

# Personal Insurance for Pilots

Obtaining life insurance when you are a pilot shouldn't be fraught with exclusions and special conditions. Bill Beard from Avsure offers the following information relating to Pilot Term Life Insurance.

**THE MAJORITY OF** aircraft owners and commercial operators are meticulous regarding insurance on their aeroplanes or helicopters, however more often than not, don't consider personal insurance for either themselves or employees.

If you have ever tried to obtain life insurance as a pilot, you will know why. Often you only have two options - either the choice of paying higher premiums because you fly, or accepting an Aviation Exclusion Clause or restrictions as to the type of flying you do and the number of hours you fly in any particular period. The reason for this is that most life insurance

companies and agents don't understand the actual risks involved in aviation and are therefore unable to find the most cost effective coverage for pilot insurance.

Avsure have in association with a leading life insurance brokerage, developed an underwriting criteria that allows us to obtain pilot life insurance coverage at preferential rates not generally available. Our policy will provide needed protection for private and commercial pilots of both fixed wing and helicopters. We can include cover for critical illness, trauma, medical cover and also income protection in the event of an accident or illness.

Avsure Principles have some 25 years of successful insurance history and this together with my 40 years of aviation experience has enabled us to formulate a personal life insurance programme designed specifically for pilots.

## Contributed by Bill Beard

Individual pilots can go to our website and from the sub menu click on "Quote Forms", then print a copy, complete and fax back to us the "Pilot Term Life Insurance Questionnaire". This will provide us with the basic information and our life insurance consultant will get directly in touch with you to discuss your requirements in more detail.

We can also provide Employee Group Schemes for commercial operators including employee term life and medical insurance, income protection, and shareholder/partnership business protection and key person insurance.

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

Full policy wordings are listed on our website at [www.avsure.co.nz](http://www.avsure.co.nz)

## Accident and Incident Reports

are provided to KiwiFlyer readers courtesy of



**Type:** NZ Aerospace FU24-950 JQB  
**Location:** East Cambridge **POB:** 0  
**Operation:** Agricultural **Injuries:** Nil  
**Date:** 16 November 2011  
**Report:** Aircraft was on feather and running while pilot was taking covers off fertiliser. The aircraft flicked out of feather and took off, going through a fence. There were no persons on board the aircraft at the time of the accident.

**Type:** Schempp-Hirth Discus-2c GXG  
**Location:** North Otago **POB:** 1  
**Operation:** Private Other **Injuries:** Nil  
**Date:** 18 November 2011  
**Report:** The glider lost height and speed close to a hillside. The glider ended up landing short of the intended landing site on a paddock.

**Type:** Bell 206B HTX  
**Location:** Geraldine **POB:** 1  
**Operation:** Agricultural **Injuries:** Nil  
**Date:** 14 December 2011  
**Report:** After loading the chemical into the helicopter and refuelling it, the loader signalled to the pilot that all was set for takeoff by giving the thumbs up. The pilot lifted off unaware that a hose was still connected to the helicopter resulting in a rollover.

**Type:** Aerospatiale AS350B2 HIG  
**Location:** Viaduct Basin **POB:** 1  
**Operation:** Other **Injuries:** Nil  
**Date:** 22 November 2011  
**Report:** Helicopter's rotor blades struck a support wire while installing a Christmas tree on the Auckland waterfront.

**Type:** Cessna 172K ELO  
**Location:** Maraekakaho **POB:** 4  
**Operation:** Private Other **Injuries:** Nil  
**Date:** 27 November 2011  
**Report:** Conducting a go-around on approach to a farm strip, the aircraft stalled and impacted the ground in an adjacent paddock. The landing gear collapsed and both wing tips struck the ground.

**Type:** Bell 206B HBJ  
**Location:** Tikokino **POB:** 1  
**Operation:** Other **Injuries:** Nil  
**Date:** 13 December 2011  
**Report:** Helicopter struck wires during a slow descent to land. The main rotor pitch links were snapped off causing the helicopter to impact the ground heavily.

**Type:** Aerospatiale AS350B2 HIG  
**Location:** Viaduct Basin **POB:** 1  
**Operation:** Other **Injuries:** Nil  
**Date:** 22 November 2011  
**Report:** Helicopter's rotor blades struck a support wire while installing a Christmas tree on the Auckland waterfront.

**Type:** Puffer Cozy COZ  
**Location:** Tauranga **POB:** 1  
**Operation:** Test **Injuries:** Nil  
**Date:** 22 December 2011  
**Report:** Aircraft's canopy came off shortly after takeoff during a post maintenance test flight. The aircraft landed heavily on the remaining runway, sustaining damage, but with no injuries to the pilot.

Please note: These reports are selected from [www.caa.govt.nz](http://www.caa.govt.nz) and are provided for information only. Accuracy is not guaranteed.



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