AVEMCO

On Approach

Avemco® Policyholder News

Spring 2020

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COVID-19: Learn more about the steps we're taking

At Avemco, the safety of our employees is our number one priority. Like many of you, we have been focused on addressing the increasingly complex challenges posed by Coronavirus Disease 2019 (COVID-19).

Due to the current situation regarding COVID-19, we have taken steps to protect the health, safety and well-being of our customers and associates. Rest assured, it's business as usual and our entire team continues to be available, but please be aware that we are experiencing longer than normal call wait times. If you do leave us a voice mail, please be as specific as possible about your request and with information that would allow us to respond to you with an answer.

We strongly encourage you to use our website for the following:

- **Request a Quote or Purchase a Renter Policy**
- **To make changes to your existing policy, please complete this form. We will contact you to confirm they have been made.**
- **Make a payment use our Quick Pay service.**
- **For our policyholders that are unable to make a payment due to COVID-19, we want you to know that we're here to help support you. Call us at (888) 241 7891.**
- **Report a Claim**

Avemco continues to monitor COVID-19 and its effect closely. We want to keep you informed on issues that may affect you. Some states have issued notices specifically for policyholders residing in those states. Please click the applicable link below for more information. We will update this list as more information is received.

New York residents
New Jersey residents

During this unprecedented moment in our history, we are committed to demonstrating our flexibility and resilience while also doing what we do best, serving our clients.

Thank you for your business and your patience.

Avemco Insurance Company

THE FAA WILL LET YOU INSTRUCT IN YOUR PLANE, BUT WILL YOUR INSURANCE COMPANY?

By Peter Barnes, Senior Aviation Underwriter, Avemco Insurance Company

Like most CFIs, you probably instruct in an aircraft belonging to a flight school or one of your students. But what do you do if the occasional opportunity arises to instruct in your plane when it's not covered by a commercial insurance policy?

Even if you're a current Certificated Flight Instructor (CFI) and your airplane is a good training type, almost all personal use insurance policies prohibit using your airplane for even extremely limited flight instruction. That's why Avemco created CFI Owned Aircraft coverage. This is a one-of-a-kind policy written specifically to cover you when you teach flying in your privately owned airplane without paying typical commercial aviation policy rates.

It's important to note that Avemco's CFI Owned Aircraft policy is not for someone who makes their living as a CFI. It provides coverage if you wish to instruct a student or two at a time. We want to encourage pilots who want to teach because they *like* instructing and want to help grow the pilot population. This policy will allow you to instruct without risking your life savings in the event you need insurance protection.

HERE'S HOW IT WORKS:

- Purchase a CFI Owned Aircraft policy from Avemco.
- Add the student or students you wish to instruct to the policy as Named Pilots.
- Go out and teach!

The policy permits you to receive payment for covered use of the aircraft as well as for your services as a CFI.

THE POLICY ALSO COVERS YOU FOR:

- Flight instruction, including initial (primary) flying lessons.
- Supervised solo and solo cross-country flights by named student pilots.
- Flight reviews.
- Instrument Proficiency Checks (in IFR-capable airplanes).
- Tailwheel checkouts and supervised solo tail wheel flight (in a tailwheel airplane).
- Commercial Pilot and Flight Instructor training in covered retractable-gear airplanes.

Avemco's CFI Owned Aircraft policy protects you, just like most of the commercial policies purchased by flying schools. This policy also covers the student or trainee pilot even when they're flying solo—protecting both of you on a single insurance policy.

Avemco's CFI Owned Aircraft policy covers airplanes traditionally used for training, including tricycle and tailwheel single-engine airplanes and even some traditional single-engine retractable gear trainers like the Piper Arrow and Cessna 172RG.

Flight instruction has its risks, especially with a student pilot or low-time pilot flying solo in your

airplane. So there is some additional cost. We'll rate the experience of the students you name to the policy and, if their experience is less than yours, there'll be an increase in premium. If you choose coverage for a solo student, the rate will increase some more. But since you're not instructing full time in this aircraft, and you're limiting yourself to one or two students at a time, the rate is still affordable and significantly less than a traditional commercial/instructional use policy.

If you are currently a CFI and have questions regarding this policy, please contact your Avemco Insurance Specialist. If you know someone who would be interested in learning more about this affordable CFI Owned Aircraft policy, we will welcome your referral.

Peter Barnes, a Senior Underwriter at Avemco, is a private pilot with 39 years of insurance experience. Over the years, he has insured an assortment of aviation risks from simple to complex general aviation aircraft, helicopters, and turbines flown for business & pleasure, industrial aid, and commercial exposures to ground-related aviation risks from airports to FBOs, MROs, AOGs and OEM operations.

"BEARS, BIRDS, BUGS AND BAD TAKE OFFS"

By David Jack Kenny,
ATP ASEL, Commercial AMEL and Rotorcraft Helicopter, 2,250+ hours combined

Not to mention unfortunate endings. Wildlife and aircraft don't mix well. The alligator may lose the collision, but that doesn't mean your airplane's going to win.

It's an image few who've seen it will ever forget: a once-handsome 1958 Super Cub (complete with cargo pod) savaged by an irritated bear in southwest Alaska. The predator shredded the fuselage and right horizontal stabilizer and destroyed both main tires. Its resourceful pilot had friends fly out fresh tires and tubes, industrial-strength plastic sheeting, and three cases of duct tape. His improvised repairs, while perhaps not legally airworthy under FAR 43, held up well enough to get the airplane back to Anchorage. (Accounts differ on what happened afterwards. One claims that his insurer wrote the airplane off as a total loss, but that seems unlikely for a tube-and-fabric model. Anyway, nine years later it's still registered to the same owner.)

Bear encounters are chiefly a worry in the more remote parts of the country, but unduly close encounters with other animals, large and small, regularly disrupt flight schedules, damage aircraft, and worse. And while the wildlife routinely comes off the worse for the experience, so do the flying machines. Remember the description of a strong-armed baseball pitcher as "able to throw a strawberry through a brick wall?" Force is defined as mass multiplied by acceleration – which is why a bird as small as an American redstart (average weight one-quarter of an ounce) can cause reportable damage in a 120-knot impact with a structure engineered to be as light as practical.

Of course, damage from collisions with small songbirds is relatively rare, particularly when only a single individual is struck. (Species that travel in flocks pose additional hazards, though they may also be easier to see during daylight hours. Of the more than 4,500 collisions between aircraft and European starlings since 1990, for example, fully one-third involved more than one bird, multiplying the risk to aircraft and occupants.) This isn't the case with species whose weights are more conveniently expressed in pounds. Twenty percent of the more than 1,000 collisions with mallard ducks (two and a half pounds), 38 percent of the 273 involving bald eagles (12 pounds), and more than half of the 775 collisions with turkey vultures (five pounds) resulted in aircraft damage. And Canada geese threaten the double whammy: They're big, averaging about 10 pounds each, and they travel in flocks. Of more than 1,700 strikes, upwards of 40 percent involved two or more geese, and almost half resulted in significant aircraft damage. U.S. Air Flight 1549 (a/k/a the "Miracle on the Hudson") is merely the best-known example.

What Goes Up...

It's not surprising that most wildlife strikes involve birds – or that bats account for more than any other type of mammal or reptile. Aloft is, after all, where aircraft spend most of their time in motion. But the relatively brief periods spent taxiing and during the takeoff and landing rolls also offer opportunities for mischief which tend to involve larger critters.

Landings are the most problematic and account for the largest share. There are a couple of reasons: They involve the highest initial speeds (starting at flying airspeed and decelerating) and tend to focus the pilot's attention most tightly on the space immediately ahead. If you taxi at reasonable speed, you should be able to stop short of the caribou that just wandered out of the woods, and if you're looking down the runway towards the horizon you might see that herd of deer in time to abort the takeoff. While landing, on the other hand, your mind, eyes, and hands are occupied with the tasks of maintaining lateral control while timing the flare – and there's a critical span of a few seconds in which an airplane's neither going slowly enough to stop short nor fast enough to resume flying. I would say that landings are also more likely than takeoffs to take place after dark, but that might just reflect my personal habits.

If you've spent much time at airports around dusk (and don't live in Hawaii), it also won't come as much of a surprise that deer are far and away the leading culprits in runway collisions – or that those accidents are consistently serious, requiring repairs to more than 80 percent of the unfortunate aircraft. Coyotes run a distant second with about half as many, though given their speed and wariness, it's still surprising that in a typical year, 20 or so fail to get out of the way. Curiously, dogs are only involved in one-twelfth as many collisions as coyotes, but about one-third of that dog stat does enough damage to send the aircraft to the maintenance hangar. In coyote accidents, the rate is less than 10%.

Who Needs to Move?

I recall that a bear attacked that duct-taped Super Cub while it was parked overnight. Many less dramatic but equally dangerous threats likewise arise while aircraft are sitting still. Birds like to nest in any available space during the spring mating season; nests in the engine compartment become combustible, while those in the tailcone, wings, or elsewhere are long-term corrosion hazards. And insects are even more insidious: wasp nests in fuel vent tubes have wrecked far more airplanes than runway collisions with moose (five and counting). A 2013 power loss just after takeoff in a Beech Sundowner was traced in part to "a golf ball-size mud dauber wasp nest in the carburetor throat." (The same airplane also showed evidence of "bird nests and bird excrement" after the airplane's pilot – and seller – claimed to have removed two nests from under the cowling.) And pilots have been known to veer off the runway trying to shoo wasps out of the cabin during the takeoff.

A Quarter-Ounce of Prevention

A good rule of thumb is that accidents are best avoided on the ground. That holds double (at least) for those triggered by bird and insect nests. Any aircraft tied out on the ramp during the spring and summer deserves excruciatingly close attention before its next flight – friends based here in Maryland have described cleaning out birds' nests twice a day for seven consecutive weeks. Hangared examples aren't entirely immune, either. Let me suggest running a pipe cleaner or length of stiff wire up the fuel tanks' vent tubes at least once or twice a month just to make sure mud daubers haven't begun nesting there.

Once the machine's been checked, including fuel and oil, it's time to assess the situation. Are you taking off at, near, or shortly after dusk? Have herds of deer or flocks of Mexican free-tailed bats been documented near that airport? If unsure on either point, turn on as many lights and make as much noise as you possibly can. The suggestion that vengeful animals are lurking to surprise airplane and automobile drivers remains a myth. Most sensible creatures will get out of the way if they can – and if they understand there's a threat.

If you must land at a rural strip after dark, plan on a go-around – and use it to overfly the runway at perhaps 50 feet to scare off any intruders. Taking off, remain watchful and accelerate as gradually as you safely can. Give the deer and coyotes as much time as possible to clear off the runway – and yourself the best possible chance to stop if they don't. After all, while the FAA's Wildlife Strike Database is a fascinating place to visit, you don't want to move in.

Data has been extracted from the following sources: FAA Wildlife Strike Database at https://wildlife.faa.gov/ and the Embry-Riddell Center for Wildlife and Aviation Species Information Table http://wildlifecenter.pr.erau.edu/databaseQuery/speciesRpt.html.

David Jack Kenny is an aviation writer and recovering statistician in Frederick, Maryland. He has been a statistician twice as long as he's been a pilot but enjoys flying more than twice as much as analyzing data – particularly flying long cross-countries IFR, rescuing dogs as a volunteer for Pilots N Paws, and taking friends and neighbors up for introductory flights. He ascribes his helicopter certification to a characteristic lack of impulse control.

IT TAKES TWO!

By Susan Parson, Editor, FAA Safety Briefing magazine, Special Technical Assistant, FAA Flight Standards Service

A pilot certificate at any level-from student to ATP-is primarily a license to learn more about the vast world of aviation. There is indeed a great deal to learn. If that seems intimidating, I get it. That was an issue for me as well. But since teaching is my family profession, I had the benefit of a lifetime's worth of ideas on what constitutes effective teaching and learning.

Perhaps the most fundamental of these is the idea that effective learning is not a spectator sport. On the contrary, one of the most important elements in education is a learner who is engaged – one who is an active participant in his or her own learning process and experience. That does not require, or even imply, academic anarchy. As an instructor friend likes to say, "you don't know what you don't know." Rather, learner engagement – especially for adults – implies a person who regards learning as a participatory process and acts accordingly.

✈Show Up

It has been said that 90 percent of success in life results from the simple act of "showing up." In flight training, showing up means being physically present for regularly scheduled ground and flight lessons. Flight training is expensive, but in my experience both as a flight training student and as an instructor, I have learned that frequent lessons are more cost-effective than taking a lesson every 4-6 weeks. Especially in the earliest stages, when everything is new and easily forgotten, frequent lessons are key to effective learning and retention.

In addition, showing up means being mentally present – alert and prepared. Solid preparation is key to being an effectively engaged aviation student. If you are in ground school, there's no substitute for reading the assigned material before you take your seat in the classroom. If there are practice exercises (e.g., performance calculations), do enough to either master the material or pinpoint the knowledge gaps you can ask about in class. For flight training, think of your lesson components as a sandwich. The flying part is the meat, and pre- and post-lesson preparation make up the slices of bread that keep the meat in place. Before the lesson, mentally review the maneuvers and procedures you learned last time and familiarize yourself with the activities slated for this one. After the lesson, mentally replay what happened.

✈Pay Attention

I'm not a parent, but I sometimes joke that the flight training process is akin to compressed parenthood. Like a parent with a newborn, the flight instructor starts with a person who is completely dependent on him or her for survival. Again, like the parent, the instructor's task is to develop the knowledge, skills, and attitudes the student needs to safely operate alone. The instructor clearly bears a huge responsibility, but so does the student. The actively engaged flight student needs to pay attention – watch, listen, and work to put perceptions from each training experience into a broader context. Never hesitate to ask questions. Say what you see, what you hear, and what you think it means. That gives the instructor a chance

to validate the accurate perceptions and correct any misperceptions at the earliest opportunity.

To encourage more active participation by the flight training student, the FAA *Aviation Instructor's Handbook*[1] suggests a post-flight debriefing technique called the "collaborative critique." In the traditional assessment we all remember from grade school, the student sits quietly while the instructor marches through a laundry list of quibbles about the student's performance. In the collaborative critique, however, the instructor guides the student through a four-step process to replay, reconstruct, reflect, and redirect the flight experience. If your instructor doesn't use this technique, you might want to consider suggesting it.

Another way to develop judgment is to train like you plan to fly.

Learning to fly has a few things in common with learning to play a musical instrument. The maneuvers you learn – starting with the four fundamentals of straight and level flight, climbs, turns, descents – are like notes and scales.

Knowing how to fly the maneuvers according to the requirements of the Airman Certification Standards (ACS) is very important. But operating safely in the real world requires arranging the basic maneuvers to accomplish the trip or mission you intend to fly and doing so in the context of real-world pressures and constraints. To be an effectively-engaged flight training student, you might use a real-world approach to plan your dual and solo cross-country flights. For example, plan as if it were for a family vacation that you might really want to take in an airplane. The importance of comprehensive flight planning becomes very real when you must put it in specific terms: how many people and how many bags can be carried, and how they must be loaded.

✈Have Fun!

Flying is incredibly fun. Notwithstanding the dedication and work it requires, flight training should also be fun. Here's hoping that "fun" is threaded through every part of your lifelong aviation learning experience.

[1] https://www.faa.gov/regulations_policies/handbooks_manuals/aviation/aviation_instructors_handbook/

Susan Parson has been with the FAA since May 2004. She worked in the General Aviation and Commercial Division of the FAA Flight Standards Service from May 2004 until June 2009, when she became special technical assistant to the FAA Flight Standards Service executive director. In this capacity, she manages his internal and external communications, continues as editor of FAA Safety Briefing magazine and serves as the lead FAA representative for the Airman Certification Standards (ACS) project to improve airman testing and training. She has authored over 200 GA safety articles and several online training documents and courses. These include Conducting an Effective Flight Review, Instrument Proficiency Check Guidance, and Best Practices for Mentoring in Flight Instruction. She has created several advanced avionics training courses and modules, and she was the primary author of the Civil Air Patrol's National Check Pilot Standardization Course. Susan holds an ATP certificate, as well as ground and flight instructor certificates with instrument, single engine, and multi-engine land ratings. She also maintains a blog at www.AeroWords.com.

READBACK

Readback is your chance to tell us what you think about everything we have to say and do – including our PIREPs, articles, emails and previous issues of the *On Approach* newsletter. Content has been or may be edited for length and style before publication.

RESPONSES TO Dr. M. PENNY LEVIN'S "WE DO WHAT WE DO"

I use Garmin Pilot to plan my trips, but my iPad is not used during flight. I leave that to my G1000-NXi PFD & MFD. Too many devices, like an unsterile cockpit, can lead to devastating consequences. Just my thoughts.

--Patrick Joffrion

Some glass is nice, I use a tablet vs. a paper chart. But do have a paper chart folded up behind the seat. The rest of my glass cockpit, is the WINDOW.

--Don Barnes

Excellent article; couldn't agree more. All that "eye candy" simply means you know your precise location when you midair the aircraft you never saw.

--Wm. Herrmann, Bartlesville OK, CFI

I see this every day in my flight instruction. I typically fly 15-20 hours per week, a mixture of primary and instrument instruction. We fly Cherokee 140's with Garman GTN650s ADSB,in and out. I typically only use my iPad on cross countries or at night for situational awareness. All local examiners now endorse using EFB, for check rides, although it has taken a while. I admit, I struggle with using the combination of the Garmin's and standard VOR instruments on my flight instruction. It's almost too much information. There seems to be a huge gray area and difference of opinion and variety of how people fly real world instruments. Even the corporate pilots who fly turbo props and jets admit to using a hybrid system, meaning the panel mounted units make them legal but they use the iPad for most everything else because of the great situational awareness. I suggest we will be working through this as an aviation community for quite some time.

--John Wise, CFII, at KHSD

Thanks for your recent pirep! It offers excellent "food for thought " on best practices in the cockpit. I carefully considered my answers to the questions presented and will compare my answers with actual flight on my next flight. Keep up the excellent service you provide!

--A. Lanzara

Excellent reminder to get our head out of the cockpit.

--David Hope

COMING TO A HANGAR NEAR YOU!

The most fun we have all year is meeting you in person and strengthening our ties within the aviation community.

Avemco will be exhibiting at the following aviation tradeshows in 2020:

SEPTEMBER 11-12
AOPA Fly In
Rochester, NY

SEPTEMBER 18-19
Zenith Open House
Mexico, MO

Events subject to change. Please visit our website and follow us on social media for more information and updates on these events as they become available.

We'd love to hear from you!

Let us know what you think of our *On Approach* newsletter.
E-mail us at avemcomarketing@avemco.com

KEEP US ON YOUR RADAR

AND CONNECT WITH US TODAY!

Did you know that Avemco Insurance Company is the provider of the WINGS pins you receive?

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Avemco Policyholder News

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