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Accident and Incident Reports are provided courtesy of **Avsure**

Type: Cessna U206G MCG
Location: Tarras **POB:** 5
Operation: Private Other **Injuries:** Nil
Date: 5 March 2103
Report: Sink was encountered on landing, with insufficient power added to prevent a heavy landing. Damage was caused to the landing gear and fuselage.

Type: Piper PA-38-112 EYD
Location: Te Araroa **POB:** 1
Operation: Training Solo **Injuries:** Nil
Date: 6 April 2013
Report: Aircraft conducted a precautionary landing on a beach due to deteriorating visibility. During the landing roll the aircraft overturned, coming to rest on its back.

Type: Piper PA-28-181 FJT
Location: Foxpine **POB:** 2
Operation: Training Dual **Injuries:** Nil
Date: 5 April 2013
Report: Aircraft's engine failed shortly after takeoff, making a forced landing in a paddock beyond the end of the runway. The paddock length was insufficient to allow the aircraft to stop, resulting in the aircraft striking trees, damaging the propeller, engine, nose gear, and wings.

Type: Kawasaki BK117 B-2 IBK
Location: Wellington **POB:** 4
Operation: Air Ambulance **Injuries:** Nil
Date: 3 April 2013
Report: During start up, the main rotor blade struck the tail boom.

Type: Robinson R44 HLY
Location: Christchurch **POB:** 1
Operation: Private Other **Injuries:** Nil
Date: 9 April 2013
Report: Helicopter at a private property to the east of the aerodrome moved on its pad while the pilot was conducting checks after engine start, with the tail rotor striking and rupturing a container of Avgas.

Type: Robinson R22 Beta HTQ
Location: Tarras **POB:** 0
Operation: Not stated **Injuries:** Nil
Date: 10 April 2013
Report: Helicopter was left unattended with the engine running. The helicopter became airborne, spun around, and struck the ground.

Type: Pitts S-2S WIZ
Location: Mercer **POB:** 1
Operation: Private Other **Injuries:** Nil
Date: 1 February 2013
Report: Aircraft encountered a strong crosswind on takeoff, lost directional control and ground looped, coming to rest in a drain.

Type: Piper PA-18 BQV
Location: Te Kowhai **POB:** 2
Operation: Training Dual **Injuries:** Nil
Date: 1 March 2013
Report: Aircraft came into contact with a fence post on approach and damaged the undercarriage leg.

Type: Cessna 180 BEZ
Location: Piopio **POB:** 3
Operation: Private Other **Injuries:** Nil
Date: 25 February 2013
Report: Engine failure required a forced landing on a farm strip, aircraft had to be turned right to stop before end of runway and the undercarriage was ripped off.

Type: Schempp-Hirth Discus B GXP
Location: Te Aroha **POB:** 1
Operation: Private Other **Injuries:** Nil
Date: 28 April 2013
Report: The glider made a hard landing causing the tail to break off and also damaging the undercarriage and wingtip.

These 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. See www.caa.govt.nz for other details which may be added as more information is received.



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contributed by Bill Beard



Aircraft Liability Implications

Forest and Rural Fires Act 1977

It is a requirement by the Department of Conservation (DOC) that aircraft and helicopters landing and/or operating on Public Conservation Lands are to have adequate Public Liability Insurance coverage in place, including recovery of fire fighting costs under the Forest & Rural Fires Act 1977.

If you live in a city or town, very rarely would you be required to pay the costs of putting out a fire as they are largely funded from a Fire Service Levy (FSL) you pay with your Fire and Material Damage Insurance Premiums.

In country areas however, the fire authorities are required to try to recover the fire fighting costs from the person responsible for the fire. If that does not succeed, a regime of levies applies under the Forest & Rural Fires Act. Despite that, Section 43 of the Act is unusual in that it provides for recovery of fire fighting costs and affords the same rights to any person who suffers property loss as a result of a fire. Furthermore, the law is absolute in that negligence or fault need not necessarily

be proven. The upshot of all this is that DOC is now requiring aircraft owners to have the following minimum levels of liability insurance on all aircraft landing on DOC land.

- Aviation Legal Liability for an amount of no less than NZ\$2m including Forest & Rural Fires Act Extension with this extension having a sub-limit of no less than NZ\$1m.
- General Public Liability for an amount no less than NZ\$1m including Forest & Rural Fires Act Extension with this extension having a sub-limit of no less than NZ\$1m.

The Aviation Liability is easily arranged by simply asking your broker to increase the aircraft legal liability – Combined Single Limit to NZ\$2m including Forest & Rural Fires Act cover. If you currently only have \$500,000 liability indemnity, the additional premium will be around NZ\$350 per annum and if you are currently insured for NZ\$1m the additional premium will be in the order of NZ\$200 per annum pro rata. This will provide cover under the Forest & Rural Fires Act caused directly by

the aircraft, i.e. an accident resulting in a subsequent fire.

For Avsure clients we can (on request) issue a Certificate of Insurance verifying compliance with DOC requirements that you can keep in your aircraft for inspection if accosted by DOC personnel.

Individuals or private owners that have home contents insurance should be automatically insured for their personal liability including fire and Forest & Rural Fires Act. Some local companies provide Forest & Rural Fires Act 1977 cover up to NZ\$1m, and some companies only offer lower sub-limits. You will need to check your Home Contents Insurance Policy to verify your particular insurance indemnity to ensure your particular insurance policy will meet DOC requirements. If you don't have a Home Contents Insurance Policy then its unlikely you will be covered. Similarly, rural business people should check their Public Liability Policy to ensure they have cover for them and their employees under the Forest & Rural Fires Act. If you do not have cover, contact your insurer or broker.

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.

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