



On Approach

Avemco® Policyholder News

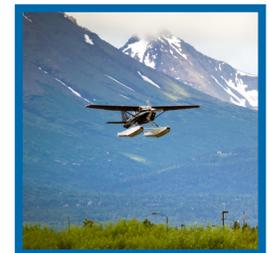
Winter 2020



Insuring Your Flying Club, the Airplane and the Members
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INSURING YOUR FLYING CLUB, THE PLANE AND THE MEMBERS

By *Mike Adams*
Senior Vice President of Underwriting

As much as I'd like to give you a simple, definitive description of what is involved in insuring your flying club and insuring you as a member, there is no one-size-fits-all answer because there is no one-size-fits-all definition of a flying club. Plus, insuring the club and its members can be two very different issues. That's why the best advice I can give you is to pick up the phone and talk with an aviation insurance underwriter if you're thinking of joining or starting a flying club.

There are almost as many ways to structure a flying club as there are clubs, ranging from an informal understanding (nothing spelled out in a written agreement) between the individual members to a highly organized and professionally run organization. Before joining a club, it's important you understand all the rules of the club, including how its insurance works.

Here are some suggested insurance questions you should receive answers to, before joining a club:

Is the flying club owned by a flight school or FBO vs. an independent club owned by its members?

If a flight school or FBO owns the club, the rules may be very different from a member-owned club, as well as the insurance policy. In the case of a club owned by an FBO or flight school, the policy may protect just the club from liability or damage to the aircraft or property, not the individual members. If so, you're going to want to carry your own non-owned policy to protect yourself in the event you injure somebody, damage their property, and damage the aircraft

itself (personal liability). And what about a CFI instructing members? If the club is owned by an FBO or flight school, the CFI is probably covered by the FBO/club policy. But if it is member-owned, there's a high likelihood the CFI could be covered as a member of the club when he or she is flying for personal pleasure. However, their instruction liability to other club members may be excluded, in which case they would need to be covered by a CFI non-owned aircraft policy.

Do the members have an ownership interest in club airplane(s)/assets?

Many insurance companies, Avemco included, look more favorably on clubs whose members have a financial interest in the club's aircraft. The inherent pride of ownership and fear of los-

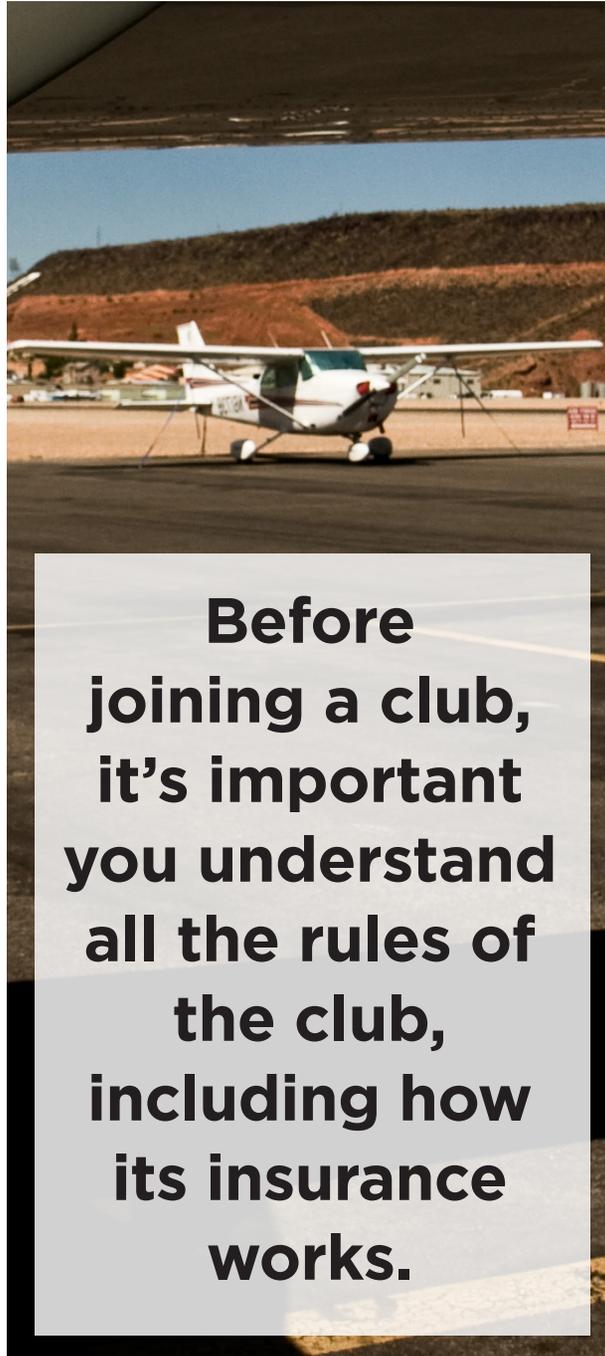
ing their investment frequently means that club members are more cautious and make better decisions. You have probably witnessed a difference between how a person drives their car vs. a rental car. Sometimes, it is no different with a plane.

What and whom does the club's insurance policy cover?

If you're joining an existing club, make sure you understand their insurance policy upfront. It's not uncommon for a club that owns a low-value plane to only carry liability insurance, with the understanding that the members will contribute toward repair or replacement costs. There's nothing wrong with that unless you don't want to incur the risk. In that case, you probably want to consider a non-owned aircraft policy for yourself that includes aircraft damage liability coverage.

Does the club policy include cross-liability coverage?

Cross-liability coverage is important and would come into play when two or more club members are flying in a club plane. In the event of an accident, cross liability would protect (defend and offer a settlement as needed) the member who was the pilot at the time of accident from the claim of the injured member who was the passenger. Without cross liability in the policy, the insurance company could deny defense and settlement on the basis an insured party (member passenger) cannot sue another insured party (member pilot) of the same policy. **Avemco's flying club insurance will still defend**



the pilot flying against a suit filed by another club member (passenger) in a covered claim.

Policy limits and who is insured?

Make sure you ask the club leadership what the policy liability limits are and who it covers (who is an "insured"). Does the insurance policy defend and protect just the club and the aircraft, or does it also defend and protect the individual club members? A common liability limit for flying clubs is \$1,000,000 total per accident with \$100,000 bodily injury. As the club member flying the plane, if you're at fault for an accident or incident, you may be sued along with the club. Even if the club's policy includes you as an insured, if you don't feel the club's policy provides enough coverage for you, you may want to purchase a non-owned aircraft policy that would increase the coverage limits for you while flying a club aircraft.

All of the above brings me back to my first bit of advice. Pick up the phone and call an aviation insurance underwriter who can help you determine all the variables in your flying club and the best way to protect yourself from the unexpected.

After all, the reason to join a flying club is to enjoy flying more while spending less money, and knowing you are protected by the right insurance.

Mike Adams, Senior Vice President of Underwriting, is an instrument-rated pilot, and a former President of the Oregon Pilots Association. Mike holds a property/casualty insurance license in all 50 states. His more than 36 years of combined experience with general aviation and the aviation insurance industry helps pilots to understand why many of Avemco's coverages and underwriting decisions are designed to help keep them safe.



ORGANIZING YOUR AIRCRAFT'S LOGS FOR BETTER MAINTENANCE

By Jason Blair
ATP, CFI-I, MEI-I, FAA Designated Pilot Examiner, AGI

Several years ago, my wife and I purchased a 1947 Stinson 108-1. A few months after the purchase, we sent the plane to a mechanic friend of mine to conduct the first annual inspection under our ownership. Wanting to have a good idea of what had been done on the aircraft, and to some degree, what was needed, I spent some time before this event going through the maintenance logs carefully.

The logbooks weren't too messy. A 17-year gap of flying before it was refurbished helped reduce the number of years of material that would have been entered. But that isn't to say there weren't some discrepancies.

In thoroughly reviewing the logbook, I discovered two Airworthiness Directives (ADs) that had been written off as not-applicable, then noted by a later mechanic again, as needing to be checked regularly every 100 and 25-hours respectively. Checking an AD every 25 hours makes it much less practical to use an aircraft! The good news was that after some research, a little time with my mechanic, and some updated logbook entries, we were able to show again that the ADs were actually N/A and that the previous mechanic had just not understood that a replacement system from the original allowed that. The reason I tell this story is that not every mechanic knows every aircraft inside and out. An owner has some level of responsibility to make sure that, when they provide logbooks to a maintenance professional for inspection or work, they do so in a way that the maintenance person can make sense of the

logged history.

Many private aircraft logbooks are, well, to put it nicely, a mess.

Just handing your mechanic a pile of books with no organization means they will have to spend more time sorting through what is there to get a better picture of the airplane. This gets even harder when it is the first time a mechanic has seen the plane and logbooks.

A little work on the part of the owner ahead of time can make this task less daunting. With that in mind, here are a few tips that can help you, the owner.

Get Organized

The maintenance documents may include logbooks for engines, airframe, and propellers, piles of major alteration forms (FAA form 337s), a stack of previous owners' registrations, maybe a few old airworthiness certificates, copies of maintenance invoices, promotional materials, supplemental type certificates (STCs) from various upgrades, and bills of sale, to name some of the more relevant items. Mixed in with the more important documents, I have seen stacks of things, from pictures of the aircraft during refurbishment efforts to pilot logbooks to the grandkids' drawing of the aircraft done one day at an airport. All of these things need to be sorted into what should be kept with maintenance logs and what maybe will be kept just as "aircraft history" in a separate box. While certainly interesting, keeping copies of previous airworthiness certificates,

bills of sale, and registrations are not required review material by the mechanic. Maintain them separately from the actual current maintenance information and provide the mechanic with only current documents.

Visit your local office supply store. Using binders with protective sleeve inserts is a great way to protect the old, fragile copies of STC and 337 paperwork. If you want to get really crazy, put things in order by the date the work was completed! I am only half-joking here.

Create a List of when Inspections are Due

As a pilot and aircraft owner, it is your job to review the logs to make sure they had been done. Don't simply try to keep this in your head.

The annual inspection isn't the only thing you need to track. Other trackable items include pitot-static or transponder system checks, ELT inspections, VOR checks, GPS database requirements, and ADs along with the annual inspection.

Have ADs Tracked and Well Documented

I mentioned tracking ADs. This is something not typically done well by aircraft owners. Many ADs only need to be dealt with once, but some are what we call "recurring." They can be date-based or hours-of-use based. In some instances, the intervals of time can be relatively short, happening more frequently, depending on the owner's use of the aircraft, and more often than a yearly inspection may occur. An active pilot can

easily have these inspections pass by them in a year of flying between annuals, and technically, find themselves not flying an “airworthy” aircraft as a result.

Build a list of what ADs are applicable and keep track of the hours operated between annual inspections. If you aren’t certain which ADs may apply, the FAA lists them here. With a little digging on the specific systems of your aircraft, you can achieve a better understanding of what and why ADs are required.

Insist on Detail in a Mechanic’s Logging of Work Completed

Too many times, I have seen logbook entries for an annual inspection state, “annual completed,” and go into no further detail. Have them detail if brakes were changed, if spark plugs were checked or changed, and what type of oil or filter was used when work was done. These little details allow you as the owner, and any other maintenance providers, to have a clearer understanding of what exactly was done on an aircraft over time. This doesn’t always have to be done in the logbook entry for the aircraft. It could refer to an invoice that goes into more detail that the owner may retain as a more in-depth record of the aircraft’s maintenance.

Know the History of the Aircraft

Going through the entire history of your aircraft can sometimes tell very interesting stories about it. In our Stinson’s case, we found a 17-year gap in any maintenance work, and then an extensive two years of logbook entries, major alteration forms, and STC documentation. The plane had been parked for many years before a new owner refurbished and upgraded it.

Go through the aircraft records, looking not only at engine, airframe, or propeller logs but also at any major alteration forms that may have been completed to understand what is really installed fully.

In each of these forms that you review, an owner or maintenance professional can determine what changes may have been made, what new potential ADs may apply, or if you are lucky, what ADs no longer need to be addressed at future inspections!

Have a concern that some of these may be missing? It can certainly happen over many years of an aircraft’s life. The good news is that, if done properly, these things are documented with the FAA, and the FAA is pretty good about keeping records. For a small fee, the FAA offers the ability to request copies of aircraft records. You can locate the Aircraft Certification Requests here.

I always encourage owners to do this for an aircraft they plan to keep for any length of time.

Make Copies, and Keep Them Safe

I can’t stress enough this final piece of advice - *make copies and keep them in a place where they won’t get destroyed.*

Aircraft logbooks tell the history of an airplane, but they also keep it legally able to be flown through the documentation of work completed and required inspections. Having these records go missing, get destroyed, or become no longer readable can mean that the aircraft is no longer able to be proven airworthy.

One of the first things I do with any aircraft I own, and strongly encourage customers of mine with whom I work, is to make copies. And I mean copy everything.

Physical copies are a good start, but I typically

use a scanner and make digital copies. Even just pictures of all of the pages using your phone is a good start. Don’t have a scanner on your computer? No problem. There is a wide variety of “scanner” apps you can use on your phone or tablet device. Many of these turn the scans into pdf files.

It seems obvious but, keep the copies in a different place than the originals.

This is part of why I like scanned digital copies best. Saving these in some form of online storage, such as a Dropbox™, Google Drive™, or Microsoft’s OneDrive® to name only a few options, allows the storage to be saved and survive any potential single-computer failures. This may sound a little paranoid, but wouldn’t you rather make sure you have a backup of the documents that would allow you to reconstruct the aircraft documentation history instead of having to re-do all the inspections?

These are a few things that I have personally found that help not only my aircraft but others with which I have worked. They make the job of the mechanic easier, help ensure things don’t get missed, and, in some cases, reduce the cost of the inspection due to the fact that the mechanic needs to spend less time, on, “the paperwork” and more time focusing on what is important - the maintenance of your precious airplane.

Jason Blair is an active single- and multi-engine instructor and an FAA Designated Pilot Examiner with over 5,000 hours total time and over 3,000 hours instruction given and has flown over 100 different makes and models of general aviation aircraft. In his role as Examiner, over 1,500 pilot certificates have been issued. He has and continues to work for and with multiple aviation associations that promote training and general aviation. He also consults on aviation training and regulatory efforts for the general aviation industry. Jason Blair has published works in many aviation publications, a full listing of which can be found at www.jasonblair.net.

YOUR SAFETY RESERVE

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



In formal terms, personal minimums refer to an individual pilot's set of procedures, rules, criteria, and guidelines for deciding whether and under what conditions to operate (or continue operating) in the National Airspace System. While this definition is accurate, it tends to describe the product rather than explain the process. Also, the formal definition does not really convey one of the core concepts: personal minimums as a "safety buffer" between the demands of the situation and the extent of your skills.

I like to think of personal minimums as the human factors equivalent of reserve fuel, which is intended to provide a safety buffer between fuel required for normal flight and the fuel available. In the same way, personal minimums should be set to provide a solid safety buffer between the pilot

skills and aircraft capability required for the specific flight you want to make, and the pilot skills and aircraft capability available to you through training, experience, currency, proficiency and, in the case of the airplane, performance characteristics. Just as in making fuel calculations, you shouldn't

consider making a flight that requires use of skills at the "reserve" or worse, "unusable fuel" level of your piloting skill and aircraft capability.

Here's one systematic approach to developing your own personal minimums:

Step 1 – Review Weather Minimums. The regulations define weather flight conditions for visual flight rules (VFR) and instrument flight rules (IFR) in terms of specific values for ceiling and visibility. IFR means a ceiling less than 1,000 feet AGL and/or visibility less than three miles. Low IFR (LIFR) is a sub-category of IFR. VFR means a ceiling greater than 3,000 feet AGL and visibility greater than five miles. Marginal VFR (MVFR) is a sub-category of VFR.

Step 2 – Assess Your Experience and Comfort Level. Think through your recent flying experiences and make a note of the lowest weather conditions that you have comfortably experienced in VFR and, if applicable, IFR flying in the last six to twelve months. This exercise helps establish your personal "comfort level" for VFR, MVFR, IFR, and LIFR weather conditions.

Step 3 – Consider Other Conditions. It is also a good idea to have personal minimums for wind, turbulence, and operating conditions that involve things like high density altitude, challenging terrain, or short runways. Record the most challenging conditions you have comfortably experienced in the last six to twelve months. You can note these values for category and class, for specific make and model, or both.

Step 4 – Assemble and Evaluate. Next, combine these numbers to develop a set of baseline personal minimums.

Step 5 – Adjust for Specific Conditions.

Any flight involves almost infinite combinations of pilot skill, experience, condition, and proficiency; aircraft equipment and performance; environmental conditions; and external influences. These factors can compress the baseline safety buffer, so you need a structured way to adjust for changing conditions. Consider developing a chart of adjustment factors based on changes in the PAVE checklist factors – Pilot, Aircraft, enVironment, and External Pressures.

When you have comfortably flown to your baseline personal minimums for several months, you can consider adjusting to lower values. Two important cautions:

! **Never adjust personal minimums to a lower value for a specific flight. The time to consider changes is when you are not under any pressure to fly, and when you have the time and objectivity to think honestly about your skill, performance, and comfort level.**

! **Keep all other variables constant. If your goal is to lower your baseline personal minimums for visibility, don't try to lower the ceiling, wind, or other values at the same time.**

Step 6 – Stick to the Plan! Once you have established baseline personal minimums, “all” you need to do next is stick to the plan. That task is

a lot harder than it sounds, especially when the flight is for a trip that you really want to make, or when you are staring into the faces of disappointed passengers. Here's where personal minimums can be an especially valuable tool. Professional pilots live by the numbers, and so should you. Pre-established numbers can make it a lot easier to make a smart no-go or divert decision. In addition, a written set of personal minimums can also make it easier to explain tough decisions to passengers who are entrusting their lives to your aeronautical skill and judgment.

Note: This article, provided as a courtesy by Susan Parson, first appeared in the March/April 2015 issue of the FAA Safety Briefing magazine https://www.faa.gov/news/safety_briefing/2015/media/MarApr2015.pdf

For a copy of the Personal Minimums Development Worksheet go to https://www.faa.gov/news/safety_briefing/2015/media/Personal-Minimums.pdf

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. Susan 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 a number of advanced avionics training courses and modules, and she is 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. An active general aviation pilot, Susan instructs on weekends for her Leesburg-based flying club and the Civil Air Patrol, in which she serves on the National Stan/Eval team. She also maintains a blog at www.AeroWords.com



Luke Barnette was recently promoted to the position of Assistant Underwriting Manager. Luke joined Avemco in April of 2007 as an underwriter, with previous property and casualty insurance experience with a Fortune 500 company.

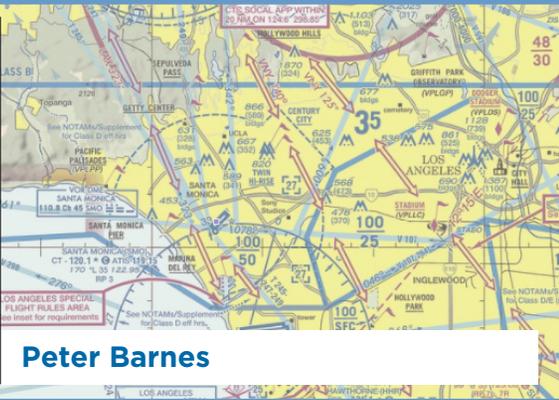
In addition to servicing the needs of customers, he has represented Avemco at trade shows and presented safety-based seminars at aviation events.



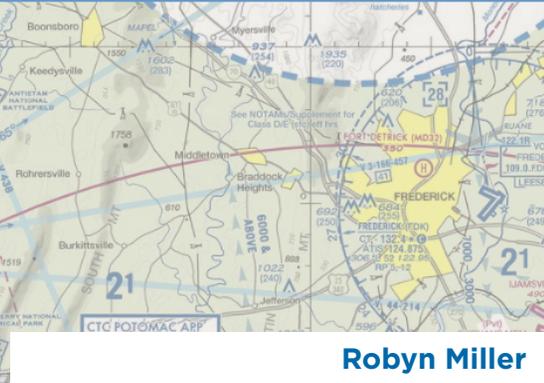
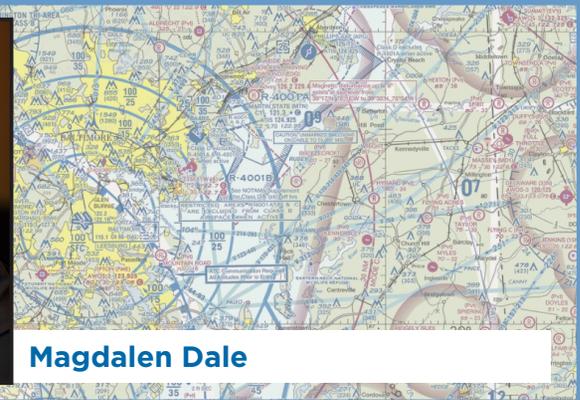
TEAM AVEMCO'S NEWEST UNDERWRITERS



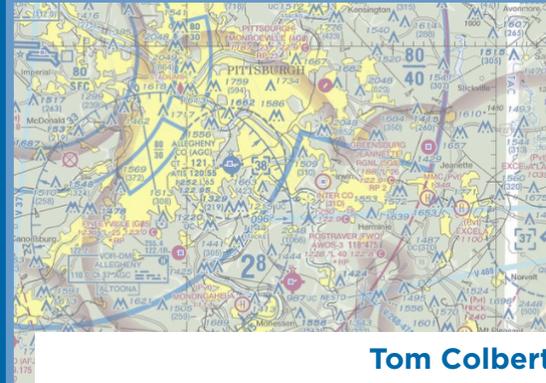
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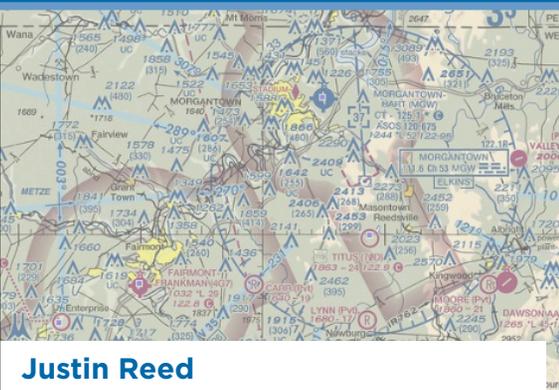
Robyn Miller



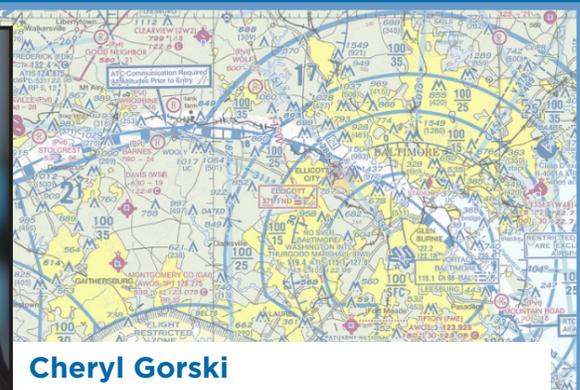
Tom Colbert



Justin Reed



Cheryl Gorski



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 GENE BENSON'S "FROM THE SUBJECTIVE TO THE OBJECTIVE-MAKING BETTER DECISIONS"

Very good article. Sounds like a lot of information I just learned for my flight instructor written test. Always seems like when do you think that the decision made at 2000 feet in a thunderstorm on an approach is better than the one you made at 35,000 feet in the clear with a cuppa coffee in your hand. Make the plan and stick to it.

--Sent from Kenny the pilot, American Airlines triple seven retired



RESPONSES TO DAVID JACK KENNY'S "SILKY SLIPS AND CRABBY PILOTS"

Editor's Note: Several eagle-eyed readers caught an error in the text. David Jack Kenny responded, "Yes, the **downwind** rudder is the one that should be kicked. Maybe you can tell that I don't personally make a practice of crabbing until touchdown."

I flight instruct in Oklahoma where the wind comes sweeping down the plain pretty much every day, so I might be a little bit more of an authority, but not much. I'm a transition guy. We fly Cherokee's with the old Hershey bar wing 85 knots on final. Seems to work very well; however, on the A36 bonanza, I fly for a client (longer fuselage and almost twice the weight). It's crab all the way down.

--John Wise, Sundance Flight Academy, KHSD

I prefer the side slip approach, not to have to kick in at the last moment, who knows how much slip from an established crab!

Thank you for beneficial discussions,

--Leslie Lightfoot

Great article on crosswind technique. It does require a lot of practice. My home field seems to be having more days with crosswinds the last year or so. I normally prefer slipping to maintain alignment, but since I own a Cessna 170B, slips with full flaps are a bad idea.

My CFI, an experienced 170 pilot, prefers no flaps and wheel landings in a crosswind.

The only feedback suggestion I have is don't forget to mention taildragers in your articles. Conventional gear airplanes often require a different method than trikes.

Keep up the good work.

--Sent from Bill's iPhone



The Avemco PIREP articles are some of the best aviation articles I've read. Succinct and to the point, they are a pleasure to read: short enough to keep my attention, but information-rich. They are not only good reminders of important safety points but often present material from new angles. Very, very good. I look forward to them; please keep them coming.

Regards,

--Al Chaker

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:

FEBRUARY 22-23
Northwest Aviation
Puyallup, WA

MAY 29-30
AOPA Fly In
San Marcos, TX

SEPTEMBER 11-12
AOPA Fly In
Rochester, NY

MARCH 31-APRIL 5
SUN n FUN
Lakeland, FL

JUNE 19-20
AOPA Fly In
Casper, WY

SEPTEMBER 18-19
Zenith Open House
Mexico, MO

MAY 2-3
Great Alaska Gathering
Anchorage, AK

JULY 20-26
EAA AirVenture
Oshkosh, WI

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



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Let us know what you think of our *On Approach* newsletter.

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Avemco Policyholder News

WINTER 2020

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Avemco Insurance Company
8490 Progress Drive, Suite 100
Frederick, Maryland 21701

Customer Feedback and
Aviation Insurance Questions:
(800) 638 8440
avemco@avemco.com

Online: avemco.com

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Publisher

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