



Crash—Elmira, 1937

Albert Rosse

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While soaring has very definite practical value in connection with the study of meteorological conditions, most members of The Society are interested in it as a fascinating sport. While it has no peer in this respect, it cannot be considered as an income-producing activity. Because there is no income to be derived from gliding or soaring, those participating will naturally wish to reduce its expense to the minimum. Secondly, the lack of income makes it difficult to accumulate funds sufficient to meet extraordinary expenses, which may from time to time arise. Insurance, consequently, is the only method whereby the regular expenditure of small sums may be substituted for irregular and unknown costs.

I was interested but not surprised to note the number of individuals who, at the National Conference in Washington in February, expressed a desire to know more about the subject of insurance. I was not surprised, because, from time to time during the past two years, I have received individual inquiries regarding insurance on sailplanes. I was, however, interested because, if sufficient members of The Soaring Society wish to purchase insurance, it will make it possible to obtain protection which has not been available in the past. Almost invariably, when I am asked about insurance, the individual making the inquiry has foremost in his mind protection against crash. This coverage is not at present available on gliders or sailplanes, except at prohibitive rates, and this condition will continue unless we are able to provide the underwriters with a sufficient number of risks to make the law of averages operative. On the other hand, if it were possible for us to go to them with a proposition which offered reasonable assurance of their being able to insure a minimum of say 50 ships,

PROTECTION *for the* SAILPLANE OWNER

by J. Roy W. Barrette

I know, from experience, that they would be only too glad to try to work out some plan of insurance which would be fair to all concerned. After all, insurance companies are in business to write insurance. Consequently, they will never decline to provide coverage for any proposition which shows a reasonable likelihood of a fair return. In fact, they frequently write insurance at an actual loss for a period of years if they believe that the future holds some promise.

In the hope that I might have something definite to point to in this article, I discussed the question of crash insurance with one of the aviation markets shortly after the Washington Conference, and they stated that, if I could secure the necessary experience, even in a very general way, showing past losses and the number of ships which might possibly be insured, they would willingly attempt to arrive at a rate and form of coverage which would be practical. This would probably call for a certain proportion of every claim to be carried by the owner of the ship, and, inasmuch as most owners and clubs do their own work, might be limited to replacement of the actual material destroyed in a crash.

If any members interested in such protection will write, very briefly, either to myself or Lew Barringer, stating the kind of ship they own, how much they would want to insure it for, and how many people will be flying it, it would provide us with the basic information necessary to develop a market for this kind of insurance.

At the present time, it is possible to purchase all types of hull insurance except crash. These insurances consist of fire, windstorm, land damage, and theft.

The first, fire, is self-explanatory except that it might be added that it is invariably written in conjunction with transportation insurance, which covers loss or damage to the ship while it is being transported. This is particularly important with regard to larger ships, because they must usually be carried first to the point of take-off and then from the point of landing to the home hangar. Fire and transportation insurance is available at rates of

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Money for repairs

Alex Stocker



Accidents will happen

Alex Stocker

