

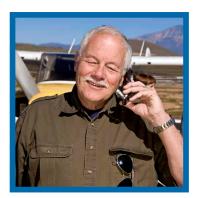
Summer 2021



Summertime Gotchas P2



How to Protect Your Plane When You're Not There to Protect It P4



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SUMMERTIME GOTCHAS By Gene Benson, Pilot and Aviation Educator

Those lazy, hazy days of summer are upon us and with each season, a few "flying gotchas" peculiar to that time of the year lurk in the shadows. We cannot address all of them, but here are a few that have resulted in recent accidents and incidents.

We all know that the knee bone is connected to the thigh bone, the thigh bone is connected to the hip bone, and the pitot tube is connected to the airspeed indicator. If the pitot tube is blocked, the airspeed indicator will sit happily on zero as we charge down the runway during a takeoff. If we take our first glance at the airspeed indicator just as we sense that we have accelerated to our rotation speed and observe zero airspeed, we have an urgent decision to make. Do we abort the takeoff

and hope there is sufficient runway remaining to stop the airplane? Or do we rotate and rely on control feel and correlation with other flight instruments to get ourselves safely back on the ground without a direct airspeed reference? Let's not ever get ourselves in that position and here is how we can do that. A check of the airspeed indicator early in the takeoff run will reveal any problem. Resolving to always make a verbal callout, "airspeed alive!" when we sense we have reached about

thirty knots should allow us ample runway remaining to stop and get the problem resolved by a maintenance technician.

Ensuring that the pitot tube is not blocked is good practice year-round, but warm weather brings out a creature that has a great affinity for the pitot tube. The mud dauber wasp loves airplanes. Airplanes have small openings that are perfect for building nests and laying eggs. That includes pitot tubes and fuel vents, the latter of which can cause engine power loss due to fuel starvation if a vent is plugged.



Another "gotcha" can be summer allergies or the meds that might be taken to relieve symptoms. Our fitness-to-fly is always a consideration and we all know about the venerable IM SAFE checklist. Allergies or our attempts to control them can flag two items on that checklist, illness, and *medications*. Many allergy medications, both prescription and OTC, can be significantly impairing and do not mix well with aviation fuel. Diphenhydramine, the active ingredient in several popular allergy medications, has been the subject of NTSB and FAA scrutiny. The FAA's Guide for Medical Examiners lists a wait time of 60 hours after the final dose of a medication containing diphenhydramine. That guide also contains much useful information regarding many other medications.

True or false, "ice is not a problem in summer." False! That is a frequent "gotcha" for pilots who fly airplanes that have carburetors. Many things grow well in the summer and that includes carburetor ice. The venturi effect in the carburetor, coupled with the vaporization of the fuel, can drop the temperature in the throat of the carburetor by as much as 70 degrees Fahrenheit. A hot and humid summer day with a temperature and humidity squared at 85 degrees Fahrenheit and 85 percent relative humidity can be a real ice maker. It will not produce enough ice for a party but can make enough ice to spoil our party in a big way. As the warm, humid air is cooled from 85 degrees F. down to about 15 degrees F., ice forms in the throat of the carburetor and around the throttle plate. The result can be a reduction of engine power leading to a complete power loss if the situation is not detected and addressed promptly. There is much more to say about carburetor ice and the use of carburetor heat. Check out Chapter 7 of the FAA's Pilots' Handbook of Aeronautical Knowledge.

Some people enjoy the summer heat and others dislike it. If we personify our airplanes, they fall in the latter category. Airplanes are not fond of warm days and they show us that by being rather lethargic. We all know that as the air temperature increases, the density altitude also increases, and the airplane performance decreases. Sometimes pilots forget about that and a "gotcha" awaits.

That pleasant little airport with the short runway and trees at the end was great fun to visit in early April. The departure was fine with sufficient room to clear those trees. A return visit in July or August might not work out as well. Seeing a windshield full of trees while running out of room to climb above them during a hot day takeoff is not fun. It is also not a good time to think about checking the performance charts for the takeoff distance. Planning is the key to success at many things in life and flying, particularly taking off, is one of them.

I have more to write regarding summer flying "gotchas", but somebody is flicking the room lights on and off and gesturing with a finger across the throat, so I think my time is up. If you would like to see and hear more, please plan to attend my upcoming webinar on these topics and other important safety information on July 13 at 7:00 PM Eastern. Register here.

Gene Benson has had a lifetime of aviation experience. He has lived and breathed aviation from his first official flying lesson at the age of 14, to his first solo on his sixteenth birthday, to his 8,000 hours of flight instruction given. He has served as the Dean of Aeronautics for an aviation college, as an instructor for a major domestic airline, consultant to several foreign and domestic airlines, and to business aviation. His academic background includes degrees in psychology, education, and business. His specialty now is the application of human factors to error reduction and safety in aviation and other industries. He is presently a FAASTeam Lead Representative and has recently served as a member of the NBAA Safety Committee. View Gene's work at genebenson.com.

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We believe that participation in the WINGS Pilot Proficiency Program will have an impact on the general aviation accident rate. Avemco is committed to be a leader in industry and government efforts that assist pilots like you in improving their risk management and flying skills. Our goal is to help make flying safer and more enjoyable for everyone and more attractive to those considering becoming a pilot.

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*Premium credits are subject to underwriting guidelines.

HOW TO PROTECT YOUR PLANE WHEN YOU'RE NOT THERE TO PROTECT IT



Kim Skipper, CPCU, Underwriting Manager, Avemco Insurance Company

Our files at Avemco® show that 48% of our claims occur when an airplane is not in the air. Although pilots are seldom injured, the result can be substantial damage or the total loss of an airplane.

Approximately 11% of those accidents happen while taxiing, sometimes because of inattention, complacency, or distraction. This leaves 37% of all losses that happen when a pilot is often nowhere **near his or her airplane.** For the most part, those claims are caused by weather. Usually, there's nothing you can do about it. If straight-line winds take off the roof of your hangar, or a hailstorm batters your plane while it's sitting on the ramp, you have no control.

But there are steps you can take to reduce the risks of ground damage. You can be sure to install the gust lock and chock the aircraft whenever you leave it unattended outside, even if you have just stopped for a quick bite at an airport restaurant.

If you're someone who usually keeps your plane in a hangar, do you know the proper way to tie it down on those rare occasions when you need to? Like when you're going to an airshow event, for instance. For that matter, do you have effective tie downs? When is a tie down anchor not a tie

down anchor? When it hasn't been designed and marketed as a tie down anchor for aircraft. A lot of spiral stakes may look the same, but don't confuse one intended to restrain a 70-pound Golden Retriever with the one you need to secure a 2,200-pound Cessna 172. Heavier stakes, designed explicitly for securing aircraft, are only a few dollars more and could be well worth it if a thunderstorm hits in the middle of the night.

Such unforeseen and often unavoidable ground damage is an excellent reason to carry hull insurance. Even a bent wing tip can cost more to repair than several years' worth of insurance premiums.

There are many useful resources to help you learn the proper way to secure your aircraft, including this article found here and this helpful video. It's worth taking a few minutes to review your technique.

Data presented is specific to Avemco Insurance Company as of 9/30/2019.

Kim Skipper has been with Avemco Insurance Company since 1987. Kim earned her Chartered Property Casualty Underwriter (CPCU) designation—the industry's highest achievement—in 2002 and has been diligent in educating customers and callers about General Aviation insurance, as well as helping to manage a team of underwriters, the aviation insurance specialist team at Avemco.

MEET OUR SUMMER INTERN!



Team Avemco is thrilled to introduce you to our summer intern. Jordan Nicolet. She is a senior at the University of South Carolina majoring in risk management and insurance. Jordan is

a Maryland native and loves to hike, play volleyball, and spend time with her family and friends. Throughout her time with us she has especially enjoyed talking with our pilots and hearing their stories along with learning about the products we offer and the aircraft we insure. We even got her in a Beechcraft Bonanza the other day!





THE MOST VALUABLE STEP **IN BUYING A HIGH-VALUE AIRPLANE IS THE CALL TO** YOUR INSURANCE COMPANY

Are you considering a change of aircraft? Don't forget to check your insurability!

When given the opportunity, most of us will jump at the chance to move up to a plane that may be more modern, faster, complex, and might have a state of the art instrument panel. However, before committing to that plane, you should check your options for insurance. Aviation insurance companies offer coverages based on several factors of the pilot, the plane, and what the insurance company's exposure will be in the event you have an accident. Don't assume that because you are insured in an aircraft with a hull value of \$100,000. you'll be able to get insurance if you move into a \$500,000 plane, even if it is just a newer betterequipped model of your current plane. While you may be insurable in a plane valued at \$100,000, that doesn't automatically mean you will be insurable in a more expensive plane.

Your pilot experience will have a lot to do with what insurance may be available to you. You could purchase a plane only to find out you can't get insurance for it at all. As the exposure increases, the insurance company will have higher thresholds

regarding what they will or will not insure. An example of this is a student pilot owning a lowervalue Cessna 172 and taking their lessons in the plane. While insurance companies are comfortable with this aircraft and, say, a hull value of \$100,000 if you were to have a brand-new Cessna 172 at \$398,000 hull value, you might have trouble getting insurance as a student/low time pilot. Now the insurance company is looking at the possibility of a hull claim that could amount to \$398,000, which is very different than settling a claim at \$100,000. Remember, to an insurance company, the phrase "high value" translates into "high risk" if something goes wrong. So, they are going to do everything they can to minimize the odds of something going wrona.

While the value and complexity of the aircraft can be factors that affect whether you can get insurance or not, the type of aircraft may also be a factor even though the hull value may be relatively low. We'll assume \$75,000 as a low hull value as an example. *If there aren't many of the* aircraft in the country and parts are

difficult to obtain or expensive relative to the overall value of the aircraft, or qualified CFIs or mechanics are far and few between, you could have problems. The insurance company may offer only liability coverage or may not insure this airplane at all.

In addition to checking the insurance options as you shop for aircraft, you can help yourself by investigating type clubs for the plane(s) you are considering. Type clubs are knowledgeable about the aircraft and often also are resources for specialized training, which may help persuade the insurance company you are a good match for the plane. In addition to type clubs, many manufacturers also provide resources for training and maintenance.

Just like we familiarize ourselves with all the available information before a flight, it pays to do the same when purchasing a plane or moving up in value and complexity.

I HAVE A CRAZY IDEA

By Ira Weissman, Co-Founder and Chairperson, CYAP

The Camden Youth Aviation Program (CYAP) started with meeting an extraordinary individual and the words "I have a crazy idea".

Jessica Cox, the extraordinary young woman, was born without arms and became the world's first licensed armless pilot. I was fortunate enough to hear her speak in 2009 at EAA AirVenture which led me to say to a friend, "I have a crazy idea". Unbeknownst to me, my friend was the director of Community Relations for the Diocese of Camden, NJ's Monsignor Mannion. The 'crazy idea' was to create an aviation program for minority, and underprivileged youth that would introduce them to the world of aviation. After uttering those fateful words, the next thing I knew I was in front of 35 social service agencies, and in 2010 the Camden Youth Aviation Program was born.

In Camden, NJ, the population is extremely diverse with African American-41.4%, Hispanic-51%, Asian American-2.4% forming the majority of the population¹. Ironically, the youth from that area live under Philadelphia International Airport's landing pattern but are not exposed to the world of aviation. The goal of CYAP is to use aviation to help these youth rise above their environment and to show them 1) reasons to stay in school, 2) the practical applications of STEM, 3) exciting and rewarding careers in aviation, and 4) role models truly worthy of respect.

We use volunteers and a very passionate and dedicated volunteer board, to partner with the Catholic Partnership Schools, Rutgers Future Scholars program, Gateway Regional High School, youth services organizations, government agencies, non-profits, aviation groups, aviation businesses, and more to hold a variety of programs and activities for the youth of Camden, NJ, and South Jersey.

Most programs are held after school, focusing on fun hands-on aviation activities, including making stomp rockets, paper airplanes, rubber bandpowered balsa gliders, etc. We were fortunate to have notable speakers and role models that talked about aviation and imparted life lessons - Jessica Cox, Tuskegee Airmen, airline pilots, a rocket scientist, the Chief of Staff of Philadelphia International Airport, a balloonist, the Civil Air Patrol,

the head of a major water utility, and a retired NFL coach.

Thanks to the support of local aviation organizations and corporations, our students have been able to visit the Air Victory Museum, National Aerospace Training and Research Center, Airborne Systems, Lockheed Martin, Philadelphia International Airport (including the TRACON and a tarmac tour), UPS's Philadelphia Aviation Facility, Flight Safety International, Leonardo Helicopters, Atlantic City International Airport, McGuire AFB, flyAdvanced, American Helicopter Museum, FAA's William Hughes Technical Center, USCG's Air Station-Atlantic City, Aviation Institute of Maintenance, and more.

Our CYAP participants attended Tuskegee Airmen/Hampton University STEM Academy



I HAVE A CRAZY IDEA (continued)

in Virginia, with support from the Hannibal Cox Tuskegee Airmen Chapter and EAA's Summer Air Academy in Oshkosh, WI, courtesy of EAA Chapter 1348. Just as important approximately 200 students have flown as Young Eagles, again thanks to EAA Chapter 1348.

We had a Double Eagle Light-Sport Aircraft donated to our Gateway program. Students researched the aircraft's construction, determined what work still needs to be done, materials needed, and are learning the skills to work on the LSA.

The growth of the Unmanned Aircraft System (UAS/drone) industry will also drive the need for trained personnel. In line with that employment vacuum, our students were provided, courtesy of the <u>Unmanned Safety Institute</u>, an opportunity to work towards their Part 107 remote pilot certificate with a small UAS rating.



Embarking on our most ambitious project, we have a signed Memorandum of Understanding with Camden County College and Vaughn College of Aeronautics and Technology, to work towards creating an aviation maintenance technician school in Camden. This school will provide training for minority and underprivileged youth, Veterans, women, and displaced workers to enter a field that will need, according to Boeing's 2020-2039 Pilot and Technician Outlook, 192,000 new aviation maintenance technicians in the next 20 years in North America alone. Camden's greatest advantage is its diversity-something that the industry is very much seeking.

How do we measure success? One participant who graduated from high school joined the NJ Air National Guard and has also been accepted

into the Rutgers-New Brunswick's Aerospace Engineering program, and the Guard will pay for his college education. One former middle school program student is entering college this fall, to hopefully pursue an aerospace degree. One of our former female students, with the help of a grant from Aviation Influence, will receive a scholarship from us to pursue her interest in aviation. These are just a few of our student's accomplishments with hopefully many more to come.

We thank our supporters, donors, and sponsors, which are too numerous to mention here but can be found on CYAP | Facebook and Camden Youth Aviation Program. Through their continued support, we hope to help more young people build a brighter future for themselves in the world of aviation.

¹ U.S. Census Bureau QuickFacts: Camden city, New Jersey

Ira Weissman is a Lean Six Sigma (LSS) Black Belt who has over 40 years of experience in project and program management, quality, and training. He has a passion for non-profit work, where he has over 20 years in high-level volunteer positions. He has also been a volunteer coordinator for a non-profit coordinating agency. Merging his LSS knowledge and his passion for non-profits, Ira wrote the chapter Operational Excellence in Non-Profits for the book Driving Operational Excellence (www.drivingoperationalexcellence.com).

Photos courtesy of Ira Weissman, Co-Founder and Chairperson, CYAP



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 "AIRCRAFT REGISTRATION, TITLE AND INSURANCE - MORE THAN MEETS THE EYE"

Thanks for your article. I read all the Pireps from Avemco. This one set me thinking. I have my Aircraft Registration in my plane as required by FAA. In the case of an accident and fire, the registration is lost. What then?

--Rick Hartnack

Editor's Note - We responded to Mr. Hartnack with this information:

https://www.faa.gov/licenses certificates/aircraft certification/aircraft registry/replacement aircraft registration certificate/

You might also find this older Avemco PIREP of interest. Jason Blair is a big fan of "copy everything". So make a copy of your registration too, perhaps?

Your PIREP on proper aircraft registration contains the type of valuable information that all owners need to know. I always appreciate Avemco providing its policy owners with information that will ease the process of filing and settling a claim, and warning us about issues that interfere with the claims process. Thanks!

--Jim Green N3167F

Thanks for the PIREP. I am sure some aircraft owners will be surprised or simply forgot the current ruling. My calendar has been marked by me some time ago on the end page "Aircraft Registration Due Dec. 31, 2020."

--Ed Cohn

RESPONSES TO "READ THIS BEFORE YOUR **NEXT FLIGHT**"

Yes I fly at least once a week. Sometimes twice. Where do I go? Nowhere. I just go out and do approaches. Sometimes vfr and if I can I find some low clouds and do ifr approaches. Sometimes I just go out and look at the fall leaves.

--Bruce Smith

A very worthwhile article, and well worth being called urgent. All of the recommendations are good, and I plan to follow them all. You had asked for additional things we're doing. I am doing 2 additional things. First, while getting back experience I plan to continue IFR training to sharpen my skills, but to only fly in without an instructor in VFR conditions until I have regained much more than the minimum experience for currency. Along the same line, I plan to fly locally and solo until I regain experience, so that there is no temptation to do too much too fast to meet passengers' expectations.

-- Don Martin

I too had gone far too long between flights. Given the winter months in northern Illinois, a new business, and the pandemic it had been over 9 months between flights for me. And being a new private pilot (August 2019), I was particularly concerned about my skills in the plane. So, I used that time for a few things:

- 1. Taking several FAAST WINGS courses online and attending several FAAST webinars.
- 2. Starting study for the Instrument written using Sheppard Air software and an online instrument course.
- 3. Then (the most significant thing I did), I hired a CFI and flew for a 2 hour refresher course before attempting to fly on my own again. This was THE BEST investment I could have made.
- 4. Now I schedule short flights every 2 weeks to stay current and increase my proficiency.

Your article helped to reinforce the necessity to do things to stay current - or to get current & proficient after a long lapse of flying. We can always use a reminder to stay current, and more importantly, proficient in our flying skills.

-- Jack Holley

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TAKE A
SELFIE

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TUESDAY | JULY 27, 2021 WOMEN MOVING THE NEEDLE DAY

We'll be hosting influential women in aviation at our booth throughout the day. You don't want to miss it!

THURSDAY | JULY 29, 2021 ROB REIDER MEET & GREET

Meet and share your flying stories with host of Flying Magazine's <u>ILAFFT Podcast</u> and world renowned airshow announcer. Rob Reider.

WEDNESDAY | JULY 28, 2021 FLIGHT SAFETY DETECTIVES

Meet former NTSB investigators and hosts of the *Flight Safety Detectives Podcast*, Greg Feith & John Goglia.

SATURDAY | JULY 31, 2021 GARY REEVES MEET & GREET

Meet the FAA's 2019 National CFI of the Year, Gary Reeves and pick up a signed copy of his new book *Single-Pilot IFR Pro Tips*.

Can't make it to Oshkosh this year?
Follow us on social media and don't miss out on the fun!











On Approach

Avemco Policyholder News

SUMMER 2021

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