

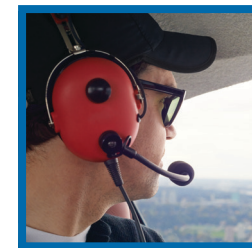
On Approach

Avemco® Policyholder News

Summer 2019



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Two CFIs (Continued)
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See You at Oshkosh!
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A CONVERSATION WITH TWO CFIs — PART 2

(Part 1 of A Conversation with Two CFIs was featured in our 2019 Spring Avemco On Approach newsletter.)

AVEMCO ON APPROACH: What are some of the best practices of active pilots that you would like your students to model?

BRENDA TIBBS: Get a weather brief before each and every flight! Just because it looks nice out doesn't mean it will stay that way. You also need to be aware of all NOTAMs in your area. Additionally, I ask all my students to write down their personal minimums. This can be an evolving list, but it needs to be in writing. When you are trying to make a go-no-go decision the weather should be within your pre-determined minimums.

SARAH ROVNER: Arm yourself with all of the information that is available to you before every flight, knowledge is power. I have seen it many times that both commercial pilots and private pilots miss NOTAMs and don't have complete information about their flight. Getting caught by runway closures and approach outages are skimming the surface. I remember one time I was ferrying a Sonex across the country and called inbound to a little airport that was under construction. I called in that I was going to be landing on the second, smaller runway, and a man working the FBO came on the radio said, "you are aware of the construction, right?" and I confirmed with him I had the NOTAM, and therefore was planning on the small runway. When I landed, he told me I was the first pilot all day who had read the NOTAM and offered a 10 cent per gallon fuel discount! Reading NOTAMs has saved me money



BRENDA TIBBS is a Gold Seal CFII, a recipient of the AOPA Flight Instructor of the Year award in 2016, recognized as a Distinguished Flight Instructor by AOPA in 2017 and an Outstanding CFI again in 2018. In 2016 she earned her tail wheel endorsement, a commercial seaplane rating in 2017 and a multi-commercial rating in 2018. She managed to squeeze in time to open Bravo Flight Training, located at the Frederick Municipal Airport in Frederick, MD (FDK). The business has since grown to 10 planes and 6 instructors and has expanded to a second location at the Montgomery Airpark in Gaithersburg, MD. Brenda stays active with several aviation-based organizations, and volunteers her time with the Leesburg Aviation Expo, as well as the Post Leader for the Frederick Aviation Explorers.



SARAH ROVNER holds an ATP certificate with B-767, B-757, B-737 and CL-65 type ratings. She is currently an FAA Safety Team Lead Representative, Master Instructor, and pilot for a major U.S. airline. Since changing careers after years as a senior network engineer for the oil and gas industry, Sarah obtained her ATP, CFI, CFII, MEI and has flown about 5000 hours. As the owner and chief pilot of an international ferry pilot company, FullThrottle Aviation LLC, Sarah has flown over 117 different types of general aviation airplanes in 15 different countries, including oceanic crossings in small aircraft. She continues to stay involved in general aviation through mentoring and education; volunteering at many different events and presenting original seminars on aviation safety and human factors. Although much of her flying is now professional in nature, she still enjoys flying her Super Cub on her days off.



on fuel, it has saved me embarrassment, and likely saved me from FAA violations. The best practice is to always be prepared with knowledge: whether that be weather, NOTAMS, or even understanding and respecting your personal minimums.

AVEMCO ON APPROACH: What are some of your “go-to” resources for your students, to assist them in their continued aviation education?

BT: I always recommend AOPA’s Air Safety Videos and all their material. Also, go to FAA seminars. It will give you someplace to fly for continued education, and they often offer breakfast! Consider advanced training, either another rating or just a check out in a new plane. Spin training or upset training is a fun way to improve skills.

SR: Just like Brenda, I highly recommend continuing education through the FAA Safety Team (FAASTeam). The FAAST program is a good program that also allows the continuing

education to be used toward a flight review (BFR). Depending on your section of the industry, many other organizations also provide safety material and often “lessons learned” from others’ mistakes. For business aviation there is NBAA, for Agricultural Aviation there is NAAA, for experimental aircraft there is EAA, and for most general aviation there is AOPA. Although that list is not inclusive, a pilot can look to organizations in their career field to receive a steady flow of education that can be applicable to their operation.

AVEMCO ON APPROACH: So what plans do you have for the future?*

BT: I started Bravo Flight Training in October 2016. It is still a new company, so most of my focus involves the business. We are hoping to have part 141 approval in the near future. I have a lot of big plans for Bravo! As for me as a pilot, I am trying to learn new skills. I recently earned a seaplane rating and a tail wheel endorsement. I would like

to fly new places as well. Doing new things is what keeps flying exciting!

SR: One of my goals is to cross the Atlantic in a plane with a bathroom, hopefully with two turbines and a lot more than just one person on board! I intend to continue growing my company, FullThrottle Aviation, as we expand to bigger aircraft and even more global markets. I plan to continue mentoring and training the next generation of aviators through my airline’s training department and my involvement with general aviation as a CFI.

AVEMCO ON APPROACH: Finally, your favorite plane to fly?

BT: My favorite is probably a J3 Cub on floats. I was lucky enough to have an opportunity to get my sea plane rating in one last year. I love flying at 500 feet over the water and having the windows open!

SR: As a Super Cub owner, of course I’m a bit biased. The Super Cub is my favorite aircraft to fly, and one day I want to take it to Alaska and explore the backcountry up close and personal.

AVEMCO ON APPROACH: Thank you Brenda and Sarah. We look forward to keeping up with both of you via Facebook and other social media sites!

**This interview was conducted in 2018. However, prior to publication of Part 1 of “A Conversation with Two CFIs” in our Spring On Approach newsletter, we updated the credentials of Brenda and Sarah. It is exciting to note they have both achieved some of the future plans they referenced above.*



THE HIDDEN DANGERS OF NOT HAVING AIRCRAFT RENTER'S INSURANCE

*By Marci Veronie, Avemco Insurance Company,
Vice President of Sales & Marketing*

General aviation continues to face many challenges. There is expanded security and airspace regulation. Even though the economy is healthier in parts of the U.S., general aviation still lags behind other business sectors. As a result, the traditional small to medium FBO infrastructure is challenged to survive. One of these challenges has been a rise in insurance costs driven by increased costs to repair aircraft and an increasingly litigious society.

Frequently unnoticed in all of this is a general aviation problem that is often “under the radar” – hundreds of thousands of renters and borrowers of

aircraft who are flying without any insurance coverage at all. These pilots are exposed to serious financial loss and legal headaches that may haunt them for the rest of their lives, and yet they continue to fly unprotected, often unknowingly.

WHAT ARE THE “EXPOSURES” THESE PILOTS FACE?

The most obvious is damage to the rented or borrowed aircraft itself (Aircraft Damage Liability or ADL). If the borrowing or renting (non-owner) pilot causes that damage, there is a strong likelihood that she or he will be held responsible, if not by the owner of the aircraft, then by the owner’s insurer through a process called “subrogation.” The insurer will seek to recover the amount it has paid out to the owner, and the owner will want to recover his or her deductible.

Less obvious, but potentially much more serious, is bodily injury to passengers and people outside the aircraft. Another exposure often overlooked is damage to the property of others – including other aircraft, hangars, cars, runway lights, houses, crop fields, etc. The exposure most frequently overlooked, however, is not the injury or damage caused to others, but rather the cost to defend oneself from the litigation that arises out of the accident. It’s a scary prospect to face a plaintiff’s attorney alone, and an expensive and difficult prospect to find and fund an aviation-savvy attorney out of your own pocket.

SO WHY DOESN'T EVERYONE BUY THIS COVERAGE? AND WHY DO PILOTS CONTINUE TO RENT OR BORROW AIRCRAFT WITH NO PROTECTION FROM LOSS?

- Many non-owner pilots think they are covered under the FBO’s or owner’s policy. In a few instances, they may be, but many FBOs are no longer providing coverage for renters due to the cost.
- In addition, the renter pilot doesn’t know what coverage, if any, he or she may have under the owner or operator’s policy. What if the owner or operator’s policy has lapsed or been cancelled at the time a loss occurs?

In sum, the major reason for the prevailing unfamiliarity with non-owned aircraft coverage is the lack of understanding regarding the need for this coverage. Investing time in helping the pilot community understand the need for this relatively low-cost insurance may not be a priority for many insurers or their agents. However, Avemco aviation insurance specialists do not rely on commissions and the company strives to enlighten the rental pilot about the critical need for this product through safety education. As a direct writer of aviation insurance, Avemco can quickly and economically provide this coverage via a team of aviation insurance specialists who can be reached directly by phone. These licensed professionals will go to great lengths to explain the coverage in detail and answer questions.

Non-owned aircraft coverage not only provides needed protection to pilots but also benefits FBOs in several ways:

- 1.) Renter coverage could take care of the deductible portion of the FBO's loss.
- 2.) ADL (Aircraft Damage Liability) coverage could reduce or eliminate the hull loss paid by the FBO's insurer when the loss is a result of the renter's negligence.
- 3.) ADL (Aircraft Damage Liability), if purchased, can pay for loss of use if the FBO is unable to rent the airplane and loses revenue; and
- 4.) Renter coverage may broaden the sources of potential insurance recovery in the event of an

accident, which could ultimately result in lower insurance costs for the FBO.

There is one final person that would benefit from increased renter aircraft insurance – the injured person. When an accident causes bodily injury or property damage, a loss settlement is typically more likely if the responsible renter or borrower has non-owned coverage. As mentioned above, the renter will also have the benefit of coverage for his or her defense costs.

Marci Veronie is the Vice President of Sales and Marketing and has been with Avemco since 1987, serving general aviation aircraft owners and pilots. Marci has extensive knowledge of aviation insurance and the aircraft that Avemco covers. Additionally, she is active in Avemco's loss prevention efforts, developing educational programs and training for her staff. She is a member of the Women in Aviation International's (WAI) Blue Ridge Chapter. In March 2015, Marci was elected to the Women in Aviation International Board of Directors and was elected as Vice-Chair of WAI in 2017. In March of 2018, Marci was elected to serve a 2-year term as Chair of the Board of Directors of WAI and in April 2019 she received the prestigious Good Company Award from Tokio Marine.

AVEMCO MAKES THE DIFFERENCE

Avemco has taken an active role in educating the general aviation community about the need for non-owned aircraft insurance. Compared to most costs in general aviation, non-owned aircraft coverage is relatively inexpensive and can go a long way towards addressing some of the problems the industry faces. If you fly rented or borrowed aircraft, Avemco offers coverage that will help protect your interests. It just doesn't make sense to "go bare" and accept all the risk on your own.



MEET **TEAM AVEMCO** IN **BOOTH 1159/1160** AT AIRVENTURE!



JULY 22 - JULY 28

Stop by and say hello to an Aviation Insurance Specialist and pick up our latest Avemco hat!



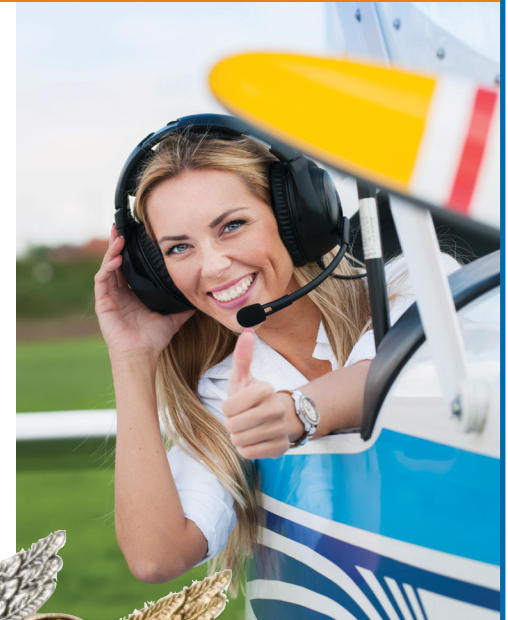
CAN'T MAKE IT TO AIRVENTURE THIS YEAR? NO WORRIES!

The rest of our top-notch team is back at headquarters in Frederick, MD, ready to assist you. Just call us at 800-638-8440 or go to avemco.com

Photo courtesy of EAA, Oshkosh, WI

DID YOU KNOW THAT AVEMCO SPONSORS THE FAA WINGS PINS?

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.



So, the next time you complete your FAA WINGS approved course and receive your WINGS pin in the mail, think of us.

Also, the completion of a WINGS course qualifies you for a premium credit, so be sure to call us at **(800) 638 8440** to update your information.*

VISIT AVEMCO SAFETY REWARDS FOR MORE INFORMATION

*Premium credits are subject to underwriting guidelines.

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 DAVID JACK KENNY'S "IT'S MORE THAN 'FASTEN YOUR SEATBELT'"

Another great article for your customers. I never had a very organized and thorough way of briefing passengers until one of the kids I used to fly with a lot started in the aviation program at SIU (Southern Illinois University). They have a very well run and modern facility there, which I toured during one of their open houses. When I flew with Jackson after he started in their program, he showed me their tool for a decent briefing, which I now use each flight. It goes W-SAFETY...

W stands for weather. What to expect.

S for seatbelts, harnesses...

A for air, heat

F for fire extinguishers

E for emergency exits (and off airport landings)

T for talking, traffic

Y is for your questions. It works well for me.

Thanks for another fine article.

--Kevin Kirchoff



Great PIREP. David even included one thing about the airsick bags that's probably often not thought to be important - "how to open them for use". Once after telling a passenger 'this is your bag', he or she squeezed the paper cover open and asked me 'I just vomit in here?' (i.e. into the paper envelope) not understanding there was a plastic bag inside with a clip.

Thank you.

--Warren Webb Jr

Thanks for this PIREP from Mr. Kenny. Sometimes it's hard to know how much to say, and how to say it, in order to both educate passengers and to not cause them to be anxious or concerned.

Appreciatively,

--Sandra L. Smith, AGI
Sugar Valley Ground School

RESPONSES TO JASON BLAIR'S "ORGANIZING YOUR AIRCRAFT'S LOGS FOR BETTER MAINTENANCE"

Great article! I am a new aircraft owner and I am in the middle of all of this mess right now. I am also an A&P, I/A, Private Pilot. One of the biggest messes I have seen are weight and balance. Mine was over 20 years outdated, and not accurate, and can be a grounding item at annual inspection if the weight and balance does not reflect the current aircraft status. I updated mine and printed it out, one copy for the logs, one for the aircraft, stored on a thumb drive.

I had a conversation with one of the FSDO guys near to me on the phone. I wanted a straight answer as to what is required pertaining to logs, and the aircraft. I was told there is NO need to carry them, only to produce them in a reasonable amount of time, a week or 10 days. With that, I was told they really only want the current paperwork and logs, nothing more. If the logs are a mess and they can't easily figure things out then they will start to dig for answers, and they really don't want to do that. If you have a current weight and balance onboard with the correct documents,



READBACK

then that is all they want to see for a ramp check. They said if you want to include a copy of your annual inspection, and pitot static, ELT, that is nice, but not required.

I looked at purchasing a C172 about 5 years ago from an older gentleman who lost his medical. His flying days were over. I looked at his logs and there was virtually nothing. 3 logbooks for a 55-year-old airplane, engine, airframe, and prop. I asked him where's the rest. He looked at me and said I'll be right back. About 30 minutes later he came walking in the hangar carrying a big box full of receipts and set it on the table. I just laughed and took a big sigh!

--Thomas

Agree with the effort to organize aircraft logs, but do it easy, subscribe to Adlog. All A&P/IA's who have worked on my airplane have been impressed.

Every aircraft owner should get proactively involved in the maintenance process of his/her airplane. The aircraft will benefit, the maintenance folks will benefit, and the owner's wallet will certainly benefit.

--Manny Puerta US
ATP, Gold Seal CFI AIM

Most excellent article. I find it amazing that most owners have rubber-stamped annuals and 100-hour inspections in their logbooks, where they say the aircraft was given an annual and found to be OK and returned to service...WHAT!!!!...



If the mechanic did the annual (remove/replace inspection covers, compression check, clean spark plugs, etc.), he did maintenance on your plane and as such **MUST** put it in the log book for the owner, sign and date it. What else goes in the maintenance logbook/manual? Anything that the owner does to the plane (oil changes, tire replacement, etc.). The front page should have the date of inspections, battery replacement, add oil, etc. Basically, anything you do to the plane that has time limitations or replacement times of note. Makes it easy to go to when the battery is dead and can find out when it was installed.

Using computers to keep logbooks? Make a backup copy. Remember to print them out and have the work signed wet on the page by the person who is repairing/ inspecting.

The maintenance records show that you are maintaining the plane in accordance with the manufacture - keeping it safe to fly. It may be a little work, but it is your safety along with others that share the sky, insuring things were done correctly and that your airworthiness is up to date for the plane.

--G.M. Amthor IA/P

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 remaining aviation tradeshows in 2019:

JULY 22-28
EAA AirVenture
Oshkosh WI
Hangar A | Booth 1159/1160

SEPTEMBER 13-14
AOPA Fly In
Tullahoma (KTHA) TN
Booth 8

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



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Avemco Policyholder News

SUMMER 2019

On Approach

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