

Accident and Incident Reports
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Type: Cessna 172R OUI
Location: Thames
Operation: Training solo **Injuries:** Nil
Date: 27 October 2008 **POB:** 1
Report: The pilot had just completed a touch and go when the engine suffered a loss of power. The pilot managed to land well down the strip and ran off the end coming to rest in an oxidation pond.

Type: KB3 Autogyro RKK
Location: Featherston
Operation: Private Other **Injuries:** Nil
Date: 2 Nov 2008 **POB:** 1
Report: The aircraft took off in turbulent conditions, encountered windshear and lost airspeed, contacting the ground and coming to rest on its right side.

Type: Grumman G-164A CAT
Location: Acheron River
Operation: Private Other **Injuries:** Nil
Date: 16 Nov 2008 **POB:** 1
Report: The pilot took off with the cargo door unlatched. The aircraft cockpit cover was sucked out and wrapped around the tail plane. A precautionary landing was made onto the river causing minor damage to the starboard wing.

Type: Fletcher FU24-950M BXS
Location: Piako
Operation: Agricultural **Injuries:** Nil
Date: 10 Nov 2008 **POB:** 1
Report: The pilot landed from a fast and high approach which resulted in the aircraft running off the strip and coming to rest upside down.

Type: Morane-Saulnier CBU
Location: Pahiatua
Operation: Private Other **Injuries:** 1
Date: 9 Nov 2008 **POB:** 1
Report: The pilot was making an approach to land when the aircraft clipped a tree and came to rest on the airstrip. The pilot was hospitalised with a broken leg.

Type: Robinson R22 Beta HIW
Location: Nelson
Operation: Training Dual **Injuries:** Nil
Date: 4 Nov 2008 **POB:** 2
Report: During simulated autorotation, the aircraft lost rotor rpm and landed short into mudflats, rolling onto its right side.

Type: Cessna 172N ELH
Location: Pukekohe Airstrip
Operation: Private Other **Injuries:** Nil
Date: 26 Oct 2008 **POB:** 1
Report: The aircraft landed fast onto the strip and overran the end colliding with a fence causing damage to both wings.

Type: Avro Replica EHB
Location: Hood
Operation: Training solo **Injuries:** Nil
Date: 2 Nov 2008 **POB:** 1
Report: On takeoff at approx 100ft AGL and turning right, the aircraft experienced total loss of engine power and impacted a stand of willow trees. The aircraft was substantially damaged.

Type: Glasfugel GIC
Location: Five Rivers
Operation: Private Other **Injuries:** 1
Date: 8 Nov 2008 **POB:** 1
Report: The glider was making an approach to land but struck the ground in an adjacent property well short of the airstrip. It cartwheeled across a deer fence and came to rest inverted. The pilot suffered broken bones and was hospitalised.

Type: Fisher Aero Horizon II PDW
Location: Rangiora
Operation: Private Other **Injuries:** Nil
Date: 21 Nov 2008 **POB:** 1
Report: The aircraft experienced power loss on approach and could not make the runway, landing successfully in an adjacent paddock.

Please note: Accidents and Incidents reported above are sourced from the CAA website and are provided for information only. Accuracy is not guaranteed. Refer CAA website for updates or full briefs.

Insurance for engines run 'on-condition'

Bill Beard from Avsure explains how aviation insurers handle repairs to aircraft engines that are being operated outside the manufacturer recommended TBO.

ONE OF THE main provisions of an aircraft insurance policy is that operation and maintenance of the aircraft must be conducted in full compliance with the CAA Rules. Accordingly, aviation insurers accept the use of engines beyond the manufacturer recommended TBO (time between overhauls) subject to certain manufacturer recommendations and/or CAA approved programmes.

Under the policy terms and conditions, insurance companies will pay for, repair, or make good accidental damage to the insured aircraft. BUT in the case of repairs to an on-condition engine, though different insurance companies may have different views, generally the following ground rules will be applied.

In the case of a total loss – no problem. The company will pay the agreed value including the engine, less the deductible. However, in the event of engine repairs even say following a prop strike, the normal procedure is that the Claims Adjuster will approve a bulk strip (paid for by the insurers). If any damage is found (ie. crankshaft damage or the like) the insurers may provide for replacement of damaged part(s) caused directly as a result of the accident, subject to age and AD (airworthiness directive) status. If the crankshaft is on its second or third life or has been superseded then settlement may be subject to negotiation. However, as the engine is beyond its TBO it will not be approved for "return to service" without a complete overhaul. The cost of this will be to direct account of the insured/owner as the policy does not cover wear and tear or deterioration.

The long and short of it therefore is that if your time expired engine is damaged, the insurance company will compensate the insured for accident related damage but the cost of the overhaul to enable it to return to service will not form part of the claim.

Likewise, with airframe damage, insurers will only pay for the accident damage. Additional rectification such as corrosion etc. identified during the repair process will be to the account of the insured.



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