



Club Aircraft Insurance

Issue	Date	Comment	Meeting Date
0	02.08.06	Issued	Via email consensus
Rev 1	25/07/09	Approved	25/07/09

Club Aircraft Insurance

Darling Downs Soaring Club shall ensure the following insurances for club-owned aircraft and gliders under cross-hire arrangements are maintained:

Two seater club-owned training aircraft	Hull Insurance
	Ground Insurance
	Third Party Liability insurance \$10,000,000 including competition clauses
Club-owned single seat aircraft	Ground Insurance
	Third Party Liability insurance \$10,000,000 including competition clauses
Cross-hired single seat aircraft	Owners are responsible for maintaining Third Party Liability insurance \$10,000,000 including competition clauses, for the duration of the cross-hire period. Hull insurance is the responsibility of the Owner.
Tug Aircraft	Hull Insurance
	Ground Insurance
	Third Party Liability insurance \$10,000,000 including competition clauses

Self Insurance

Hull Insurance is not maintained on single seat club gliders; however they will be insured for ground risk. Where single seat gliders are hired by members, or others, for competition use; consideration will be given to obtaining full flight risk insurance for the duration of the competition.

The Treasurer shall ensure the potential savings on insurance premiums are maintained as a separate line item in the club's accounts and, at least annually, transferred to a

special investment account, so the financial position with regard to self insurance is evident.

In the event of damage to a glider, the costs of repairs, if carried out, may at the committee's discretion, be paid from this account. Any excess recovered from the pilot in command at the time of the incident shall be credited to this account. Any short fall should be made up from the club's normal operating account.

Funds accumulated in this special account will be used to purchase new, or replacement gliders, to assist to upgrade the club's fleet of gliders.

Flying Club Aircraft

All pilots in command of club gliders must be current financial members of the Gliding Federation of Australia.

Insurance Excess

The club's external insurers require the club to pay excess of 2% of the hull insured to a minimum of \$500, and a maximum of \$1,000.00 each and every accident, excluding total loss. The club shall apply this policy to self insured gliders.

Condition of hire of any club glider (by members and visiting pilots requires that an excess of between \$500 and \$1000 is payable in the event of damage.

The Pilot in Command; or the nominated Pilot in Command in the case of a mutual flight, will be liable for this excess.

Exceptions to this requirement are:

- Students under instruction.
- Instructors acting as pilot in command of an instructional or check flight.
- Air Experience flights.
- Pilots who do not yet hold an "in command rating" and are under the instructor's supervision.

In all cases, if both the Training Panel and the Committee agree that there are contributing factors outside the direct control of the person who caused the damage, the Committee may waive these requirements.

The Club's Safety Management System is based on a "Just Culture" philosophy and this philosophy will be given primacy by the Training Panel investigation and Committee review during decision making with regard to the application of charges for Insurance excess.

This policy will be published on the club's web site and at the "Pie Cart".

END