

Exciting Losses  
By  
Pat Costello  
Costello Insurance Associates, Inc.

“Ooops! They sure blew that approach. How are they going to get the glider out of the trees?!”  
Or  
“Joe leaned on his canopy and cracked it.”

Which of these two losses is more exciting? Which will be talked about for days even weeks to come? Which will get the most attention from other pilots?



The ground loss will fade into accident obscurity hours after it occurs. Chances are the aircraft owner, the mechanic, and the insurance company will be the only ones to know it ever happened.

The main thing these two losses have in common is both were avoidable. Both gliders will be out of service for a period of time and both cost money.

It's easy to see why ground losses are seldom discussed. They are not exciting. Unless the loss was caused by a gigantic storm that damaged multiple aircraft they are seldom heard of. If they are talked about they are easily dismissed as inconsequential. Inconsequential!!! Wrong. In 2013 alone over \$375,000 was paid under the SSA's group insurance program for ground losses.

Take for example the club tow plane that noses over during run-up. The prop is damaged. The engine has to be torn down, inspected, and perhaps replaced. Typically, that's a \$20,000 loss.

What of the down time? A cracked canopy, a damaged wing, a prop strike can cause an aircraft to be down for months. Down time can spoil an entire soaring season.

Then there is the loss of claim free premium discounts if insured through the SSA Plan. Clients who have no losses receive a premium credit on their insurance. That can be as high as 25% off the base rates. Ground losses can cause that discount to vanish.

#### Typical Ground Losses:

- Unlocked, unattended canopies blown open and cracked by the wind.
- Leaning on canopy.
- Slamming the canopy.
- Dropping the canopy.
- Pushing the aircraft into something.
- Hangar rash.
- Tail dolly left on unattended gliders leaving them vulnerable to movement caused by wind or dust devils.
- Weather losses.
- Trailering losses.
- Towing the glider to and from the runway so fast that the tow bar or wing wheel becomes detached and the glider hits something.
- Tow drivers driving away unaware that glider is still attached.
- None or not enough wing walkers resulting in the glider being damaged while being moved.
- Accidents while putting the glider together or taking it apart.
- Tow plane taxi accidents.
- Not tying the glider or tow plane down.
- Hit by car, tug, golf cart, or other aircraft.

In the last 10 years over 30% of the claims under the Soaring Society of America Group Insurance Program have been non-flight losses to gliders, tow planes, and trailers. While the target should be zero, the realistic percentage should be under 20%. That would prevent over \$125,000 in losses yearly and avert the loss of a great deal of flight time. There will always be ground losses; however, it is disturbing to see so many when most can be avoided with common sense.

#### Recommendations:

The first step in loss prevention is to be aware it could happen to you. Next is to be conscientious about every day operations. Here are some examples:

1. If you are the last one by the glider, close and latch the canopy. Make sure the glider is properly tied down. Don't expect someone else to do it for you.
2. The pilot should make it a point to instruct his crew and guests where not to lean or push.
3. Consider how the weather will impact the glider and act accordingly to protect it from damage.
4. Take note of where you are parking your aircraft. Will it be in the way of other aircraft? Will it be an attractive nuisance? If caught by the wind, could it swing or roll into something?
5. Could you use some instruction in unloading, setup, teardown and the loading of your glider?

6. Is your trailer fit for the road? Are you fit for the road? What kind of terrain and weather might you encounter while trailering your glider? How is “Get Home Itis” impacting your decision to take the road?
7. Make sure to have enough help when moving the aircraft in and out of a hangar.
8. Ensure drivers towing gliders to and from the runways are well trained.

Consideration should be given to contacting the Soaring Safety Foundation for more specific suggestions. Start by visiting their website at [www.soaringsafety.org](http://www.soaringsafety.org)

By treating ground operations as diligently as you would the more exciting flight ops there should be a marked reduction in non-flight losses and an increase in soaring fun.