

Accident and Incident Reports

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Type: NZ Aerospace FU24-954 EMN
Location: Wairuna **POB:** 1
Operation: Agricultural **Injuries:** Nil
Date: 1 December 2010
Report: Pilot commenced takeoff after observing the loader driver reversing away from the aircraft. The loader driver was distracted by another vehicle and stopped before being clear of the aircraft. The aircraft's elevator struck the loader.

Type: Tecnam P92S Echo PAB
Location: Parakai **POB:** 1
Operation: Private Other **Injuries:** Nil
Date: 16 January 2011
Report: Aircraft ran off the end of the runway during a high speed taxi run, destroying the left wing.

Type: Robinson R22 Beta HQD
Location: Central Otago **POB:** 2
Operation: Private Other **Injuries:** Nil
Date: 14 January 2011
Report: Tail rotor struck the ground on approach and the helicopter rolled over.

Type: MT03 Eagle RKG
Location: Stratford **POB:** 1
Operation: Private Other **Injuries:** Nil
Date: 25 December 2010
Report: While taxiing, the autogyro's left rear wheel fell into a hole, causing the pilot to inadvertently increase the throttle to full power. The aircraft accelerated, falling down a bank beside the runway and rolling onto its side.

Type: SeaRay Amphibian LSX
Location: Whenuapai **POB:** 1
Operation: Private Other **Injuries:** Nil
Date: 3 January 2011
Report: During step taxi, a significant increase in drag was observed, with water appearing in the cockpit. An attempt was made to beach the aircraft, but the crew were forced to exit the cockpit as the volume of water increased.

Type: Bell 206L-3 ISF
Location: Bream Bay **POB:** 1
Operation: Not stated **Injuries:** Nil
Date: 19 January 2011
Report: Helicopter experienced engine surging followed by a loss of power, with the aircraft ditching shortly afterwards. The pilot was found clinging to the wreckage with minor injuries.

Type: Tecnam P2004 Bravo RRG
Location: Motanau **POB:** 2
Operation: Private Other **Injuries:** Nil
Date: 24 January 2011
Report: During the last third of a landing roll the aircraft slewed to the right, causing the nose gear to collapse and the propeller and left wing tip to strike the ground.

Type: de Havilland Venom VNM
Location: Masterton **POB:** 1
Operation: Private Other **Injuries:** Nil
Date: 21 January 2011
Report: Aircraft landed short of the threshold, damaging the undercarriage and made a belly landing.

Type: Gyrobee RDA
Location: Dannevirke **POB:** 1
Operation: Private Other **Injuries:** Nil
Date: 27 January 2011
Report: While practicing engine out landings, the pilot let the airspeed drop too low and experienced a hard landing. After coming to a stop the aircraft slowly rolled over because a landing gear strut had failed.

Type: Duo Discus T GBO
Location: Omarama **POB:** 2
Operation: Training Dual **Injuries:** Nil
Date: 29 January 2011
Report: The tow aircraft veered on takeoff requiring the glider to release. The glider rolled into an earth mound, breaking the fuselage behind the wings.

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

Insurance for engines run 'on-condition'

Contributed by Bill Beard

ONE OF THE main provisions of an aircraft insurance policy is that operation and maintenance of the aircraft must be conducted in full compliance with the CAA Rules. Accordingly, aviation insurers accept the use of engines beyond the manufacturer recommended TBO (time between overhauls) subject to certain manufacturer recommendations and/or CAA approved programmes.

Under the policy terms and conditions, insurance companies will pay for, repair, or make good accidental damage to the insured aircraft. BUT in the case of repairs to an on-condition engine, though different insurance companies may have different views, generally the following ground rules will be applied.

In the case of a total loss – no problem. The company will pay the agreed value including the engine, less the deductible. However, in the event of engine repairs even say following a prop strike, the normal procedure is that the Claims Adjuster will approve a bulk strip (paid for by the insurers). If any damage is found (ie. crankshaft damage or the like) the insurers may provide for replacement of damaged part(s) caused directly as a result of the accident, subject to age and AD (airworthiness directive) status. If the crankshaft is on its second or third life or has been superseded then settlement may be subject to negotiation. However, as the engine is beyond its TBO it will not be approved for "return to service" without a complete overhaul. The cost of this will be to direct account of the insured/owner as the policy does not cover wear and tear or deterioration.

The long and short of it therefore is that if your time expired engine is damaged, the insurance company will compensate the insured for accident related damage but the cost of the overhaul to enable it to return to service will not form part of the claim.

Likewise, with airframe damage, insurers will only pay for the accident damage. Additional rectification such as corrosion etc. identified during the repair process will be to the account of the insured.

To discuss this topic or any other aviation insurance questions, contact Bill Beard at Avsure on 0800 322 206.



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