

Recent Accident and Incident Reports

Type: Glasair III EFW
Location: Whitianga **POB:** 2
Operation: Private Other
Date: 21 June 2009 **Injuries:** 1
Report: During takeoff the aircraft encountered an area of soft ground at the edge of the runway. The nose wheel ploughed the ground for about 40m before it dug in and the aircraft flipped onto its back. The passenger received minor injuries.

Type: Britten-Norman BN.2A LOU
Location: Great Barrier Island
Operation: Transport Pax A-B **POB:** 11
Date: 5 July 2009 **Injuries:** Nil
Report: The Trilander was climbing through 600' after takeoff when the right propeller departed the aircraft striking the fuselage as it did. The aircraft returned to land immediately. There were no injuries.

Type: Robinson R22 HQS
Location: Taupo
Operation: Not stated **Injuries:** Nil
Date: 3 July 2009 **POB:** 2
Report: The helicopter had an engine failure and carried out an autorotation into a creek bed. The pilot suspected water in the fuel.

Type: Piper PA-30 NAA
Location: North Shore
Operation: Training Dual **Injuries:** Nil
Date: 9 July 2009 **POB:** 2
Report: The aircraft had taken off on a touch and go when it crashed just off the runway. Both engines were ripped off, the fuselage was damaged and the nose collapsed.

Type: Cessna 185 FMA
Location: Mt Aspiring National Park
Operation: Transport Pax A-B **POB:** 3
Date: 23 July 2009 **Injuries:** Nil
Report: The aircraft hit frozen snow and water on landing roll and tipped upside down, suffering substantial damage.

Note: Accidents and Incidents are sourced from the CAA website and are provided for information only. Accuracy is not guaranteed. Refer CAA website for full briefs.

Aviation Claim Worries

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 WAS PARTY to a conversation recently wherein an aircraft owner vented 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 private 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 aviation 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 would suggest you check your policy 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.

Type: Aerospatiale AS350B2 HRM
Location: Harris Mountains **POB:** 1
Operation: Ferry / Positioning
Date: 27 July 2009 **Injuries:** 1
Report: A guide was struck on the top of his head by a rotor blade of a landing helicopter. The impact was sufficient to remove a section of his hat and raise a low welt about 25mm in diameter on his skull, but only just break the skin.

Type: CHR Safari HOK
Location: Takaka
Operation: Training Dual **Injuries:** Nil
Date: 7 July 2009 **POB:** 2
Report: The helicopter made a heavy landing and rolled onto its side.

Type: Hang Glider
Location: Wanaka
Operation: Private Other **Injuries:** 1
Date: 7 July 2009 **POB:** 1
Report: The hang glider pilot hit a post towards the end of a run at high speed and sustained serious injury on lower limbs.



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