



On Approach

Avemco® Policyholder News

SPRING 2014



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PREFLIGHT DISTRACTIONS - EXPENSIVE & DANGEROUS

By Thomas P. Turner, Master CFI, CFII, MEI, Mastery Flight Training, Inc.

A Beechcraft Bonanza's nose gear collapsed on landing after the pilot took off with a tow bar still attached to the nose wheel. The solo pilot was uninjured; damage to the aircraft was reported as "minor" but still involved landing gear damage and an expensive sudden propeller stoppage.

Captured on an Air Traffic Control Tower recording, the pilot reported a problem with his landing gear and when prompted by the tower controller confirmed "no green lights." The tower controller suggested a low pass to take a look at it and also told the pilot - "I'll let you know what it looks like from our perspective." The tower's observation was that it appeared something was hanging off the landing gear...a tow bar and they immediately sent emergency response crews to the runway. Later, the controller suggested a second low pass, and reported the main gear was canted inboard, indicative of a less-than-fully extended gear.

The controller was extremely calm, professional and helpful throughout the event, and the pilot remained cool and in command of his aircraft.

Major transgressions like forgetting to remove and stow or put away a tow bar suggest distraction during the preflight inspection. Common preflight distractions include passengers or other pilots accompanying or interrupting the pilot, as well as texts, emails or cell phone calls. Add to that mix a feeling of being rushed to depart, anxiety about the impending flight, focusing on unrelated stresses such as work or personal relationships and

A PREFLIGHT INSPECTION IS *YOUR LAST CHANCE* BEFORE BOARDING TO VERIFY THE AIRPLANE IS PROPERLY SERVICED AND MECHANICALLY SOUND, TO THE GREATEST EXTENT POSSIBLE IN A VISUAL CHECK.



observing interesting or unusual airplanes flying or taxiing during the inspection and the preflight inspection is flawed.

A preflight inspection is *your last chance* before boarding to verify the airplane is properly serviced and mechanically sound, to the greatest extent possible in a visual check.

The suggested mitigations to preflight distractions are fairly obvious, but require discipline:

- Ask your passengers to remain in the FBO or the car until you complete your preflight checklist.
- Load baggage and then preflight, or preflight and then load baggage. Don't try to supervise loading the aircraft at the same time you're making a safety check of the airplane.
- Ask fellow pilots, mechanics and other people around the airport to stand by until you complete your preflight before striking up a conversation, or finish your talk to the others and then begin your inspection.
- Turn off your cell phone or computer/tablet as you approach the airplane. Leave it turned off until after landing unless you need it for purposes strictly related to flying the airplane, such as a call to check Temporary Flight Restrictions or to pick up a clearance. If your phone or computer is on during preflight, use these devices only for aviation purposes.
- Give yourself plenty of time to complete your preflight inspection. The time it takes for a good preflight inspection is as much a part of the trip as the flight itself.
- Do your very best to focus your attention on the flight, not other stresses. If you can't avoid ground-based distractions long enough to inspect the airplane, you won't be attentive in

flight either. Extreme personal stress calls for grounding yourself until you can fully focus on the demands of being pilot-in-command.

- Fly often, and receive instruction regularly, so you're fully confident in your ability to fly and handle acceptable risks. If you're very current and still feel so anxious about a flight that you become distracted during preflight, recognize that as intuition telling you to change your flight plans or delay the flight until conditions improve.
- If anything distracts you during your preflight inspection, return to the last item you're certain you thoroughly checked and re-start your inspection from there.

I use a printed checklist for preflight inspection. There are many free websites that publish a copy of a preflight inspection checklist specific to your type of plane. I do *not* stare at the print during my walk-around—my purpose is to look at the airplane, not the checklist. I do, however, refer to the checklist after inspecting each major part of the airframe or engine to ensure I didn't miss anything. This also makes it easy to step back into the inspection after a preflight distraction. I simply go back to the point where I last referred to the checklist, and start back up from there.

I always crouch down and check the underside of the airplane as my last action immediately before boarding the aircraft. I call this my "last-minute chock check," but I also look for tow bars, pitot tube cover flags, tiedown ropes or chains that are still secured or where they might be sucked up by a propeller, and leaks under the airplane. A quick last-minute check like this is your best defense against the onslaught of nagging preflight distractions.

Holder of an ATP certificate with instructor, CFII and MEI ratings and a Masters Degree in Aviation Safety, 2010 National FAA Safety Team Representative of the Year and 2008 FAA Central Region CFI of the Year, three-time Master CFI Thomas P. Turner has been Lead Instructor for Bonanza pilot training program at the Beechcraft factory; production test pilot for engine modifications; aviation insurance underwriter; corporate pilot and safety expert; Captain in the United States Air Force; and contract course developer for Embry-Riddle Aeronautical University. He now directs the education and safety arm of a 9000-member pilots' organization. With over 3800 hours logged, including more than 2400 as an instructor, Tom writes, lectures and instructs extensively from his home at THE AIR CAPITAL--Wichita, Kansas.



“DO I REALLY NEED RENTERS INSURANCE?”

...REALLY?

Here are some questions that airplane renters ask most. To learn more, visit [Avemco.com/Rent](https://www.agemco.com/Rent).

Q: Doesn't my FBO have insurance on the airplanes they rent?

A: Probably. But it's there to protect them, not you. They can recover their deductible and even the income they lost while their rental plane was down for repairs or being replaced. Then their insurance company can come after you to recover losses caused by you through a legal action called "subrogation." If you get sued because you injure someone or damage property, the FBO's policy almost certainly won't protect you at all.

Q: What is Non-Owned liability coverage?

A: Avemco will protect you against claims arising from Bodily Injury or damage you may have caused to others or to their property up to the limits of liability you purchase.

Q: How much is my deductible?*

A: Zero.

Q: What impact does pilot experience have on Non-Owned insurance premiums?

A: At Avemco, generally none. Premiums are based on the limits of coverage you select.

Q: Will an Avemco Non-Owned policy cover me if I borrow a friend's airplane?

A: Yes. However, we protect only you, not your friend. They need to have their own coverage and understand the conditions of their policy.

Q: What if I rent a twin? Is there still no minimum experience required?

A: No. We do not have a required minimum time, unlike many companies that demand you have 500 hours. You do need to purchase the additional coverage for insurance in a twin.

Q: Does an Avemco Non-Owned policy cover legal fees if I'm sued?

A: Yes. Even if you're sued for more than your limits of liability, Avemco never puts a cap on legal fees for covered claims, and legal fees are paid over and above the policy liability limits.

Q: How do I purchase an Avemco Non-Owned policy?

A: You can buy a policy instantly* with a credit card at [Avemco.com/Rent](https://www.agemco.com/Rent). If you'd like to talk with an Avemco Aviation Insurance Specialist in our Frederick, MD home office, call us any business day at (800) 638 8440.

Q: How much does an Avemco Non-Owned policy cost?

A: Non-Owned Bodily Injury And Property Damage Liability coverage starts at \$95 annually.

And you can add Non-Owned Aircraft Damage Liability for as little as \$60 a year. Of course, higher liability limits are available.*

Q: What payment plans are available?

A: We require annual payment at the time the policy is bound. You may use a credit card or check with your completed application.

Q: Does Avemco offer insurance when I buy my own plane?

A: Yes, we've been insuring airplane owners for over 50 years. In fact, we have an A+ (Superior) rating from A.M. Best.*

Questions?

Call (800) 638 8440 M-F, 9:00 am - 6:00 pm Eastern, go online at [Avemco.com/Rent](https://www.agemco.com/Rent) or email us at Avemco@Avemco.com.

*Not all coverages or products may be available in all jurisdictions. The description of coverage in these pages is for information purposes only. Actual coverages will vary based on local law requirements and the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect, the terms and conditions of any insurance policy issued by Avemco. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence. "Instant" coverage and policy changes do not apply in all situations. Additional information may be required. For the latest rating, access www.ambest.com.

AVEMCO CUSTOMER PROFILE - SARAH ROVNER



Avemco customers range from pilots who hardly fly at all to pilots who don't seem to do anything else besides fly. On the high end of the spectrum, you'll find **Sarah Rovner**. Since earning her private ticket in September of 2011, Sarah has rung up over 800 hours, almost all of it flying for fun vs. profit. And every bit of it without owning an airplane. How? "By making cross country flights all over the U.S. and splitting the cost with people." She says, "I found cheaper ways to get airplanes through flying clubs and partial ownership situations. A lot of people who have older airplanes are always looking for company so I fly a lot with them. And, over time, it just really built up." Now that Sarah has earned a CFII, the hours are really adding up. She's averaging 30 to 40 hours a month, instructing in her spare time while holding down a fulltime job as a Senior Network Engineer in the oil and gas industry in her home town of Houston, Texas.

So far, Sarah has flown over 43 different models of airplanes. In what is surely an understatement,

she says, "I get bored flying the same thing over and over again." Her particular airplane obsession is vintage tailwheel aircraft. Sarah has flown Cubs, Champs, Taylorcrafts and Citabrias. Next on her wish list is either a multi-engine or seaplane rating. She hasn't decided yet. But the one thing she has decided on is that Avemco will stay her insurance company, which, of course, makes us happy. Sarah has been an Avemco customer since her first flight lesson. As far as the importance of renter's insurance goes, she had a good role model where she learned to fly. Her airport required all of their renters to have an aircraft renter's policy because they know their customers will be protected if something goes wrong, whether it's a bent wing tip or bodily injury or a property damage liability lawsuit. If you don't have a renter's policy from Avemco, consider it. Visit [Avemco.com/Rent](https://www.avemco.com/Rent) or just give us a call at **(800) 638 8440**. We'll fix you up in a jiffy.

AVEMCO'S PEOPLE - STEPHANIE BROWN, AVIATION UNDERWRITER

Stephanie Brown has been around General Aviation pilots and their airplanes since her days as the EAA National Chapter Administrator at EAA headquarters in Oshkosh, Wisconsin. One of her responsibilities was to make sure the local EAA chapters were properly insured for their activities. That meant a lot of phone calls and conversations with us at Avemco. We could tell right away that she was exceptionally caring in the service she provided her local EAA chapters. So, when we heard that Stephanie might be up for a life change and a new career, we recruited her to be an Aviation Insurance Specialist in our Frederick, Maryland home office.

Stephanie still loves interacting with pilots and aviation and is a member of Women in Aviation International and its DC Capitol Region chapter. She says, "I like the problem-solving aspect of being an underwriter. Every call is something new. My goal is to always figure out how to help the person on the other end of the phone. I also love the many opportunities I've had to get to know pilots and even to take rides in some pretty unusual airplanes, like the Breezy I flew in. Now there was a memorable experience!" We're glad Stephanie made the move to Avemco. And so are her customers.





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.

Response to “The Flight Isn’t Over Until the Plane is in the Hangar”

Thanks for your PIREP series! As I get older, I know that I MUST focus every nanosecond on exactly what I’m doing.

--William “Bill” Hounshell (N6WH & N269N)

As a returning pilot, after a 40 year hiatus, I welcome these messages. I will definitely increase my taxi vigilance, after reading this article.

--Jim DuVander

Avemco PIREP “Don’t Get Caught By the Cold”

Great article. The only thing I would add is a decent supply of drinking water, the cold also causes ‘hydration problems.’ Keep the body full of fluids (NO BOOZE, alcohol actually precipitates hypothermia).

--John Proctor

Avemco Safe Flying Series: “Expensive Lessons”

I appreciate your letters about accidents. I believe flying is a continuous learning event.

--Keith B. Walker

Support of the General Aviation Community

Thank you for your continued support of the Ercoupe Owners Club as well as all general aviation and this year’s ‘Earcoupe Convention’ in Nebraska, where corn is king!

--Scott Morgan



We welcome your comments and feedback. Email avemco@avemco.com. Comments will be considered for inclusion in our next newsletter. You will be notified of our interest to obtain your approval prior to being published. Your comments may be edited for length and style before publication. Edited copy will be sent to you to ensure accuracy.

COMING TO A HANGAR NEAR YOU

The most fun we have all year is meeting our customers around the country and sharing our love for flying in entertaining and educational forums.

Be sure to mark your calendar for these upcoming shows:

May 3 - 4, 2014

**Alaska Airmen's Association Trade Show and Conference
Anchorage, AK**

Visit us at Booth #54

Stop by our booth, say hi and have your questions answered by our aviation insurance specialist. Enter for a chance to win a GoPro® Hero3+Silver Edition camera.

June 14, 2014

Rochester Wings

**Greater Rochester International Airport
Rochester, NY**

"What Kind of Pilot Runs Out of Gas?"

(WINGS Pilot Proficiency Program Approved Course)

Presented by Mike Adams

In this forum, Adams will illustrate how a flight's fuel looks right until it isn't.

July 28 - Aug. 3, 2014

EAA AirVenture

Oshkosh, WI

Visit us at Hangar A, Booth #1160/1159

More details to follow. Check our website and Facebook pages for more information as it becomes available.

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Avemco Policyholder News

SPRING 2014

On Approach

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NSL0014 (04/14)