

PHONE: (357) 22-404183
(357) 24-802925
AFTN: LCNCYNYX
TELEX: 6065 CIVAIR CY
FAX: (357) 22-404189
SITA: NICTOYA

REPUBLIC OF CYPRUS

MINISTRY OF COMMUNICATIONS AND
WORKS
DEPARTMENT OF CIVIL AVIATION
AERONAUTICAL INFORMATION
SERVICE
NICOSIA CYPRUS

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Insurance requirements for air carriers and aircraft operators

Regulation (EC) No. 785/2004 of the European Parliament and of the Council of 21 April 2004 defines the minimum insurance requirements to cover passengers, baggage, cargo and third parties for air carriers and aircraft operators flying within, into, out of, or over the territory of a Member State, including its territorial waters.

Scope

This Regulation shall apply to all air carriers and to all aircraft operators flying within, into, out of, or over the territory of Cyprus.

This Regulation shall not apply to:

- (a) State aircraft as referred to in Article 3(b) of the Convention on International Civil Aviation, signed at Chicago on 7 December, 1944;
- (b) model aircraft with an MTOM of less than 20 kg;
- (c) foot-launched flying machines (including powered paragliders and hang gliders);
- (d) captive balloons;
- (e) kites;
- (f) parachutes, (including parascending parachutes);
- (g) aircraft, including gliders, with a MTOM of less than 500 kg, and microlights, which:
 - are used for non-commercial purposes, or

- are used for local flight instruction which does not entail the crossing of international borders.

Passenger Liabilities

For liability in respect of passengers, the minimum insurance cover shall be 250,000 SDRs per passenger. However, in respect of non-commercial operations by aircraft with a MTOM of 2700Kg or less, a lower level of a minimum insurance cover of 100,000 SDRs is required.

Third Party Liabilities

In respect of liability for third parties, the minimum insurance cover per accident, for each and every aircraft, shall be:

Category	MTOM (kg)	Minimum insurance (million SDRs)
1	<500	0,75
2	<1000	1,5
3	<2700	3
4	<6000	7
5	<12000	18
6	<25000	80
7	<50000	150
8	<200000	300
9	<500000	500
10	≥500000	700

Definitions:

For the purposes of this Regulation:

- 1) **Air carrier** means an air transport undertaking with a valid Operating Licence.
- 2) **Aircraft operator** means the person or entity, not being an air carrier, who has continual effective disposal of the use or operation of the aircraft; the natural or legal person in whose name the aircraft is registered shall be presumed to be the operator, unless that person can prove that another person is the operator.
- 3) **Passenger** means any person who is on a flight with the consent of the air carrier or the aircraft operator, excluding on-duty members of both the flight crew and the cabin crew.

- 4) **SDR** means a Special Drawing Right as defined by the International Monetary Fund.
- 5) **MTOM** means the Maximum Take Off Mass, which corresponds to a certified amount specific to all aircraft types, as stated in the certificate of airworthiness of the aircraft

This regulation shall enter into force on the **1st of May 2005**.

The full text of the above Regulation is available at the Safety Regulation Unit of the Civil Aviation Department or at the EU/Legislation electronic address [http: // europa.eu.int](http://europa.eu.int)

This AIC cancels and replaces AIC C06/2001 dated 1 November.