE FLIGHT REVIEW REQUIREMENTS OF FAR 61.56 WITHIN THE PAST 24 MONTHS AND BE IN POSSESSION OF A CURRENT VALID MEDICAL CERTIFICATE AND BE CURRENTLY RATED FOR THE FLIGHT INVOLVED UNLESS OTHERWISE ENDORSED.

ACCIDENT AND CLAIMS HISTORY: Please list all violations, suspensions, accidents, and incidents, whether or not a claim was made or an insurance payment was involved.

Date	Description	Amount Paid
------	-------------	-------------

Has any insurer canceled or declined to renew any aviation insurance for the applicant in the past five years?
_____ [YES/NO] (This question not applicable in Missouri)

If yes give details: _____

I/we affirm that the statements in this application are true to the best of my/our knowledge and belief, are made in good faith, and no information has been withheld or suppressed which would adversely affect my/our pilot rating(s) or approval by the Insurer(s). Such statements and answers will be the basis of any contract between me/us and the Insurer(s) and shall be effective only if all statements and answers referred to above are full, complete and true on the date set forth below. I/we hereby authorize the Insurer(s) or their agents to investigate any or all statements contained in this application. I/we hereby authorize the FAA to release my/our pilot details to North American Specialty Insurance Company and its agents to verify the above statements. North American Specialty Insurance Company and its agents are also authorized to request my/our motor vehicle driving record(s).

I/we understand that this application does not commit the Insurer(s) to any liability whatsoever until the Insurer(s) agree to effect such insurance coverages as have been applied for by this application.

Signature of Witness _____ Signature of Applicant _____
Printed Name of Witness _____ Date _____
Address of Witness _____

NAME AND ADDRESS OF PRODUCER: _____

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

APPLICATION FOR AVIATION POLICY – AIRCRAFT SECTION

Complete separate page for each aircraft to be insured. This page forms part of your policy application.

Name of Applicant: _____

AIRCRAFT

Year, Make and Model	Registration Number	Passenger Seats	Undercarriage Type (Tailwheel, Retractable, Floats, Skis, etc.)

Name and address of party in whose name the aircraft is registered: _____

COVERAGES

- I. Combined Single Limit Liability** \$ _____ Each Occurrence
 - A) Bodily Injury Excluding Occupants, B) Property Damage
 - ___ Including C) Passenger Bodily Injury Excluding Crew
 - limited to \$ _____ Each Passenger
- II. Medical Expense** \$ _____ Each Person
 - ___ Including Crew
- III. Aircraft Physical Damage Insurance** Amount Requested \$ _____
 - ___ limited to Ground Not in Motion Only

PURPOSES OF USE (The aircraft shall be used *only* for the purposes indicated by a)

- ___ a) **Pleasure Use Only:** means use for the Insured's private and pleasure purposes; not for any business or professional use and *excluding* any operation for which a charge of any kind is made.
- ___ b) **Pleasure and Business:** means personal and pleasure use and includes use in connection with the Insured's business, transportation of executives, employees, guests and customers, but *excluding* any operation for which a charge of any kind is made.
- ___ c) **Limited Commercial:** means including instruction and rental and including all uses permitted in a) and b) above, but *excluding* the transportation of passengers and/or cargo for hire or reward.
- ___ d) **Commercial Excluding Instruction and Rental:** means the transportation of passengers and/or cargo for hire or reward and including all uses in a) and b) above, but *excluding* instruction and rental.
- ___ e) **Commercial:** means all uses included in b) and c) above, and including the transportation of passengers and/or cargo for hire or reward.
- ___ f) **Special Uses** defined as: _____

(Any use not listed in a), b), c), d) or e) must be listed in f) to be covered in the Policy.)

Number of hours the aircraft was flown during the last 12 months _____

The aircraft is principally kept: Hangared ___ Tied Down ___ Moored ___ At (airport ID) _____

If aircraft certificate is other than Standard, please indicate type: _____

Details of extra equipment fitted: _____

Applicant's interest in the aircraft is: Sole Owner ___ Part Owner ___ Lessee ___ Lessor ___

If other than Sole Owner, please give names and addresses of all part owners or lessees/lessors: _____

Name and specify the interest of any other parties with a financial interest in the aircraft:

Name	Interest

Name and address of lienholder: _____

Note: The amount of the balance of the loan must not exceed 95% of Amount of Insurance requested on this Application

Applicant Initials: _____



**NORTH AMERICAN
SPECIALTY INSURANCE COMPANY**
650 Elm Street
Manchester, NH 03101-2524
(800) 542-9200

COMPLETE SPACES BELOW ONLY IF ENDORSEMENT
IS NOT ATTACHED TO THE POLICY WHEN ISSUED.

ENDORSEMENT NO. ____ EFFECTIVE DATE ____.

TO POLICY NO. .

NAMED
INSURED

PRODUCER

PREMIUM

DUE HEREWITH \$--0--

PLEASURE AND BUSINESS USE EXPANSION ENDORSEMENT

When the Purpose of Use is b) Pleasure and Business, and the Insured Aircraft is being operated by a pilot approved in this Policy, the policy is amended to include the following uses:

- 1) A private pilot (or better) may, for compensation or hire, act as pilot in command of an aircraft in connection with any business or employment if:
 - a. The flight is only incidental to that business or employment; and
 - b. The aircraft does not carry passengers or property for compensation or hire.

- 2) A private pilot may act as pilot in command of a charitable, nonprofit, or community event flight as defined below, if the sponsor and pilot comply with the following conditions:
 - a. The flight is nonstop and begins and ends at the same airport and is conducted within a 25-statute mile radius of that airport;
 - b. The flight is conducted from a public airport that is adequate for the airplane or helicopter used, or from another location the FAA approves for the operation;
 - c. The flight is not an aerobatic or a formation flight;
 - d. Each airplane or helicopter holds a standard airworthiness certificate, and is airworthy;
 - e. Each flight is made during day VFR conditions;
 - f. Reimbursement of the operator of the airplane or helicopter is limited to that portion of the passenger payment for the flight that does not exceed the pro rata cost of owning, operating, and maintaining the aircraft for that flight, which may include fuel, oil, airport expenditures, and rental fees;
 - g. The beneficiary of the funds raised is not in the business of transportation by air;
 - h. A private pilot acting as pilot in command has at least 500 hours of flight time;
 - i. Each flight is conducted in accordance with the safety provisions specified under subpart A of FAR Part 136;
 - j. Flights are not conducted over a national park, unit of a national park, or abutting tribal lands, unless the operator has secured a letter of agreement from the FAA, as specified under subpart B of FAR Part 136, and is operating in accordance with that agreement during the flights;
 - k. Passenger-carrying flights or series of flights are limited to a total of four charitable events or non-profit events per year, with no event lasting more than three consecutive days;
 - l. Passenger-carrying flights or series of flights are limited to one community event per year, with no event lasting more than three consecutive days;
 - m. Pilots and sponsors of these events are limited to no more than 4 events per calendar year; and
 - n. At least seven days before the event, each sponsor of an event must furnish to the FAA Flight Standards District Office with jurisdiction over the geographical area where the event is scheduled:
 1. A signed letter detailing the name of the sponsor, the purpose of the event, the date and time of the event, the location of the event, all prior events participated in by the sponsor in the current calendar year;
 2. A photocopy of each pilot in command's pilot certificate, medical certificate, and logbook entries that show the pilot is current in accordance with FAR Parts 61.56 and 61.57 and that any private pilot has at least 500 hours of flight time; and
 3. A signed statement from each pilot that lists all prior events in which the pilot has participated during the current calendar year.



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ENDORSEMENT NO. ____ EFFECTIVE DATE ____.

TO POLICY NO.

Definitions. For the purposes of this endorsement, the following definitions apply:

Charitable event means an event that raises funds for the benefit of a charitable organization recognized by the Department of the Treasury whose donors may deduct contributions under section 170 of the Internal Revenue Code (26 U.S.C. Section 170).

Community event means an event that raises funds for the benefit of any local or community cause that is not a charitable event or non-profit event.

Non-profit event means an event that raises funds for the benefit of a non-profit organization recognized under State or Federal law, as long as one of the organization's purposes is the promotion of aviation safety.

- 3) A private pilot (or better) may be reimbursed for aircraft operating expenses that are directly related to search and location operations, provided the expenses involve only fuel, oil, airport expenditures, or rental fees, and the operation is sanctioned and under the direction and control of:
- a. A local, State, or Federal agency; or
 - b. An organization that conducts search and location operations.



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TO POLICY NO. _____

NAMED
INSURED
PRODUCER

PREMIUM:
DUE HEREWITH _____ -0-

FIRE LEGAL LIABILITY COVERAGE – REAL PROPERTY

NAS-LAU8, Exclusion 1 of Section 1 is amended, in part, to include the following:

Solely with respect to property damage to structures or portions thereof rented to or leased to the **Named Insured**, including fixtures permanently attached thereto, and only if such property damage arises out of fire:

- (A) The limit of property damage liability as respects this Fire Legal Liability Coverage – Real Property is \$ ///
- (B) The Fire Legal Liability Coverage – Real Property shall be excess insurance over any valid and collectible property insurance (including any deductible portion thereof) available to the Insured, such as, but not limited to, Fire, Extended Coverage, Builder's Risk Coverage or Installation Risk Coverage, and the Other Insurance Condition of the Policy is amended accordingly.

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TOI: 22.0 Aircraft Sub-TOI: 22.0000 Aircraft
Product Name: General Aviation Program
Project Name/Number: /

Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Approved	12/26/2007
Comments:				
Attachments:				
	PC FFS-1.pdf			
	PC-TD-1.pdf			
Satisfied -Name:	Side-by-Side comparison	Review Status:	Approved	12/26/2007
Comments:				
Attachment:				
	Side-by-side.pdf			
Satisfied -Name:	Filing Memorandum	Review Status:	Approved	12/26/2007
Comments:				
Attachment:				
	Filing Memorandum.pdf			

FORM FILING SCHEDULE

(This form must be provided **ONLY** when making a filing that includes forms)
 (Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	NAS-LAU-AR-07-02930-1-F
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2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	
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3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Application for Aviation Policy - Applicant Section	NAS-LAU3A (9/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Application for Aviation Policy - Aircraft Section	NAS-LAU3B (9/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	Pleasure and Business Use Expansion Endorsement	NAS-LAU53 (9/07)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	NAS-LAU53 (3/05)	
04	Fire Legal Liability Coverage - Real Property	NAS-LAU802 (9/07)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking # NAS-LAU-AR-07-02930-1-F

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

North American Specialty Insurance Company (NAS) presents the enclosed forms for your review and approval. This filing provides three (3) new and one (1) revised forms to enhance our previously approved filing applicable to our General Aviation Program. Please refer to the enclosed filing memorandum for further details.

22. Filing Fees (Filer must provide check # and fee amount if applicable)
[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: 109276
Amount: \$50.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

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CURRENT FORM

SIDE-BY-SIDE COMPARISON

PROPOSED FORM



**NORTH AMERICAN
SPECIALTY INSURANCE COMPANY**
650 Elm Street
Manchester, NH 03101-2524
(800) 542-9200

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ENDORSEMENT NO. _____ EFFECTIVE DATE _____
TO POLICY NO. _____

NAMED INSURED PRODUCER _____
PREMIUM: DUE HEREWITH \$-0-

PLEASURE AND BUSINESS USE EXPANSION ENDORSEMENT

When the Purpose of Use is b) Pleasure and Business, and the Insured Aircraft is being operated by a pilot approved in this Policy, the policy is amended to include the following uses:

- 1) A private pilot (or better) may, for compensation or hire, act as pilot in command of an aircraft in connection with any business or employment if:
 - a. The flight is only incidental to that business or employment; and
 - b. The aircraft does not carry passengers or property for compensation or hire.
- 2) A private pilot (or better) may act as pilot in command of an aircraft used in a passenger-carrying flight sponsored by a charitable organization identified as such by the U.S. Department of Treasury, and for which the passengers make a donation to the organization, when the following requirements are met:
 - a. The sponsor of the flight notifies the FAA Flight Standards District Office with jurisdiction over the area concerned at least 7 days before the event and furnishes:
 - i. A signed letter from the sponsor that shows the name of the sponsor, the purpose of the charitable event, the date and time of the event, and the location of the event; and
 - ii. A photocopy of each pilot in command's pilot certificate, medical certificate, and logbook entries that show the pilot is current, and has logged at least 200 hours of flight time used, or from another airport that has been approved by the FAA for the operation.
 - b. The flight is conducted from a public airport that is adequate for the aircraft to be used, or from another airport that has been approved by the FAA for the operation.
 - c. No aerobatic or formation flights are conducted.
 - d. Each aircraft used for the charitable event holds a standard airworthiness certificate.
 - e. Each aircraft used for the charitable event is airworthy on the date of the event.
 - f. Each flight for the charitable event is made during day VFR conditions.
- 3) A private pilot (or better) may be reimbursed for aircraft operating expenses that are directly related to search and location operations, provided the expenses involve only fuel, oil, airport expenditures, or rental fees, and the operation is sanctioned and under the direction and control of:
 - a. A local, State, or Federal agency, or
 - b. An organization that conducts search and location operations.



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When the Purpose of Use is b) Pleasure and Business, and the Insured Aircraft is being operated by a pilot approved in this Policy, the policy is amended to include the following uses:

- 1) A private pilot (or better) may, for compensation or hire, act as pilot in command of an aircraft in connection with any business or employment if:
 - a. The flight is only incidental to that business or employment; and
 - b. The aircraft does not carry passengers or property for compensation or hire.
- 2) A private pilot may act as pilot in command of a charitable, nonprofit, or community event flight as defined below. If the sponsor and pilot comply with the following conditions:
 - a. The flight is nonstop and begins and ends at the same airport and is conducted within a 25-statute mile radius of that airport.
 - b. The flight is conducted from a public airport that is adequate for the airplane or helicopter used, or from another location the FAA approves for the operation.
 - c. The flight is not an aerobatic or a formation flight.
 - d. Each airplane or helicopter holds a standard airworthiness certificate, and is airworthy.
 - e. Each flight is made during day VFR conditions.
 - f. Reimbursement of the operator of the airplane or helicopter is limited to that portion of the passenger payment for the flight that does not exceed the pro rata cost of owning, operating, and maintaining the aircraft for that flight, which may include fuel, oil, airport expenditures, and rental fees.
 - g. The beneficiary of the funds raised is not in the business of transportation by air.
 - h. A private pilot acting as pilot in command has at least 500 hours of flight time.
 - i. Each flight is conducted in accordance with the safety provisions specified under subpart A of FAR Part 136.
 - j. Flights are not conducted over a national park, unit of a national park, or adjoining tribal lands, unless the operator has secured a letter of agreement from the FAA, as specified under subpart B of FAR Part 136, and is operating in accordance with that agreement during the flight.
 - k. Passenger-carrying flights or series of flights are limited to a total of four charitable events or non-profit events per year, with no event lasting more than three consecutive days.
 - l. Passenger-carrying flights or series of flights are limited to one community event per year, with no event lasting more than three consecutive days.
 - m. Pilots and sponsors of these events are limited to no more than 4 events per calendar year, and
 - n. At least seven days before the event, each sponsor of an event must furnish to the FAA Flight Standards District Office with jurisdiction over the geographical area where the event is scheduled:
 1. A signed letter detailing the name of the sponsor, the purpose of the event, the date and time of the event, the location of the event, all prior events participated in by the sponsor in the current calendar year.
 2. A photocopy of each pilot in command's pilot certificate, medical certificate, and logbook entries that show the pilot is current in accordance with FAR Parts 61.56 and 61.57 and that any private pilot has at least 500 hours of flight time; and
 3. A signed statement from each pilot that lists all prior events in which the pilot has participated during the current calendar year.

[NAS-LAU53(3/02)]
ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME

AUTHORIZED REPRESENTATIVE _____

ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME
[NAS-LAU53(9/07)]

* SUBJECT MATTER IN BRACKETS] IS DELETED.

* SUBJECT MATTER UNDERLINED IS ADDED.



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660 Elm Street
Manchester, NH 03101-2524
(800) 542-9200

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ENDORSEMENT NO. _____ EFFECTIVE DATE _____
TO POLICY NO. _____

Definitions. For the purposes of this endorsement, the following definitions apply:

Charitable event means an event that raises funds for the benefit of a charitable organization recognized by the Department of the Treasury whose donors may deduct contributions under section 170 of the Internal Revenue Code (26 U.S.C. Section 170).

Community event means an event that raises funds for the benefit of any local or community cause that is not a charitable event or non-profit event.

Non-profit event means an event that raises funds for the benefit of a non-profit organization recognized under State or Federal law, as long as one of the organization's purposes is the promotion of aviation safety.

- 3) A private pilot (or better) may be reimbursed for aircraft operating expenses that are directly related to search and location operations, provided the expenses involve only fuel, oil, airport expenditures, or rental fees, and the operation is sanctioned and under the direction and control of:
 - a. A local, State, or Federal agency; or
 - b. An organization that conducts search and location operations.

NORTH AMERICAN SPECIALTY INSURANCE COMPANY

General Aviation Program

Filing Memorandum

North American Specialty Insurance Company (NAS) presents the enclosed filing for additional & revised forms. Various Aviation Endorsements, either new or revised, are being offered to enhance and compliment the Aviation Program. There is no rate impact for this revision.

We are filing three new and one revised forms:

NAS-LAU3A (9/07)	New Application – Adds Applicant Section to existing Application
NAS-LAU3B (9/07)	New Application – Adds Aircraft Section to existing Application
NAS-LAU53 (9/07)	Amending the original Endorsement (refer to side by side)
NAS-LAU802 (9/07)	New Form - Adds Fire Legal Liability to policies having NAS-LAU8 endorsement, along with NAS-LAU1 or NAS-LAU1AK wording. Used for Premises Liability only