

On Approach

Avemco® Policyholder News

Spring 2018



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TOP 10 AVIATION INSURANCE MYTHS

By Mike Adams, Senior Vice President, Underwriting Avemco Insurance Company

Mike Adams, Senior Vice President of Underwriting with Avemco Insurance Company, an instrument-rated pilot and a former President of the Oregon Pilots Association, has accumulated over 34 years of aviation insurance experience. He has shared an updated list of what he considers his personal top ten aviation insurance myths. Whether you own the airplane you fly, rent an airplane or fly a friend's airplane, you need to read this so you may become a better informed consumer. These myths are specific to Avemco in many cases, so it is important to check with your insurer to see if they apply. Here's what Adams has to say:

MYTH 1 - ALL POLICIES ARE THE SAME. While there may be similarities in different aviation policies, there may also be some significant differences. Aviation insurance is not as highly regulated by the states as are some products such as personal auto or homeowners, so it is risky to assume that all insurance companies offer identical definitions, terms, conditions or exclusions in their policy. Reviewing the coverage limits page is important, and understanding the rest of the policy contract is equally important.

MYTH 2 - POLICYHOLDERS CAN BE ON THE HOOK FOR ATTORNEY COSTS. As alluded to in Myth #1, the devil is in the details. Avemco covers all costs to defend you, even if a plaintiff rejects an offer to settle and you've reached your limit of liability. This is generally true of all insurers, although some exceptions may exist. If you are unsure about your policy you need to check with your insurer.

MYTH 3 - INSURANCE COMPANIES DON'T WANT TO PAY

CLAIMS. We've all heard stories about insurance companies looking for loop holes (aka: fine print), and there is an assumption insurance companies work to find ways to avoid paying claims. At Avemco the reality is the opposite, if there is a question we try to find coverage. You do have to be careful about things that can flat out nullify coverage, such as lying on your application or letting your policy lapse/expire.

MYTH 4 - IF MY FRIEND NAMES ME ON THEIR POLICY, I'M

COVERED. That depends on the policy definition of who is insured. The policyholder is always insured under the definition in the policy and there can be situations where someone other than the policyholder is an approved pilot which is different than being an insured pilot. If you are an approved pilot, your friend, who is the policyholder, is insured while you are flying their plane. But you may not be covered under your friend's policy meaning you have to defend yourself in the event of a mishap. If you are both an approved and insured pilot (commonly the status under the Avemco policy) then both your friend and you are insured while you are flying their plane.

MYTH 5 - I INSTALLED NEW AVIONICS SO I SHOULD

INCREASE MY HULL INSURANCE. Don't assume everything you do to your airplane will increase its value. The prudent action is to contact your insurance company and report the changes. If the value of the aircraft has increased (using a commonly accepted valuation guide such as Vref) then yes, you should increase your hull value so you are properly insured.

MYTH 6 - I CAN SAVE MONEY BY INSURING MY AIRPLANE ONLY FOR THE LOAN AMOUNT.

Unlike cars, airplane insurance policies are based on "stated value." That is, you and the insurance company come to an agreement when the policy is issued what the airplane is worth. That value is listed on your policy data or declarations page. The policy will also stipulate the conditions of when the aircraft becomes a "total loss." If you insured your airplane for too little, you could find your airplane being declared a "constructive total loss" and by the policy contract you are

paid the value shown on the data page and the insurance company owns your plane. If undervalued you will be short the funds needed to replace your plane.

MYTH 7 - IF I VIOLATE THE FARs, THE INSURANCE COMPANY WON'T PAY THE CLAIM.

Speaking for the Avemco policy, the Federal Aviation Regulations and our insurance policy have absolutely nothing to do with each other. The policy will pay unless the insurance conditions specifically were violated.

MYTH 8 - THE FBOS POLICY COVERS ME WHEN I RENT THEIR AIRPLANES.

In reality it is unlikely you'll be covered under a flight school's insurance, even if they told you that you are covered. The school's insurance company can come after you under subrogation and for loss of use as well as for liability exposure for injuries to people and damage to property other than the airplane you are flying.

MYTH 9 - MY NON-OWNER POLICY COVERS MY FRIEND WHEN I FLY HIS/HER AIRPLANE.

A non-owner policy insures only you as the policyholder for liabilities you incur (you are found negligent in the event of a mishap) while flying a non-owned aircraft. So if you are flying your friend's airplane and the engine fails through no fault of your own and the airplane is damaged, your non-owners policy won't cover the damage.

MYTH 10 - I CAN PAY MY FRIEND FOR MY USE OF THEIR AIRCRAFT.

You need to check your friend's policy to see if any payment is allowed and if allowed for what and is there a limit on the amount. Your friend receiving payment from you for the use of their plane may be an exclusion in their policy. Avemco offers this coverage; other insurers may as well, but it's important to check.

So get out your policy, read it, and take a minute and pick up the phone to contact your insurance company to ask any questions you have. You might be glad you did.



HOT PROPS AND PROPER MAGNETO CHECKS

By Max Trescott, CFI, Glass Cockpit Specialist, Platinum CSIP, 2008 National CFI of the Year, Aviation News Talk podcast host at www.aviationnewstalk.com.

Most pilots know that under some circumstances, turning a prop by hand can lead to it accidentally starting and possible injury or death. But many pilots don't know all of the things you can do to detect or prevent a hot prop. On a June 6, 2017 episode of the Aviation News Talk podcast, I talked about hot props and magnetos, and much of this content comes from that show.

HOT PROPS

For a propeller to be hot, two things have to happen. There has to be some small amount of fuel left in the engine, and a spark has to reach the spark plugs. Under normal conditions, having the magneto switches or key turned to the Off position will prevent any spark from reaching the spark plugs. However, if there's a loose connection to the switch, or the switch is becoming old and intermittent, a spark can still reach a spark plug EVEN with a mag key in the Off position!

Therefore, it's critical that you always shut down an engine correctly, so that there is no residual fuel left in it. That way, even if your mag switch is not operating properly in the Off position and a spark does reach the spark plugs, the engine won't start accidentally when the propeller is moved.

SHUTTING OFF AN ENGINE CORRECTLY

There are two things you can do to assure that a propeller never accidentally fires when you turn it:

- 1) Shut off the engine correctly.
- 2) Only turn the prop (e.g. to attach a tow bar) in the opposite direction of normal rotation.

To shut down an engine, you generally pull the mixture back to the idle cut off position, which starves the engine of fuel. After the propeller comes to a stop, and ONLY after it has come to a complete stop, turn the magnetos switches or the Mag key to the Off position. Doing this correctly assures there's no unburned fuel left in the engine.

The reason it's important to WAIT for the prop to stop before turning off the Mag switches or key is that while the switch is still on, the engine continues to burn all residual fuel. However, if you turn the magnetos off while the prop is still turning, you've just removed the spark and some unburned fuel can be left in the engine. Then if the magneto grounding system is faulty and you turn the prop even slightly, the engine can start for a few seconds, which is just long enough to kill you!

SAFELY TURNING A PROP BY HAND

You can also prevent an accidental prop start by only turning a propeller in the opposite direction from which it normally turns. When you do that, the magnetos cannot send a spark to the spark plugs, so even if there's residual fuel in the engine, a spark cannot be generated.

You may have heard that one should not turn a prop backwards. People often say this about Rotax engines. However SB912-036¹ suggests it's okay as long as you turn the prop less than one revolution in the reverse direction. Another reason often given is that this may shorten the life of the carbon vanes that rotate inside a vacuum pump. That might be true for some pumps, but others are designed to rotate in either direction. Regardless, what is the value of your life compared to potentially having to replace a vacuum pump a few hours sooner than it would've failed anyway?

Here is an easy way to remember how to rotate a prop backwards. When sitting in the cockpit looking forward, a propeller turns clockwise when the engine is running. Therefore, when standing in front of a propeller and looking at it from the opposite direction, turn it clockwise from your view, which is the opposite direction it was turning when viewed from the pilot seat.

MAGNETOS

To understand why it's important to turn a propeller backwards, and why turning it in the normal direction can generate a spark, it's important to understand how magnetos work. Most piston-powered aircraft have magnetos, unless they have electronic ignition, which is still relatively rare.

When a magneto is turned, it generates a spark that goes to the spark plugs. This occurs regardless of whether a running engine turns it, or you turn a propeller manually! They are widely used in piston-powered aircraft because of their reliability. That's because even if you have a complete electrical failure, as long as the engine is turning, the magnetos will still generate a spark and the engine will keep running.

Most engines have two spark plugs per cylinder, so a four-cylinder engine has a total of eight spark plugs. And each engine has two magnetos, one that sequentially fires half of the spark plugs in all cylinders, and another that fires the remaining spark plugs.

Normally, both magnetos are operating, and all spark plugs fire at various times within all cylinders. Having two spark plugs in each cylinder provides redundancy, in case one of the spark plugs is not working. If both spark plugs in the cylinder are working, one plug fires a little before the other, which results in a more even burning of the fuel throughout the cylinder, leading to lower temperatures. But if only one spark plug is working, it takes longer for that single spark plug to burn all of the fuel in the cylinder, resulting in higher temperatures. So when doing a mag check, all EGT temperatures should rise in the L and R positions.

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CHECKING THE MAGNETOS

When doing a mag check with the magneto switches or key in either the L or R position, the RPM should drop. That's because half the spark plugs are off, and the engine is putting out slightly less power. The RPM drops should not exceed the amount specified in your checklist, and the drops should be about the same in both the L and R positions.

In the L and R switch positions, a wire is connected to the output of one magneto, which shorts the spark to ground, so that the spark plugs connected to that magneto cannot fire. That ground wire is called the P- lead. In the L position, only the spark plugs connected to the left mag will fire, because a P-lead is grounding the output of the right mag. And in the R position, only the spark plugs connected to the right mag will fire, because a P-lead is grounding the output of the left mag. And as you've probably guessed, in the Off position both magnetos are grounded by P-leads, so no spark can reach any of the plugs.

Here are things to look for during a mag check. First, it is essential that you see some RPM drop when you switch to the L or R position. If there is no drop, one of the P-leads is loose or broken. The engine will work fine in this condition, but you now have a hot prop! With a hot prop, it is very important to shut down the engine properly, so no unburned fuel is left in the engine. If you rush the process and turn off the magneto switches or key before the prop stops turning, you are now at high risk of having an accidental prop start. If you later turn the prop by hand, at some position the points will open and a spark will be sent to a spark plug. If there is unburned fuel in that cylinder, the engine will probably start for a few seconds, which could kill you.

When checking mags in an airplane with a key, such as most Cessnas, I recommend you first check the magneto that's two clicks away from the Both position. This can help you avoid taking off on one magneto. Here's why. When you turn the key one click to check one of the magnetos, you will always turn the key back one click to get back to the Both position. But sometimes when pilots check the magneto that's two clicks away, they only turn the key one click as they try to return to the Both position. If that's the last mag you check, you're now set up to take off on one magneto! I've seen pilots do this a couple of times. The first time I didn't catch it, and we took off on one mag!

Many aircraft now have sophisticated engine monitors that show the exhaust gas temperature or EGT, and cylinder head temperature or CHT, for each cylinder. If you have an engine monitor, look at the EGTs when you turn the key to the L and R positions. All four or six EGTs should rise in the L or R position, and all of them should fall when you return the key to the Both position. If instead, the temperature for one of the cylinders falls in the L or R position, you now know that one of the spark plugs is not working in that cylinder. Note the cylinder number so that you can tell the mechanic which cylinder has a spark plug problem.

IN FLIGHT PROBLEMS

If an engine becomes rough during flight, it could be because one magneto has developed a timing problem. In that case, switch to the L and R positions to see if the engine runs better in one of those positions. If it does, leave the magneto switches or key in that position for the rest of the flight and report the problem to your mechanic.

SHUTDOWN MAG CHECK

Some checklists say to switch the mag switches or key very briefly to the Off position, so you can hear if the engine is stopping. If it is, that verifies both mags are properly grounded. Then before the engine quits, switch back to the Both position and shut down the engine properly by pulling the mixture to idle. If there's a mag key, it's important that you do this check by turning all the way to the Off position, and not just turn to the L and R positions, as some CFIs insist. Turning to the L and R positions checks part of the grounding system, but it doesn't check whether the switch itself works in the Off position! It's not unusual for an older switch to become corroded and fail to work in one position, so definitely do the shutdown mag check by switching briefly to the Off position.

Do the mag checks and engine shutdown procedures properly, and you will greatly enhance your safety when you move a prop. To learn even more about flying safely, join me each week by listening to the Aviation News Talk podcast, which can be found in the Apple Podcasts app, or wherever you listen to podcasts. Fly safely and keep the blue side up!

Max Trescott, author and 2008 National CFI of the Year specializes in teaching in glass cockpit aircraft. He is best known for his Max Trescott's G1000 Glass Cockpit Handbook. He hosts the www.AviationNewsTalk.com podcast, which focuses on General Aviation and safety and is a former magazine columnist for EAA Sport Aviation. He also authored a series of safety tips for FAAST, the FAA Safety Team. Max is a San Francisco area-based CFI, Gold Seal Flight Instructor Certificate, and Cirrus Platinum CSIP instructor who specializes in teaching in and publishing training materials for glass cockpit aircraft. In addition to being an FAA FAASTeam Representative, he gives teaches and gives safety presentations across the country. Read more of his work at www.maxtrescott.com.

¹ <https://www.gpo.gov/fdsys/pkg/FR-2004-08-12/pdf/04-18440.pdf> (page 2) and http://www.aviasport.com/Rotax/Documentacion_4T/Boletines/Ingles/SB_912_036.pdf.

5 THINGS VFR PILOTS SHOULD SAY

By Gary Reeves, ATP, Master CFI, CFII, MEI

Radio communication is always one of the hardest things to learn for many pilots. It actually seems to make flying more complicated sometimes. You're already busy flying the plane when ATC (Air Traffic Control) gives you a call and talks so fast all you catch is your tail number. Other pilots in CTAF (Common Traffic Advisory Frequency) areas can make it even worse. Let me give you the top five things I've learned to say over the years that have made flying easier and safer.

“Say Again or Confirm.” Please don't assume or guess that you got the call correct. If you aren't 100% sure ask ATC. “Long Beach approach 41F can you say heading again?” It is much safer to say, “Long Beach Tower confirm 41F clear to land runway 30.” than to risk a runway incursion. I often tell students the only difference between an airline captain and an amateur on the radio is that the airline captain asks more questions to make sure they got it right.

“Big Bear Traffic: Blue & White Cessna 42X is on a 45 Entry for Left Downwind 26: Big Bear.” Always add your color and type of aircraft to radio calls in

non-towered areas and airports. Making radio calls with just a tail number is useless. If I'm close enough to read your tail number, I probably don't need to hear your call! When you tell people what to look for, “red Piper” for example, you make it much easier to see you. It makes the whole area safer.

“Can I Get Progressive Please?”

I learned to fly at a very busy airport and taxiing at busy airports is pretty easy. That's not true for all. When you ask for progressive taxi instructions you make the whole airport safer. Ask any controller and they will always tell you they like to give progressives. All controllers know that it



takes less time to give progressive instructions than to fill out the paperwork on a runway incursion if you get lost.

“Negative Contact.” is critical to your safety. I won’t fly without flight following because they can see traffic 5 miles away and behind me. They try to call out as much traffic as they can, workload permitting. It is very important that if they call out traffic and you don’t see it within 30-60 seconds that you tell them, “Negative Contact.” **IF** you don’t tell them, they may assume that you will see and avoid. **IF** you tell them you don’t see them they can help you with vectors, a change in altitude, or just a better idea of where to look.

“Mayday, Mayday, Mayday.” This is the phrase that needs to be said much more often. After reading hundreds of NTSB reports, I have found one universal truth. People who died in aircraft accidents either did not declare an emergency or did so way too late to get help. People who declare an emergency, before it becomes one, are much more likely to have a safe outcome. I know this will generate some controversy, but in my opinion when things start to go wrong I would like people to say Mayday immediately and much more often. I’ve declared an emergency with an alternator failure, VFR at night, and when the EGT temperature on one cylinder was so high it had to be wrong. I’ve declared an emergency so often on SoCal that they respond with, “Hi Gary, what’s up?” There will be a lot of people who say that you should wait, or troubleshoot, or not bother a busy ATC. The NTSB records are full of hundreds of dead pilots who overflowed multiple airports with “minor” problems before becoming part of horrible crashes. ATC is never too busy to help a plane land safely before the fire starts or before the engine quits. They would much rather stop for 5 minutes to help you than try to find an ELT signal later.

Gary Reeves is an ATP, Master CFI, CFII, and MEI. A well-known national speaker, he has over 6,900 hours and was the 2016 FAA Instructor of the Year for the Western Pacific Region Region. Gary is also the Avidyne National Training Provider and offers 3-4 day programs teaching Avidyne and Garmin Avionics in IFR. He is the Chief Safety Pilot for PilotSafety.org. Contact him at MasterFlightTraining.com or PilotSafety.org.

TRANSITIONS



It was 1999, when Mike Kerwin, a Chartered Property Casualty Underwriter (CPCU), started at Avemco as a team leader. The US national average price of a gallon of regular gasoline was \$1.17 and the Dow closed at 11,497. Why cite these statistics? Because statistics are an important barometer for many things, especially general aviation insurance. And when

you have the title of a CPCU, you are considered to be a property-casualty insurance subject matter expert and in Mike’s case, it is general aviation incident and accident statistics.

It is this expertise that has provided Mike, now the Vice President of Analytics, the ability to ‘crunch the numbers’ during his tenure at Avemco. His deft analysis of claims history and pilot statistics guides the Avemco Insurance Specialists in not only deciding what to insure, but educates pilots as to how this information helps to keep them safe.

Mike is looking forward to retirement in April. He stated his days will be filled with traveling with his wife, spending time with his expanding family, going back to school, teaching ornithology at a local nature conservancy and birdwatching around the world. We here at Avemco are envious!

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BUT THE PLANE ISN'T.

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THE SKY IS KEVIN BRITT'S, AND SO IS THE PLANE.

It's one thing for a kid with a passion for flying to get a pilot's license as an adult. It's another thing for a pilot to turn his passion into a job. But it's a whole other thing to turn that job into a life in Hawaii. That's what Kevin Britt did. He was hard at work over Kauai the day we caught him flying tourists in his red 2002 Waco YMF-5D biplane and turned that photo into an ad for Avemco Renter's Insurance. It is a portrait of a man who, like so many pilots, feels like the master of all he surveys.

Kevin's journey to Hawaii started as an 8 year-old boy when his uncle landed a Navy Chinook helicopter in the back yard of his New Jersey home. That's the first time he remembers thinking, "I want to be up there looking down."

From there, his story is typical of kids whose dreams of flying are detoured by life and other priorities. But, like many pilots, the bug came back to bite him as an adult. Kevin had to sell his beloved Pontiac Trans Am to pay for flying lessons. He became an Avemco Insurance Company customer when the flight school told him he needed a non-owner's policy to take lessons in their Cessna 152. He eventually bought a 172 and then a Cessna 310, both insured with Avemco.

Then Kevin got married, which is where some flying careers end. But Kevin and his wife went to Hawaii on their honeymoon and, with his wife's encouragement, a new chapter opened. Three years later he and his wife bought Fly Kauai, flying mostly Cessna 206s. Kevin flew sightseeing trips and charters, including transporting casts and crew for many of the movies shot on Kauai. In the past he flew notable actors Peter O'Toole, Sam Neill, and Kris Kristofferson. He also flew Harrison Ford, when the actor was shooting "Six Days, Seven Nights", a movie about a pilot and passenger who crash on deserted island. By that time, Kevin owned his newly manufactured 2002 Waco YMF-5C. He took Ford for a ride and got Ford hooked on open-cockpit flying. In fact, Ford eventually bought an original Waco.

Today, Kevin flies tourists over Kauai in his new 2017 Waco YMF Super along with tours and charters in a Cessna 182 under the corporate banner of Fly Kauai Inc. and Tropical Biplanes. He also flies a GippsAero G8 Airvan for Airventures Hawaii.

Go ahead and be jealous. Who could blame you?

Editor's Note: Avemco has featured the above advertisement in a number of aviation magazines in the past year. The picture is iconic, so much so, that we heard from a number of our readers at tradeshows, as well as feedback from Kevin Britt, the pilot that is featured in the ad. We thought you would enjoy a bit of background on him.



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 MAX TRECSCOTT'S
"MISLEADING COMPUTER SCREENS IN THE
COCKPIT"**

Max T's piece on misleading computer screens was superb! The limitations of ADS-B were the most important to me. Please keep up the good "PIREPs".

--Mark Fryburg CFII, AG, Captain, Civil Air Patrol, Assistant Aerospace Education Director Salem Combined Squadron, Oregon Wing and Member of the Salem Pilots Association.

That was an excellent article regarding the limitations of traffic displayed on ADS-B receivers, especially for aircraft not equipped with ADS-B out transmitters. It should be required reading for all pilots. It is a concise article with a lot of good information.

--Tom Cartier

Thank you for greatly enhancing my understanding of the ADS-B system. Well written article!

-- Wilson Sprenkle

An excellent heads-up on a much misunderstood topic.

--Ian Goldie

The information on portable ADS-B units is some of the most valuable that I've ever read as a pilot. I use a homemade Stratux unit and typically fly in an aircraft not equipped with ADS-B Out. While I'm familiar with many of the limitations on the ADS-B In information available to me, I had no idea about the "parasite" information described in the article.

--Peter McCary

**RESPONSES TO MIKE ADAMS' "ADDITIONAL
RATINGS"**

I think it was good. The only caution I would consider is the instrument rating as if one doesn't stay current he may be more confident in bad weather than he should be. So to get a rating just

to have it can be dangerous.

--Greg Svendsen

I concur with your write up on the value of adding additional ratings. I felt I advanced in my flying skills with each new rating I earned.

Some areas of the country also add mountain flying check outs which also advances the learning curve. You need to learn how the air currents move in the mountains, how to approach a mountain pass, and to watch the weather patterns very closely. If the pressure gradient is tight, it is best not to try to fly thru mountain ranges.

--M. Scott Christy, Anchorage, Alaska

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^{*}Limited coverages are available in Florida and along the East & Gulf coasts. We will quote the coverages that are available based upon the information that you provide on the quote form.

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APRIL 10-15

Sun 'n Fun
4175 Medulla Road
Lakeland FL 33811
Booth # C-056

JUNE 15-16

AOPA Fly In #1
Missoula (KMSO) MT
Booth # 10

OCTOBER 5-6

AOPA Fly In #3
Carbondale (KMDH) IL
Booth # 59

MAY 5-6

Great Alaska Aviation
Gathering
6050 Rockwell Ave.
Anchorage AK 99502
Booth # 54

JULY 23-29

EAA AirVenture
Oshkosh WI
Booth # 1159/1160

OCTOBER 26-27

AOPA Fly In #4
Gulf Shores (KJKA) AL
Booth # 61

SEPTEMBER 14-15

AOPA Fly In #2
Santa Fe (KSAF) NM
Booth # 63

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