

April 8, 2025

To: Tri-County Airport Board  
From: Ross Statham, Secretary  
CC: Mark Wilson, Airport Manager  
Brenda Wilson, Administrative Assistant

**Subj: Insurance Recommendations (REVISED Tuesday, April 8, 2025)**

1. We were recently given a vehicle by the Holmes County Board of County Commissioners to be used as a courtesy vehicle by aircrews and by the airport as needed (by our request). (Mark could use it to run errands rather than his own vehicle, if he chose to.) In order to obtain a tag for this vehicle, we are required to have liability insurance. After multiple phone calls and talking to other airports, I found Niceville Insurance, who gave us three quotes from Progressive Commercial Automotive Insurance:
  - a. \$300,000 of liability insurance, \$2691 per year
  - b. \$1,000,000 of liability insurance, \$4549 per year
  - c. \$3,000,000 of liability insurance, \$5504 per year

We need to discuss liability limits, obviously.

2. Our Board of Directors are considered "Public Officials", but in checking on this insurance I found that it does not cover bodily injury; it's for lawsuits filed by the public regarding decisions we make. I don't think we need to bother.
3. At our request, Chuck Conour at Conour Insurance (aviation insurance specialists) reviewed all of our insurance policies and carriers and reported to Brenda and I that he found that for the most part we're in pretty good shape and using the right vendors, but that we may have some "replacement cost" issues to be concerned about for our buildings and facilities. Brenda, Tommy and I will review as those policies come up for renewal later this year.
4. My recommendations are as follows:
  - a. Purchase an auto liability insurance policy and get the vehicle registered. I can take care of that with Board approval.
  - b. Require that before we loan the car, all drivers must sign a waiver of release, a copy of their driver's license and copy of their insurance card. No exceptions.
  - c. As our insurance comes up for renewal, we should review what our options are (such as including the vehicle in our general liability to save money) and that we look for potential "gotchas" such as replacement shortfalls, as well as adding in our new electrical vault.



Ross Statham, Secretary, Tri-County Airport Authority