



Ground Non-Flight Damage. Is Your Canopy Insured?

by Bernald S. Smith, SSF Trustee

No, not the one over your back patio, nor the one you use at the beach. I'm talking about the one on your sailplane. Most of us have them insured, as part of our glider hull insurance policy. So, when we have a hull loss claim for a damaged canopy, we have coverage, minus deductible of course, which may be as low as zero if we've had no claims for several years.

Would you believe \$4000 for a canopy? Of course, we all know prices have gone up, and so what; that's not a very big claim compared to the total hull coverage value, many times upward of \$75K! But, what about all the canopy claims, wherein that was the only damage. Ten of them add up! Whether insured or not, any way you cut it, that's our money needed to cover the loss. And, when you think about hull insurance premium for, say \$800, \$4K is a big amount.

What's happening, you ask? Canopy set down on tarmac during activity on glider, when a wind gust picked it up and dashed it against the ground. Oops! Canopy set down behind pilot working on glider who stepped back for something, onto canopy, destroying it. Oops! Canopy on ground during activity on glider when another vehicle drove over it. Oops! Do any of those scenarios sound familiar?

Glider damaged wing when being pushed into/out of hangar, having contacted the hangar door. Door damage: zero. Sailplane damage: \$15K. Ship at rest alongside operating area, not tied down, when wind gust picked it up and: \$25K loss. Glider temporarily parked with tire on wing when another glider being ground-towed by car hit it, damaging both: \$20K in losses.

Why are these things happening? Situational Awareness could certainly be applicable in all the above cases, and have easily precluded the loss having occurred. So, it isn't just in flight that we must maintain situational awareness, its all the time when anything were doing has anything to do with flight - from the time we first think about flying that day, to the drive to the gliderport, to bringing the ship out to the line and/or assembling it, and all ground movement involved, to the takeoff, flight and landing of course, and after landing, removal from the landing area, movement on the ground to storage, and/or disassembly, to trailering, and please don't trip getting into bed!

Surely were smart enough, careful enough, interested enough, to reduce the losses due to ground, non-flight damage. Its not just the cost of fixing the ship; there's lost flight availability and embarrassment at having allowed something really dumb to happen. (Yeah, I've been dumb, too!)

Can we seek zero tolerance for ground non-flight accidents? Its up to each one of us to monitor not only ourselves, which is vitally important, but also the operations around our glider field. Don't hesitate to help someone preclude a ground, non-flight loss!

You can all help the Soaring Safety Foundation attain our goal to reduce accidents; although we work for you, we cant do it alone. Together were more than 12,000 strong, and that ought to mean something! And be able to accomplish a lot! OK?

