

GROUP-ACCIDENT INSURANCE FOR SSA MEMBERS

By Tom Page, SSA Secretary and Director-at-Large

A low-cost group accident insurance program has been developed for SSA members to give protection during soaring activities as well as in all other accidents. The master policy is written by Lloyds of London. The rates equal the most favorable available through any other American pilot organizations but without their typical exclusion of soaring activity. Subscription is open until December 31st, 1966, for present SSA members for an initial year.

The base rate will be \$3.50 per \$1,000 of coverage. Medical expense and weekly indemnity coverages can be added to the basic protection.

This insurance program has been initiated after the observation of need for such protection in a few accident cases in recent years and after the reports of unsuccessful searches by SSA members for suitable personal accident insurance covering soaring and towing.

Over a year ago the SSA Board of Directors authorized an experienced aviation insurance agent to survey American casualty firms to find a group accident policy adapted to the needs of a majority of SSA members. Surprisingly, few firms were interested and even fewer quoted rates, but these rates were greatly in excess of those already available through a power pilot association. The coverage of the power-plane-group policy, however, excluded glider flights, towing of gliders, and "exhibition and races."

Finally, on another try, a Lloyds of London group was found that would match the basic rate of the other group, but *with* coverage for gliding, towing, and soaring contests.

A master policy issueable to SSA for the benefit of its members was carefully studied by the SSA Insurance Committee and then approved by the SSA Executive Committee. Authority to conclude the negotiation was delegated to the SSA Secretary by President Ryan.

The insurers will be Lloyds of London. The American representative of Lloyds for management of the policy will be Brown and Hawley, Inc., insurance managers, of Chicago. Premiums, renewals, claims, and all administrative questions will be handled by Mr. Howard D. Hobbs, partner in Cogdal and Koehn Insurance, 122 South Race Street, Urbana, Illinois, 61801. Mr. Hobbs will be mailing application forms and literature to all SSA members in the near future.

WHY THIS FORM OF POLICY?

The most useful service to the largest number of SSA members was determined to be a variable amount, group-rate policy for so-called "24-hour, all-accident" coverage.

This is not a "flying-only" type of policy such as those offered as a membership gimmick by several flying organizations. Such flying-only benefits are set at a low and fixed level for all members; they do not meet the differing levels of need for protection in well-planned insurance programs by the participants. On an exposure basis, this type of insurance is relatively expensive, even though it is included in a fixed organizational membership fee.

The new SSA policy is a flexible supplement to those life policies which do not, as a rule, give life

protection while the insured is acting in flight crew status. It is not life insurance in its regular form, with reserves and investment aspects. Most regular life insurance premiums go up dramatically when the policy is extended to cover pilot, as well as passenger, flight status.

Either as basic protection at a modest level in the event of any accident or as a supplement which matches all or a part of the principal amounts of a regular life insurance program, the SSA Group Accident Policy offers many advantages.

INCLUDED & EXCLUDED FLIGHT ACTIVITY

The SSA policy will cover accidental death or dismemberment in any accident — land, sea, or air — and includes gliding or soaring as pilot, tow pilot, and participating in soaring contests.

In addition to normal exclusions — accident caused by sickness or disease, suicide, war, or military service — the policy excludes: airshows and speed or endurance contests other than soaring, flight exhibitions involving waiver of minimum safe altitude for aerobatics, intentional parachute jump, experimental aircraft for first 50 hours or first 50 flights if a glider, aerial application, fire fighting, utility line patrol, hunting or herding, banner towing, skywriting, photography at less than 500 feet, and flights in rotary wing aircraft, military aircraft, or manned kites.

Coverage for flight crew status is limited to the Western Hemisphere unless modified by specific approvals for other areas. Flight passenger protection in certificated aircraft is world-wide.

ELIGIBILITY

Subscriptions by premium payment is open only to individuals who are SSA member in one of the following categories: Full, Family, Life, Sponsoring, Honorary, Industrial and Student — not Associates.

Generally, pilots who fly regularly for hire or reward or persons who are employed in certain hazardous occupations are eligible only at advanced rates. Similarly, student pilots (after an initial year at regular premiums) and persons over 55 years of age will be covered at slightly advanced premiums shown in the application forms.

Subscribing SSA members must be residents of the United States and must hold valid airman certificates of the Federal Aviation Agency and be 14 years of age or older.

ENROLLMENT

The Soaring Society of America, Incorporated, is the holder of the master policy as the insured, for the benefit of its members subscribing to the policy. A copy of the master policy can be furnished by the administering agent, Howard D. Hobbs. Subscribing members will receive a certificate of insurance to confirm their acceptance.

Present members of SSA may subscribe by paying an advance annual premium between October 1st and December 31st, 1966. The anniversary date of the master policy for all future subscriptions will be July 1st of each year. Present members who subscribe during this initial period will pay renewal premiums after