



Spring 2002

Editors: Douglas Therrien
Floyd Graham

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The President's Message

As President I was pleased to see the large turnout of members at Bill's memorial service. The club will never be the same with Bill gone. Our hearts and prayers go out to his family.

The fly-in breakfast is coming fast. Sunday, June 02/02 is the big day. I sent an e-mail to Mother Nature to assure that we will have good weather and as of this letter have no response.

The week of May 25th & 26th I will be calling the breakfast volunteers to set up the shifts for the dedicated workers. If I miss anyone send an e-mail to me or leave a message at my office 283-2538 and I will call back that evening. Sat. morning we will be setting up in Ken Hughes hangar. Ken and his family have donated this hangar for many years for the event and it is greatly appreciated. "THANKS KEN".

Jim Crosbie is in charge of the field and parking and he will be in touch with his workers. Any persons that wish to help Jim call him at 283-4034 and leave a message. Jim will call back in the evening.

Douglas Therrien has volunteered to do the coffee and is looking for 3 or 4 helpers. He can be reached at 613-258-7188 in the evening.

The tax appeal is settled and we hope to have the final numbers in mid June. Brenda is working with the Township on this.

The hangar committee, Bob Labelle and Glen Davies, are disappointed and so are the rest of the Directors because of the slow clean up of the damaged hangar sites. I might add that our good neighbour Eldon Byers (adjacent farm) has approached me and expressed his discontent with the debris that is still on his property. Lets get this cleaned up before the breakfast! Any hangers that are being built or rebuilt or repaired must provide proper drawings to the hangar committee and these will be brought to the Directors meeting and discussed. The building inspector at Montague requires building permits before starting any work on hangars. Several hangar owners have expressed their concerns to me about this. The recent spring rain and showers have really softened the soil adjacent to the paved areas and hangars. Please do not drive vehicles off the paved or road areas, as this will deeply rut the grass. Taxiing aircraft through these ruts can be damaging and in the least, cause a rough ride. Some hangar owners take pride in the appearance of their lawn areas around their buildings and hate to see needless ruts and mud. You don't drive across your front lawn at home, do you?

Thanks for your co-operation.

Any members that have changed their address or phone numbers are asked to notify Brenda at 613-275-2527. This is the only way we can be assured that you are receiving you mail.

Jack Tedford

S.F.F.C. Executive for 2002

President	Vice-President
Jack Tedford	Jim Crosbie
Secretary	Treasurer
Don Grant	Brenda Haggett
Directors	
Ed Moore	Barrie MacDonald
Bob Labelle	Douglas Therrien
Dale Lamport	Mark Steenburgh
Glenn Davies	Floyd Graham

2002 Fly-in Breakfast Tickets

Those Assoc. and Active members with paid up memberships will find their 2 breakfast tickets with this newsletter. If you are paid up and did not receive tickets, one of two things may have happened. One, I missed putting them in your envelope. Two, you just paid up your membership in the last week and you are missing from the most recent membership list. Either way, just let us know on the morning of the fly in and we will straighten it out.

Annual Membership Dues

Membership dues are now past due; if you have not sent in your payment, please do so as soon as possible. Members that have not renewed will soon be removed from our membership list and thus lose all the rights and privileges of membership. If you have not received your membership invoice please contact Brenda by email at Bhaggett@smithsfallsflyingclub.com. Or call her at home 613-275-2527.

Aircraft Tie-downs

Just a reminder to those of you with aircraft tied down on the grass, to keep the grass cut or make arrangements to have it cut. SFFC is not responsible for any damage caused by Field Maintenance operations if we have to cut the grass around your aircraft and time will be billed for doing so.

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Message from OAS Flight Training

By Teri Loretto

Well, OAS has finally been approved by all the powers that be at Transport to become a fully operational satellite at Russ Beach. Special thanks must go out to Douglas for all of his help and to Jack and the Board for being so patient and helpful. LIN has been up and flying for about a month and KLA is finally out of inspection. Both aircraft took longer than expected due to some snags but Harley in the maintenance facility found both aircraft to be solid machines. Keith Kelly and Michel Pare have been doing the majority of the checkouts and enjoy the pilots and the wonderful facility.

The breakfasts served up by the Rotary Club were a big hit, and many of the OAS pilots were hoping they would continue (need a hobby? See the SFFC). Ground school has been postponed due to a lack of students, but the fall seems to be a more desirable time for most.

There still seems to be some confusion as to checkout procedures and rentals. Basically SFFC does not hold a valid operation certificate at this time. OAS has a satellite operation there, leasing both LIN and KLA in order to keep them flying. In the eyes of Transport Canada, OAS is the registered owner and operator of these aircraft. It is as if a brand new school has opened in Smith's Falls. To satisfy the regulations all pilots check out with an OAS instructor. You would not expect to walk into a school in BC and pick up the keys without a checkout. The same scenario exists here. To make the process less painful, Keith and Michel have attempted to keep the checkouts simple and fun. Once you are checked out, renting is as easy as calling OAS to book the plane and getting authorization on the flight sheet. OAS will honour memberships at OAS and allow current SFFC members to rent in Ottawa at the cheaper club rate. All memberships and events are still the jurisdiction of the Club itself and not OAS. The airport and all of its activities still benefit the resident club.

On this note all at OAS have been salivating at the prospect of the fly in breakfast! It promises to be a fantastic event, and OAS will have planes down for the event.

OAS would also like to inform you of a free Katana workshop being offered to SFFC members in June. On June 22nd. Lary Loretto, President of OAS, will be presenting a 3-hour workshop designed to familiarize pilots with the Canadian built composite trainer. It will cover such topics as the airframe, the Rotax 912 engine, differences and similarities with more traditional aircraft, the Hoffman prop and flying the machine itself. A Katana will be brought down to Russ Beach on this day to offer flights to members who are interested. The cost will be \$60.00 for a ½ hour familiarization flight, instructor included. We hope many of you will take advantage of this opportunity to fly in this fun and exciting new aircraft. The workshop will be offered free from 10AM to 1PM with flights all day after the workshop. Hope to see you there! Rain date is June 23rd. on the Sunday. Until then keep the blue side up! Please call OAS at 613-737-2933 or speak with Keith on the weekend for details!

GLIN Rental Level

As most of you know GLIN is now back in Smiths Falls, after a good going over by the maintenance crew at the Ottawa Flying Club. LIN has seen very low use since its return over a month ago. The Director's would like to remind our renting members that we need to see as much use of this aircraft as possible. The Club will have a very hard time to carry the cost of these aircraft in the future if rental revenue does not increase, so come on out and fly, and then remain current. The cost is \$90.00 an hour, and if the usage increases we might be able to reduce this some.

East Coast Fly out

We held a short meeting on Sat. March 23 for those that were interested in a trip to the east coast. We have a small group that is currently working on the details of this trip. We will be holding another meeting on June the 8th. at 9:30 am in the clubhouse. If you are interested we will be trying to finalize some of the details at this meeting so come on out with your thoughts, or email myself at dtherrien@smithsfallsflyingclub.com.

NON-OWNED AIRCRAFT INSURANCE

By Belinda Bryce of PSA Insurance

If you rent, charter, borrow, test-fly, ferry, instruct in, or take instruction in an aircraft that you do not own, you very well might need "non-owned aircraft" liability insurance. The types of exposures vary depending on the individual or corporation involved and the uses of the aircraft. A Non-Owned Aircraft Liability Policy will protect you or your organization if you or your organization do not own and are not protected under the aircraft owner's insurance policy or elsewhere.

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Most aircraft insurance policies extend non-owned liability protection under the liability coverages (bodily injury and property damage) to permissive users, and to others in the aircraft, or to entities responsible for the aircraft use. However, often the limits are not adequate or restriction exists which void the coverage. For example, if you are in the aircraft in your capacity as someone in commercial aviation, you most likely do NOT have protection (i.e., Professional pilots, Instructors, Mechanics, Manufactures). In addition, such extensions generally do not apply to damages to the aircraft itself but only to bodily injury and other property damage.

If you own an aircraft, have insurance for it, but occasionally use someone else's aircraft your insurance policy likely has provisions that could apply to the named insured's use of a non-owned aircraft. The liability coverage is extended to apply when the named insured is operating another aircraft. It should be noted that this provision usually applies ONLY if the named insured is one individual and not if the named insured is a corporation or more than just one individual. Usually approved non-owned aircraft is limited to aircraft of the same type as the insured aircraft and this protection would apply as excess over any other valid and collectible insurance available to the named insured (e.g., coverage may be available under the owners insurance).

It should also be noted that Non-Owned Liability Insurance is usually limited to third party property damage or bodily injury and excludes property damage of the aircraft itself. In a few instances an insurance product called Non-Owned Hull Insurance is available. This is coverage for property damage liability arising out of damages to a non-owned aircraft. However, as it is liability coverage, it will only respond if you are found negligent.

The following illustration should help explain Non-Owned Insurance:

Susy Lane owns a Pitts Special, an aerobatic aircraft. Susy's aircraft insurance underwriters approve only Susy as pilot -- a "Named Pilot Only" pilot clause, since this is a high performance, special kind of aircraft. Now suppose that Susy's friend, Billy Smith, is a highly qualified aerobatic pilot with tons of time in a Pitts Special, having owned a few himself. Billy wants to fly Susy's aircraft. Susy is happy to let him but explains that her insurance policy does not allow it. Billy states that he will buy his own non-owned aircraft liability policy to include "non-owned hull" insurance. Susy figures "What the heck? As long as there is insurance on my aircraft I guess it will be OK."

BUZZ-Z-Z! Wrong answer!! Billy's "Liability Coverage for Damage to Non-Owned Aircraft" (a.k.a. "Non-Owned Hull") would only apply in cases where he was negligent. If Billy messed up a landing and caused damage to the aircraft, Susy would look to Billy for reimbursement of the costs of the damage. Billy would rely on his "Liability Coverage for Damage to Non-Owned Aircraft" for protection.

On the other hand, suppose the loss resulted from causes other than Billy's negligence. For example, a main wheel fell off the aircraft on final approach to landing because of faulty maintenance and the aircraft was damaged on landing. Billy wasn't negligent so his "Liability Coverage for Damage to Non-Owned Aircraft" insurance wouldn't respond. There is no liability claim against Billy because he wasn't negligent. In fact, if Billy is injured he may have a claim against Susy. If Susy submits either claim (Billy's injuries or damage to the aircraft) to her own insurance company they would deny the claims because Billy was not an approved pilot. The result is -- NO COVERAGE. Even if Billy was named as an approved pilot under Susy's policy, Billy could still have a problem for damage he causes to Susy's aircraft. In most cases Billy would be protected as an insured under the liability. He would have no such protection under Susy's physical damage coverage. In fact, Susy's insurance company could go after Billy to recover the amount they paid Susy, if Billy was negligent and caused the loss. To avoid this aircraft damage exposure for Billy, Susy's company would need to waive its right of subrogation against Billy.

If you have questions regarding your specific situation contact an experienced aviation insurance professional. This article is purely advisory in nature. Actual policy wordings may vary and each specific policy should be reviewed with regard to any comments made herein. Also, applicable laws may vary by jurisdiction.