



Club Aircraft Insurance

Issue	Date	Comment	Meeting Date
Rev 0	02.08.06	Issued	Via email consensus
Rev 1	25/07/09	Approved	25/07/09
Rev 2	04/02/16	Updated to reflect policy excess changes	Via email consensus

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 (Flight, Taxying and Ground) Insurance
	Trailer Insurance
	Third Party Liability insurance \$10,000,000 including competition clauses
DDSC Astir Jeans	Trailer Insurance only
	Third Party Liability insurance \$10,000,000 including competition clauses
Other Single Seat aircraft owned by DDSC	Hull (Flight, Taxying and Ground) Insurance
	Trailer Insurance
	Third Party Liability insurance \$10,000,000 including competition clauses
Tug Aircraft	Hull (Flight, Taxying and Ground) Insurance
	Third Party Liability insurance \$10,000,000 including competition clauses

Self Insurance

The Astir Jeans club-owned glider is insured for Third Party Liability only. All other club single seat gliders are insured for full Hull Insurance and Third Party Liability.

Flying Club Aircraft

All pilots in command of club gliders must be current financial members of the Gliding Federation of Australia and an affiliated Australian gliding club.



Insurance Excess

For all club gliders except the Jeans, the Hirer pays insurance excess as stated in the insurance policy document:

- **VH-GRL & VH-GVJ:** 1.0% of hull sum insured (minimum \$1,000) each and every loss, excluding total loss/constructive total loss
- **All other aircraft except Jeans:** 2.0% of hull sum insured (minimum \$500) each and every loss, excluding total loss/constructive total loss.
- **Jeans:** cost of repairs up to a maximum of \$1000.00
- **Trailers:** 5% of sum insured each and every loss

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 the requirement of members to pay excess 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
- Evaluation flights by competent pilots, conducting evaluation flights following maintenance or Form 2 Inspections
- Tug pilots when flying the tugs for the club operation.

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. Conversely, they may also waive the exemptions listed above if the conduct of the pilot is proven to be negligent.

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 procedure will be published on the club's web site and at the club office.

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