

**MODEL AERONAUTICAL  
ASSOCIATION OF AUSTRALIA INC.**

## **Newsletter**

**NO. 5/2003**

- President:** Mike Close, PO Box 146, West Pennant Hills NSW 2125  
Telephone: 02 9872 6469 Fax: 02 9871 0408
- Vice President:** Theo Merrifield, 25 Jucks St, Rockingham WA 6168  
Telephone - 089 528 3124
- Secretary:** Ivan Chiselett, 1 Watson Ave, Mont Albert Nth Vic 3129  
Telephone (03) 9897 1220 Fax (03) 9897 1445  
e-mail; maaasec@ozemail.com.au
- Treasurer:** Ian Gillespie, 332 Orange Grove Rd. Salisbury Qld 4107
- Technical Sec.** Fred Adler 18 Ivory St. Noranda WA. 6062  
e-mail; maaatechsec@touch88.com.au>

**MAAA Internet:** <http://www.maaa.asn.au>

### **Insurance Policies Covering M.A.A.A. Members**

Being an affiliate member of the M.A.A.A. you are covered by four different insurance policies. These being;

1. Third Party Public and Products Liability
2. Personal Accident
3. Directors and Officers Liability / Corporate Reimbursement Insurance
4. Professional Indemnity

All but about \$25 of the current \$110-50 M.A.A.A. Senior fee goes towards the costs of these policies. I shall attempt to explain the cover that these policies offer.

### **Third Party Public Liability**

This policy provides a limit of \$20,000,000 with an excess of \$10,000. For several years the MAAA has required the member on whom the claim is made to be responsible for the first \$250. When the excess went up to \$10,000 the M.A.A.A. decided to leave the level the same and that the MAAA would pay for the remaining \$9,750 excess. You will understand why we are so concerned at reducing accidents as the insurance does not kick in until the total claim is over \$10,000.

This policy indemnifies you for personal injury or property damage to third parties that you are found to be legally liable as a result of the pursuit of model aviation. The policy also includes member-to-member cover. This means that if a member

causes another member serious injury and/or property damage the policy will be respond. It is impossible to give definite answers as to coverage in specific circumstances. It should be noted that the ultimate arbiter on any claim would be a Court of Law.

The policy also provides third party legal liability cover for clubs and associations. This includes claims for damage against the club from members of the public visiting the club facilities. It also includes cover for catering, provided all State catering regulations are abided by. Claims resulting from injury caused by playground equipment on the club grounds are also covered. The equipment should comply to State requirements and be properly maintained.

If a club organises a public display the policy covers the third party liability aspects of the function provided that all the necessary regulations are abided by. Any public display involving radio-controlled aircraft requires a display permit. See the M.A.A.A. Manual of Procedures on the web site for information.

It should be noted that it is extremely difficult to obtain this type of insurance and even harder to get member-to-member cover. Those who have been in the M.A.A.A. for a number of years will have noticed the steep rise in fees. This has all been due to insurance cost increases.

There is no age limit for the third party policy.

Many people have noted that they have a similar cover with their home and contents policy and ask why can't they use that policy. The simple answer is administration. From feedback I have received, the vast majority of members "demand" that all that fly have a policy that can be actioned should they be unfortunate enough to sustain injury or damage as a result of the actions of another member. To have people monitoring other coverage, dates of currency and conditions of the many home policies of members would be an impossible task. Not all provide the same level of cover as the M.A.A.A. policy. I am sure that no member of a club would volunteer for the position of "insurance officer". Imagine their predicament if there was an accident and they found that the "insurance officer" had let a person through without adequate insurance cover.

### **Personal Accident**

This provides personal accident coverage for affiliate members under the age of 80 years;

1. Competing in competitions and championships and other activities organised and under the control of the insured;
2. Acting as an official at competitions and championships organised and under the control of the insured;
3. Acting as an elected official of the insured;

4. Engaged in volunteer activities organised and under the control of the insured including direct travel to and from such activities;
5. Travelling directly to or from activities described in 1 to 4 above.

Officially organised would mean the M.A.A.A. and associated clubs having sanctioned the events. This would include training, testing and activities at the club / fields. It should be noted that the coverage does not cover your activities with model aircraft at home.

The policy also provides for salary maintenance for salary earners. It provides 80% of net wages up to a maximum of \$500 per week for a maximum of two years. It also pays 80% of the non-Medicare medical expenses to a maximum of \$4,000 for each claim. There are also stipulated maximum amounts for loss of sight, hearing, limbs etc.

The policy has an excess of \$50 and Seven days in the case of salary maintenance.

It should be noted that the policy does not cover the medical fee "gap". That is the difference between the Medicare rebate and the fee charged by a medical practitioners. It is illegal to have insurance to cover this.

#### **Directors and Officers Policy**

This policy covers the legal expenses of the Club or Association and its officials in the event of them being subjected to legal action as a result of their position. It should be noted that the club officials should exercise due care and with regard to State and Federal laws in carrying out their duties as directors.

As in all other cases if the Club Executive believes that there is a possibility that they will be involved in legal action they should contact the M.A.A.A. Secretary as soon as possible.

The excess on each and every claim is Nil for Directors and Officers Liability and \$2,000 for Corporate Reimbursement

#### **Professional Indemnity**

This policy covers Inspectors, Club Officials, Instructors for advice that they may give in regards to model aviation. It is also possible that Professional Instructors, who are members of the M.A.A.A. to be listed on the policy for their activities as a profession instructor of model aviation. For a member to be listed as a Professional/Paid instructor they must hold the M.A.A.A. Instructor Rating, have the recommendation of their State Association and permission from their club/s to conduct paid instruction at their field/s.

There is currently a \$50 fee per year to be listed on the policy. Members holding an M.A.A.A. Instructor rating interested in "registering" as a professional/paid instructor should contact the M.A.A.A. Secretary for more information.

The excess on each and every claim is \$2,000.

#### **What to do in the Event of a Claim**

The M.A.A.A. Manual of Procedures includes a procedure "Accident / Incident Reporting and Actions Procedure" which details the process that should be followed in the event of a injury and/or possible insurance claim. A copy of the procedure is available on the M.A.A.A. web site or from the M.A.A.A. or State Association Secretary.

It is important that all possible claims are reported as soon as possible. Please ensure that witnesses are recorded and statements taken. It is hard to chase up everyone after the event.

Please note that every incident/accident should be thoroughly investigated and "closed out" in accordance to the requirements of the procedure. The importance of reducing accidents is vital to our organization. We do not like to see fellow members injured and it also adds greatly to our costs. Please do your bit and be very vigilant with the aim of no accidents.

As I have noted many times, the meeting of prop and fingers still seems to be a favourite trick for many of us. Although it sounds a bit of lark the injuries sustained by some are very severe. Some members have lost fingers and others the full use of them. Please be careful around props and use effective aircraft restraints when starting. Most important of all, do not reach over a turning prop, go behind to release the glow plug and make adjustments. Safety is a continuing thought process.

#### **World Champion**

Chris & Kevin Callow of Queensland have retained their F3D World Championship at the world championship that concluded on August 30 in Melnik, Czech Republic. Ranjit Phelan finished forth. The Australian Team of Ranjit Phelan, Rodney Donohue, Frank Harrod, Noel Davern and Team manager David Axon came third. This is one better than the 2001 Championships in Bundaberg where they just missed out on the medals with a forth.

This is a fantastic result for Australia. Congratulations to all the Australian contingent for a really great effort. This result really puts Australia at the top in F3D Pylon. Congratulations guys, a really great effort.

Also, congratulations also to Phil Mitchell for his forth place in F1A, Free Flight.