



contributed by Bill Beard

Claim Time Peace of Mind

Unless you are violating the terms of your policy, there should be no need for paranoia if the time comes for an insurance claim. Bill Beard from Avsure explains as follows:

I HAVE occasionally been party to a conversation wherein an aircraft owner will vent his opinion fairly strongly that Aviation Insurers would do whatever they could to avoid paying claims. I deal with insurance companies every day of the week and you may be interested to know that the underwriting staff of the majority of companies are very knowledgeable in aviation matters, either being long standing aviation enthusiasts or pilots, and in some cases even aircraft owners themselves.

Having been involved in the aviation insurance industry for 25+ years, I've only come across a few insurance claims that were justifiably denied. However, over this time I cannot recall seeing even one claim being declined for what I would consider questionable reasons.

I can assure you that aviation insurers would only consider declining a claim if there is a clear violation of the policy terms and conditions and that the violation is directly related to the cause of the accident that resulted in the claim.

Claim settlements are the insurance industry's 'shop window'. Companies will not risk legal action as a result of declining a claim on non-related grounds. On the other hand, I would expect an insurance company to deny a claim if the pilot was either not named as an approved pilot or did not meet the pilot qualifications or minimum experience levels under an open

pilot warranty. Likewise you could expect problems if at the time of an accident, the aircraft was being used for something other than the approved uses under the policy.

The best way to avoid problems in this area is to make sure your policy is correctly issued. I suggest you check it right now to ensure the uses adequately meet your requirements, bearing in mind that standard uses do not include (amongst other more hazardous activities) instruction, private hire/rental, aerobatics, patrols, experimental or competition flying or air races unless specifically mentioned in the schedule.

Ensure all pilots that fly your aircraft are named or meet any restrictions imposed under the policy. Ensure the correct pilot information, with regard to experience and hours on type are accurately recorded with the underwriting company. Bear in mind that known CAA violations relating to any pilot should be notified and updated every renewal. It is important to keep in mind that it is a policy condition that you must comply with all CAA rules with regard to the operation of your aircraft.

Avsure only arranges policies with specialist aviation insurance companies with an "A" or higher rating which indicate an excellent claims paying ability. We are very particular with regard to security we use in arranging aircraft insurances to ensure prompt and reliable settlements in the event of claims, but the owner(s) / policy holder must comply with the policy conditions.

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.

Accident and Incident Reports are provided courtesy of



Type: Robinson R44 ISG
Location: Opuawhanga **POB:** 1
Operation: Agricultural **Injuries:** Nil
Date: 13 June 2012
Report: Helicopter struck power lines during an agricultural spraying operation. The helicopter was damaged but a safe landing was made.

Type: NZ Aerospace FU24-950 EMA
Location: Tarras **POB:** 0
Operation: Agricultural **Injuries:** Nil
Date: 4 July 2012
Report: The aircraft was left unattended on the airstrip, with the engine running and the propeller in feather, and with the pilot standing nearby. The propeller moved to the fine position, causing the aircraft to move approximately 20m, striking the loading vehicle.

Type: Piper PA-28-181 FWS
Location: Raglan **POB:** 4
Operation: Training Dual **Injuries:** Nil
Date: 27 May 2012
Report: Aircraft overran the runway and went through the fence on a take-off attempt.

Type: Cessna 172M EZK
Location: Otorohanga **POB:** 3
Operation: Private Other **Injuries:** 1s
Date: 25 April 2012
Report: Aircraft landed with a strong tailwind and ended up rolling into a ditch at the end of the runway.

Type: Robinson R44 II HFF
Location: Wellsford **POB:** 1
Operation: Agricultural **Injuries:** Nil
Date: 23 April 2012
Report: During an agricultural operation while the pilot was focusing on the area to be sprayed, he suddenly realised that he was too close to some power lines in the area and reacted by aft cyclic and increased collective input. The control inputs resulted in the helicopter pitching up and rotating to the right before descending rapidly and impacting the ground.

Type: Grob Twin Astir GWZ
Location: Stratford **POB:** 2
Operation: Training Dual **Injuries:** Nil
Date: 9 April 2012
Report: Glider on short final was required to take avoiding action against a glider and tow plane on takeoff from the same runway. The avoiding action caused the glider's left wing to contact the ground, resulting in a 180 degree ground loop, breaking the tail boom off.

Please note: These weekly accident reports are sourced from www.caa.govt.nz and contain information as reported to the CAA recently. As such, the accuracy of the information supplied cannot be guaranteed. Refer to www.caa.govt.nz for other details which may be added as more information is received by the Authority.

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