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## Insurance Policy Deductibles

Contributed by Bill Beard

### Recent Accidents

The Insurance Industry has suffered a substantial number of claims in New Zealand over the last year - particularly helicopter losses and a couple of high valued fixed wing turbines. In all there have been 14 major losses for which insurance payouts add up to some \$11m.

Obviously this trend could have an impact on premium levels in the medium/long term - particularly for helicopters.

Whilst on the subject of claims, I will clarify a couple of topics that sometimes causes confusion.

### Policy Deductibles

A hull deductible (sometimes referred to as an excess), applies to all aviation policies involving repairs but may on occasions not be applied in the event of a Total or Constructive Total Loss. Hull deductibles are predominately applied as a percentage of the agreed total value. For the majority of fixed wing aircraft, the deductible is usually 1% of the hull value subject to a minimum dollar value (usually \$1000) on lower valued hulls.

For aviation uses involving abnormal hazards such as agriculture and for the majority of helicopters, a hull excess of 5% is usually applied and this is sometimes increased to 10% in the case of inexperienced pilots or extremely hazardous uses.

The important thing to understand is that in the case of repair claims, the hull deductible/excess is calculated on the total hull value - not the amount of repairs.

Third party liability property damage claims however are not usually subject to an excess or deductible.

### Pro-Rata/Time-Life Component Adjustments

Another deduction made from a claim can be a Pro-Rata/Time-Life Component Adjustment. Particularly helicopters (other than total or constructive total loss) are subject to contribution by the policy holder for the proportion of the overhaul or replacement cost of any unit or component in relation to the TBO or "life" of the replaced unit or component. The insurer will deduct the appropriate amount on the application of the following formula:

## Accident and Incident Reports

are provided courtesy of



**Type:** Robinson R44 IVP  
**Location:** Preservation Inlet **POB:** 1  
**Operation:** Hunting **Injuries:** Nil  
**Date:** 4 October 2010  
**Report:** Helicopter was involved in an accident while on a deer recovery operation.

**Type:** Robinson R22 Beta IIL  
**Location:** Banks Peninsula **POB:** 1  
**Operation:** Not stated **Injuries:** 1s  
**Date:** 4 October 2010  
**Report:** Helicopter had a belt drive failure, landing heavily on a forestry track.

**Type:** Diamond DA42 CTK  
**Location:** Hamilton **POB:** 2  
**Operation:** Training Dual **Injuries:** Nil  
**Date:** 5 November 2010  
**Report:** Aircraft inadvertently landed with landing gear up after crew failed to select gear down during approach. Asymmetric circuits were being conducted at the time which results in the gear warning sounding throughout the simulation.

**Type:** Jodel D.11 EDR  
**Location:** Stratford **POB:** 1  
**Operation:** Private Other **Injuries:** Nil  
**Date:** 24 October 2010  
**Report:** Aircraft encountered sink on landing and struck a hedge.

**Type:** Stoddard-Hamilton Glstar NMG  
**Location:** Patearoa **POB:** 1  
**Operation:** Private Other **Injuries:** Nil  
**Date:** 25 October 2010  
**Report:** Takeoff was aborted after aircraft did not accelerate as expected. Aircraft failed to stop before overrunning the strip, coming to rest down a bank in a creek.

**Type:** Cessna 172R VAT  
**Location:** Thames **POB:** 2  
**Operation:** Training Solo **Injuries:** Nil  
**Date:** 24 October 2010  
**Report:** Aircraft overran the runway, coming to rest in an oxidation pond.

**Type:** Cessna 172N EKN  
**Location:** Ohakune **POB:** 2  
**Operation:** Private Other **Injuries:** Nil  
**Date:** 25 October 2010  
**Report:** Pilot mistook a paddock for the Ohakune airstrip. On landing on the ploughed paddock, the nose wheel sank into the ground and the aircraft overturned.

**Type:** Jabiru 230D EFO  
**Location:** Matakana Island **POB:** 1  
**Operation:** Training Solo **Injuries:** Nil  
**Date:** 10 November 2010  
**Report:** Aircraft's engine failed while conducting forced landing practice. During landing the aircraft impacted a fence and the nose gear collapsed.

**Type:** Hornet STOL JCM  
**Location:** Cheviot **POB:** 1  
**Operation:** Private Other **Injuries:** Nil  
**Date:** 18 November 2010  
**Report:** The propeller hit the ground on takeoff and the aircraft flipped.

**Type:** Ultrasport 555T HEH  
**Location:** Kapuni **POB:** 1  
**Operation:** Private Other **Injuries:** Nil  
**Date:** 17 November 2010  
**Report:** Helicopter crashed near Kapuni sustaining substantial damage.

Please note: Reports are selected from www.caa.govt.nz and are provided for information only. Accuracy is not guaranteed.



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Used Time or Hours Flown divided by Overhaul TBO, multiplied by Overhaul or Replacement Cost.

This can have a major impact on the eventual proceeds of a claim following say a main or tail rotor blade strike on

components nearing the end of their TBO.

To discuss this topic or any other questions relating to aviation insurance or to seek quotations, contact Bill Beard at Avsure on 0800 322 206 or email: insure@avsure.co.nz