



Our number: DL/183772

**To Whom It May Concern:**

Oranjestad, 12 September 2018

Ref: Minimum Insurance Policy

**The Minimum Insurance Policy for Aruba registered aircraft.**

This Policy refers to the minimum levels of insurance coverage that is needed for aircraft registered and operating in Aruba.

The minimum levels of insurance coverage is dependent upon the number of passengers carried and, in relation to third party coverage, the MTOM (Maximum Take Off Mass) of the aircraft concerned. Insurance coverage against War and Terrorism (generally known as War Risk cover) must also be taken into consideration.

**Passenger Liability** – The minimum level of insurance coverage is 250,000 SDRs\* per passenger.

**Third Party Insurance** – This policy identifies 10 categories of aircraft dependent upon MTOM. For liability in respect of third parties, the minimum insurance coverage per accident and per aircraft must be:

Category	MTOM (in kg en lb)	Minimum Insurance (in SDRs)*
1	< 500 kg / 1.100 lb	750.000
2	< 1.000 kg / 2.200 lb	1.500.000
3	< 2.700 kg / 5.940 lb	3.000.000
4	< 6.000 kg / 13.200 lb	7.000.000
5	< 12.000 kg / 26.400 lb	18.000.000
6	< 25.000 kg / 55.000 lb	80.000.000
7	< 50.000 kg / 110.000 lb	150.000.000
8	< 200.000 kg / 440.000 lb	300.000.000
9	< 500.000 kg / 1.100.00 lb	500.000.000
10	≥ 500.000 kg / 1.100.00 lb	700.000.000

**WAR Risk** – War Risk insurance for all aircraft is set at the same levels as those set for Third Party Insurance.

**Combined Single Limit**

Many operators choose to purchase insurance on a combined single limit basis. When doing so they should ensure that the amount covers the different categories identified above.

  
Mr. Anthony Kirchner  
Acting Director  
Department of Civil Aviation of Aruba



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\* SDR: Special drawing rights (ISO 4217 currency code XDR, also abbreviated SDR) are supplementary foreign-exchange reserve assets defined and maintained by the International Monetary Fund (IMF). The XDR is the unit of account for the IMF.  
The exchange rate as of 11 September 2018 is 1 XDR is equal to US\$ 1.39679.