

# AVIATION INSURANCE CLAUSES GROUP

10 April 2026

Chair: Graham Spencer-Brown  
Secretariat: International Underwriting Association  
8<sup>th</sup> Floor, 1 Minster Court, Mincing Lane  
London, EC3R 7AA  
Tel: 020 7617 5447

To: Bill Smith, Chair, LIIBA Aviation Executive Committee  
Jette Varnals, Chair, IUA Aviation Technical Committee  
Simon Herring, Chair, LMA Aviation Committee

[LETTER SENT BY EMAIL AND PUBLISHED ON THE AICG WEBSITE]

Dear Chairs,

## **AICG CONSULTATION DRAFT 72 ('CD72') CONTRACTS (RIGHTS OF THIRD PARTIES) EXCLUSION CLAUSE**

In late 2025, AICG received a request from a market participant to review and update the Contracts (Rights of Third Parties) Act 1999 Exclusion Clause (AVN72).

AICG agreed with and accepted the request, noting a risk that AVN72 would be effective in policies where the governing law is the law of England and Wales by reason of the express reference to the Contracts (Rights of Third Parties) Act 1999, but that it might have no effect or application in policies governed by any other law.

AICG has drafted the attached clause, now presented for market consultation, on the basis that it would serve as an alternative to AVN72 without replacing it.

The draft is attached to this letter for convenience and will shortly also be added to the AICG website, accessible via [AICG Activity](#).

We welcome comments on the proposed clause. AICG consultation drafts are subject to a minimum 30-day consultation. Therefore, could you provide any comments to the AICG Secretariat via the contact details above, addressed to [tom.hughes@iua.co.uk](mailto:tom.hughes@iua.co.uk), by close of business on Wednesday 13 May 2026.

Yours sincerely,



Thomas Hughes on behalf of Graham Spencer-Brown  
(Secretary, AICG)

c.c. Dele Fajimolu (LMA)  
Neil Roberts (LMA)  
Jackie Girow (LIIBA)

**CONTRACTS (RIGHTS OF THIRD PARTIES) EXCLUSION CLAUSE**

To the extent permitted by law, this policy excludes any right of a person who is not a party to this (re)insurance:

- (i) to enforce any term of this (re)insurance and/or
- (ii) not to have this (re)insurance rescinded, varied or altered without their consent.

**AVN\*\*\* X/X/XXXX**