



OGC Aviation Insurance Policy and the Accident Damage Scheme (ADS)

OGC takes out an aviation insurance policy to cover damage to our gliders and trailers. As this policy has excess clauses, we also provide cover to members for the excess, through the Accident Damage Scheme (ADS). The ADS is a separate scheme from the aviation insurance policy.

This document sets out the terms of both schemes.

Aircraft covered

ZK GZS Discus 2b
ZK GOD Duo Discus
ZK GUO Duo Discus
ZK GTU Twin Astir (this aircraft is not owned by OGC but is operated under a lease agreement.)

Pilots covered

All pilots must be approved to fly the gliders by the OGC CFI or OGC Instructor.

Pilots who have had an aviation accident or a CAA prosecution must be approved by the OGC insurer before flying OGC gliders. A higher deductible may apply if approved.

Trailer insurance excess

Everyone who uses an OGC trailer needs to be aware that an excess of \$200 applies.

The driver of the vehicle will be responsible for any excess applicable in the case of an “at fault” accident.

When the accident is the fault of a third party and liability is accepted by them or their insurer the excess can be claimed back from them or their insurers.

Make sure if you request a retrieve you have arrived at an understanding with the driver especially if they are young drivers. They need to know that, in addition, there may be under-age excesses which in all probability apply to the vehicle they are driving.

OGC Accident Damage Scheme (ADS)

At the June 2022 Special AGM, a Remit was voted to change the Insurance Buy Out Scheme (IBOS).

For background, the IBOS scheme should really have been called the Excess IBOS, as it was designed to cover the premium excess on each glider. This excess can be up to \$5000 depending upon the glider, the remainder of the repair cost being covered by our aviation insurance policy.

The previous IBOS had a voluntary payment of \$200, which a small number of members took up each year.

However, with the increasing membership numbers of the club, of which many are juniors, it was agreed that the scheme should be mandatory for all flying members. The new scheme has a lower fee - \$50 – and the money will be kept in a separate bank account and solely used for covering excess payments. As such it is called a ‘levy’, so it doesn’t form part of the normal club membership fee structure.

As IBOS is incorrect as a description, the levy and new scheme are now referred to as the Accident Damage Scheme or ADS.

The current financial status of the club would mean that under normal accident frequencies, there will be sufficient funds in the ADS and our general accounts to cover ADS payouts for the first few years until the ADS total builds.

Should (and hopefully!) the ADS funds build to a significant amount, there is deliberately no provision in the rules for the club to use funds for other than ADS payouts. In the future, a remit at a special AGM - or at the normal AGM – could decide to channel some funds to another purpose.

THE TERMS AND CONDITIONS OF THE OGC ACCIDENTAL DAMAGE SCHEME (ADS)

These rules may be amended from time to time by the OGC Executive. The current version of the rules is deemed to be the version displayed on the OGC website under 'Documents'.

1. Approval of a claim against the ADS will be at the consent of the Executive. This consent will not be unreasonably withheld providing the rules are complied with but is to enable the executive to cover unforeseen issues.
2. The ADS levy, set at \$50, is only applicable to flying members of OGC.
3. All membership fees and the levy must be paid and current for the ADS to provide cover.
New flying members joining mid-year must pay the membership fee, GNZ affiliation fee and the ADS levy on joining and will be covered from the date of payment. Irrespective of when a new member joins the \$50.00 is a set levy and valid to the 30th of June each membership year, i.e., it is not discountable for shorter periods.
4. Any person flying an OGC owned glider as Pilot in Command is required to be a member of the ADS.
GNZ reciprocal Instructors, i.e., not members of OGC, providing voluntary instruction to OGC members are deemed to be members of the ADS for the duration of the instructional flight.
5. All OGC owned gliders are covered by the ADS.
The OGC from time to time formally hires third party gliders, especially suitable for training purposes, for use by their members, and these gliders will be covered by the ADS.
The Pilot in Command should check with OGC instructors which third-party gliders are covered under the ADS before flying.
Other gliders flown by OGC members owned by private owners or other gliding clubs will not be covered under the ADS.
6. Where the overall insurance cover is made void by the Pilot in Command's actions or inaction then the Pilot in Command is responsible for the additional damage costs.
7. The ADS will not cover damage that has been determined by the OGC Executive to be malicious or is the result of gross negligence. The Pilot in Command will meet these costs.