



AOPA offers benefits for all

AOPA New Zealand celebrated its 40th anniversary in March this year. The organisation does a lot for General Aviation and offers a range of benefits to members and the wider aviation community. If you're not already a member, read this and give due consideration to joining.

AOPA, the Aircraft Owners and Pilots Association, is one of the world's largest aviation groups. AOPA NZ boasts a membership of over 600, making it one of the largest aviation organisations in New Zealand. It is steered by an executive comprised of voluntary, elected members. Membership is open to all, with a focus on representing owners and pilots of GA aircraft, whether used for recreational or business purposes.



The AOPA Summer Safari. The 2012 event heads to the northern South Island.

AOPA's worldwide focus is on member advocacy to the gamut of aviation regulators and official bodies that exist everywhere. This is a strong component of what AOPA NZ does too, regularly engaging with CAA, Airways, airports and airfields, and other industry bodies. In recent times, AOPA NZ has lobbied Met Service regarding MetFlight GA, CAA re the RPL (Recreational Pilots Licence) medicals and avionics requirements, and Airways regarding digital charts and the forthcoming ADS-B transponder requirements. It's fair to say there is a pretty constant dialogue with the CAA in particular, coupled with face to face meetings, on a range of topics to protect and enhance the flying rights of our members.

The organisation also offers a number of direct financial benefits for its members. There is a healthy fuel incentive in place with one of the major suppliers. If you are even an average flyer this can more than cover the annual subscription cost. A Cessna single engine maintenance programme has been developed by members, which helps keep unnecessary maintenance costs at bay. Other discounts also pop up from time to time, such as with the Airspace

Aware GPS unit, (see KiwiFlyer News Briefs in this issue), which incidentally was instigated by an AOPA NZ initiative with a UK supplier.

AOPA NZ also has a very active and healthy social side. Due to its early years as the Kitty Hawk Flying Club in the South Island, emphasis has always been

placed on the fun side of flying to balance the hard yards needed on the advocacy front. Numerous fly-ins are held throughout the year, and the biennial two week long AOPA Summer Safari is an extremely popular event. The next one will cover the northern South Island in January 2012.

AOPA NZ membership is a great way to meet other flyers and aircraft owners, and to indulge in that favourite sport of hangar flying and swapping stories about events and experiences.

AOPA NZ welcomes all pilots and aircraft owners to its ranks. Membership is \$75 pa. For further details contact the Secretary, Ian Vercoe by email: secretary@aopa.co.nz

Maintenance Shop Insurance

Contributed by Bill Beard

Have you ever wondered who is responsible if something happens to your aircraft while it is undergoing maintenance? Does your insurance pay or does the maintenance provider's insurer's pay – presuming of course that they are insured! Bill Beard from Avsure explains as follows:

HAVING PURCHASED Aircraft Hull Coverage, you rightly assume your maintenance shop has what the industry calls "Aviation Hangarkeepers and Products Liability Insurance". Often have I heard the comment "I don't need hull cover yet as it will be covered by my engineer's insurance when it's in his hangar".

The facts are that this may not be the case. Hangarkeepers Insurance only covers the negligence and legal liability of the hangar owner with regard to aircraft held in their care and custody. If your engineering organisation denies they are responsible or the circumstances of the loss won't stand up in court, then you can't expect any compensation from their insurers. It is very important then, that you maintain your own insurance even for a construction project or lengthy refurbishment programme.

Having clarified that, let's consider a couple of scenarios that might occur totally beyond your control ie, the hangar burns down, the aircraft (or parts) are stolen or during an engine run the apprentice taxis into something requiring a replacement prop and bulk strip (even worse if your engine is running on condition and you have to overhaul the engine).

If you have your own hull insurance, you may be reluctant to claim under your own policy as there is the policy deductible to consider, loss of No Claims Bonus, a possible premium increase next renewal and a claim that you could be accountable for, for years to come. If the shop readily admits liability and their insurers step up to the mark then it could be convenient to let them get on and rectify the damage.

However, even if there is no dispute with the shop or their insurers denying liability it's always best to lodge a claim under your own policy and let your own insurers appoint a Loss Adjuster to sort out the mess. They will do the negotiations, pay any legal fees that arise and isolate you from the nitty gritty negotiations. By assigning the claim to your insurance company you will have an adjuster that

will be on your side and like you will want your aircraft repaired quickly and properly. In addition, your insurance company will have every expectation of recovering all the costs from the negligent party.

Even though the loss will be a claim under your policy, a loss due to someone else's negligence will not generally be considered adversely in future renewal evaluations. Your insurance adjuster will take charge and if necessary redirect repairs to an alternative repairer (only with your approval) who may be able to get the job done quicker. Your insurers will in turn pursue the negligent party and their insurers for full reimbursement and also assist in the recovery of the deductible and

any other relevant expenses. Your insurance company assumes your Rights of Recovery when they pay the repair costs – this is called Subrogation.

Things naturally take an entirely different course if you or your repair shop are not insured. My best advice therefore is to firstly ascertain your maintenance provider has the necessary Hangarkeepers/Products Liability Cover and their level of coverage is enough to cover the full value of your aircraft.

Low cost maintenance is a bad option when it comes at the cost of no insurance back-up. **To discuss** this topic or any other aviation insurance questions, contact Bill Beard at Avsure on 0800 322 206.

Accident and Incident Reports courtesy of Avsure

<p>Type: Cresco 08-600 LTT Location: Matawai POB: 1 Operation: Agricultural Injuries: Nil Date: 2 June 2011 Report: Aircraft failed to get airborne and struck a bank at the end of the strip.</p>	<p>Type: Gippsland GA200C NTO Location: Waipukurau POB: 2 Operation: Agricultural Injuries: Nil Date: 10 May 2011 Report: Landing on top dressing strip with wet grass and 7kt cross tail breeze. Ran off strip into electric fence.</p>
<p>Type: Karatoo J6 KTN Location: Middlemarch POB: 2 Operation: Private Other Injuries: Nil Date: 22 May 2011 Report: The undercarriage collapsed on landing.</p>	<p>Type: Rans S-6ES JOR Location: Rangiora POB: 2 Operation: Training Dual Injuries: Nil Date: 13 May 2011 Report: As the instructor was showing the student a go around manoeuvre after a flare, the aircraft stalled and dropped to the ground.</p>
<p>Type: Robinson R44 II HDT Location: Big South Cape POB: 4 Operation: Transport Injuries: Nil Date: 17 April 2011 Report: Helicopter collided with terrain during a tail-wind takeoff.</p>	<p>Type: NZ Aerospace FU24-950 DDX Location: Paturau POB: 1 Operation: Agricultural Injuries: Nil Date: 2 June 2011 Report: Aircraft struck some power lines during sowing. The aircraft returned to the strip for a safe landing.</p>

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

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