

Insurance requirements for OGC gliders



Pilot insurance experience minimums.

ZK GTU Twin Astir	Pilots as Approved by the CFI or Qualified Instructor.
ZK GZS Discus 2b	Pilots as approved by the CFI or Qualified Instructor.
ZK GOD Duo Discus	Pilots as approved by the CFI or Qualified Instructor.
ZK GUO Duo Discus	Pilots as approved by the CFI or Qualified Instructor.

Pilot accident history

If you have had an aviation accident in last 5 years or CAA prosecution the OGC insurer must approve you before you can fly OGC gliders. A higher deductible may apply if you are approved.

Trailer insurance excess

Everyone who uses OGC trailers needs to be aware the following excess values apply.

The excess is \$200.

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 the 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 the under-age excesses which, in all probability applies to the vehicle you are driving.

Accidental Damage costs

When damage is sustained to a glider but not to the extent where an insurance claim is viable the pilot shall be responsible for the costs incurred, including transport arrangements to and from a repair facility chosen by the OGC committee, to repair or restore the glider to the same pre-incident condition up to the point where it becomes in the best interests of both the OGC and the pilot in command to lodge a claim with the insurer.

The point where it becomes prudent to make a claim is when the cost of repairs exceeds the combined total of the excess plus loss of no claims discount.

Insurance excess and loss of no claims bonus (PCOR)

The insurance excess is calculated currently on 1% of the hull value but the PCOR

figure varies. As an indicative figure, unless you are in the OGC insurance Excess buy-out scheme, pilots upon damaging gliders expect to pay:

GUO Excess	\$1700.00
PCOR	\$2448.00
Total	\$4186.00

GZS Excess	\$1100.00
PCOR	\$2486.00
Total	\$3586.00

GOD Excess	\$2000.00
PCOR	\$2486.00
Total	\$4486.00

GTU Excess	\$350.00
PCOR	\$2486.00
Total	\$2836.00

Plus, the cost of getting the glider to NZ based repair shop and back if the pilot cannot transport the glider themselves. This may be in Auckland.

Wheel up Landing

A wheel up landing will result in a minimum **\$500** charge being made, **plus the cost of repairs**. The club's insurance excess buy out scheme does not include basic wheel up landings.

Contact Numbers

All damage must be reported to one of the below.

CFI Gavin Wrigley +61148841014 gavinwr@hotmail.com

Graham Erikson 021374583 grahamerrikson@xtra.co.nz