

SSA INSURANCE PROGRAM

by the COSGROVE INSURANCE AGENCY

Although final rates and terms have not yet been agreed upon for the liability part of the SSA Insurance Program for 1959, we want to let you know what has been accomplished to date and what problems still confront us before the new Master Insurance Policies for SAA can be issued in their final form, as well as the individual certificates.

The long delay in obtaining new Master Policies for SSA has been occasioned by the fact that the previous insurance company raised the rates at renewal time, to such a degree we felt it was not feasible to carry it with them any longer. However, we were successful in obtaining a new carrier that would bind the insurance for the former certificate holders under last year's program, until we could agree on new terms and rates.

Due to the unpopularity of the aviation insurance market within the last six months, it has been difficult to reach a meeting of the minds with the new Underwriters and we are still in the process of negotiation. Two other stumbling blocks have been the unfavorable loss experience with sailplanes last year and the fact that multiple ownership of sailplanes by clubs and partnerships is not desirable business for insurance companies. However, in our negotiations we are holding out for the inclusion of coverage for Chapters of SSA, inasmuch as we feel they are the life blood of the soaring movement and are responsible for a great many of the future pilots and sailplane owners.

The present status of the program is as follows: Each certificate holder under last year's Master Insurance Policies is still covered for exactly the same limits of coverage that were in force at the time of expiration, February 1, 1959, until further notification or the rates have been determined, at which time the insurance can be accepted or rejected. The only new applications that have been bound are those that have been confirmed by letter or wire, with the understanding that each certificate holder has the option to accept or reject the insurance when informed of the new rates.

The hull rates have definitely been determined and are as follows:

All Risks on Ground Only . . .	3%
All Risks on Ground & Flight Class I and Class II . . .	10%
All Risks on Ground & Flight Class III and Class IV . .	12%
All Risks on Ground & Flight Class V	13%
\$100.00 deductible, not in flight.	
10% of value of sailplane deductible, in flight.	

In addition to the increase in rates, the only other changes in the hull coverage are (1) a new classification has been established for Commercial Operators, Class V, and (2) the change in deductible for ground coverage, which is now \$100.00.

By the next issue of SOARING, the negotiations with the Underwriters should be complete and the changes as well as rates for the liability policy will be furnished at that time. In the interim, if any SSA Members or Chapters are interested, make inquiries to the Cosgrove Insurance Agency at 4690 Eagle Rock Blvd., Los Angeles 41, California. The telephone number is CLinton 7-8108. This would be on the basis of the above published hull rates and the contemplated liability rates. Applications will be forwarded for completion upon request. However, the insurance will not be in force on any new applications without a letter or wire confirming same to the Member or Chapter.

8318 Inwood Rd.

As wonderful as they are, soaring is not all carefully designed sailplanes, skillful pilots, laminar flow, tow ropes, lapse rates, Texas thermals, faithful ground crews and the like. Luckily, there is more to it than that. There is that intangible something we often call the Soaring Fraternity — that which binds us all regardless of our background, experience, nationality, in spite of language barriers and the like. As anyone who stays around for a while soon learns, we spend a hundred - or is it five hundred? - hours involved in the fraternal part of soaring for each hour spent in the air. Since this unheralded part of soar-

ing actually occupies an important place in our sport, anything that significantly effects it should not pass unnoticed. Something has happened that fits this category.

Casa Carsey at 8318 Inwood Road in Dallas has passed from soaring's scene. Since it is only a house it may seem strange to some that this fact should concern soaring. However, to those who know and have been privileged to observe, it has served as one of the important hubs of Post-WW II soaring in these United States. It has, at various times, been the Soaring Society's Presidential residence, housed the editorial offices of SOARING and, not incidentally, done likewise for some of TSA's presidents and its SPIRALS. Any visitor, be he a contestant, crew member, worker or interested spectator to a national or local contest hosted by T. S. A. had ample opportunity to experience the superb hospitality to be found there. Who can ever forget the wonderful lawn parties held there that were the social high light of any soaring function held in that neck of the woods? Also, under that roof countless numbers of the good things of soaring have been given birth - from our participation in international competitions to such mundane but essential things as the solution of the problem of providing rest room facilities at a local contest.

While it is very important that this home has been host to soaring's greatest personalities of recent fame and of pioneer days from every corner of our world, it is equally important - and somehow commends it even more - that the same door was always open just as wide to the novice; to those who had never tasted the thrill of motorless flight but came as eager students.

For these reasons, and an infinite number of others, the absence of 8318 Inwood Road will leave a vacancy such that it is difficult to imagine a replacement. That is why we feel all of soaring has been made poorer by this event and why we should all pause for a final toast to one of soaring's best loved landmarks - a landmark not noted for its soaring conditions but one that signifies that group of selfless people who make soaring possible and pleasant for others who are lucky enough to do the flying.

Take heart. All is not lost. That ingredient which made this house soaring's Mecca - that is to say Jon and Mary - are still on the stage, to which we can only say HURRAH!!!