

1<sup>st</sup> June 2017

## **AIR COURTAGE ASSURANCES LAUNCHES NEW 'PILOT-LED' INSURANCE SCHEME FOR LAA MEMBERS**

### **Leading French Aircraft Insurer Offers Radical New Approach to Aircraft and Pilot Insurance.**

The first tailor-made insurance programme designed for, and exclusive to, LAA members is set for take-off after being announced at Aero Expo. The scheme is the result of more than a year of work by Air Courtagé Assurances, a leading insurance broker for general aviation in Europe, who is notably involved in recreational aviation with organisations such as the RSA, the LAA's equivalent association in France.

One key area which was identified was a potential benefit in linking the insurance to a member and pilot, rather than the traditional, aircraft-led policy. This allows added flexibility in enabling pilots to, subject to meeting the appropriate weight and passenger liability criteria, to fly any other similar aircraft, a flexibility that was lost for many pilots when EC requirements were linked to specific aircraft in traditional policies.

"This 'pilot-attached liability cover' has been approved by the CAA as it fully meets the EC legal requirements. It is also valuable for private aircraft owners as it covers automatically and without any additional cost the liability arising from the ownership of the aircraft" says Caroline Cognet-Reynard of Air Courtagé Assurances. "This focus on the pilot rather than on the aircraft also enables Air Courtagé to take into account the pilot's own specific history, in an activity where human factors is key, particularly rewarding those members who have good safety and retraining records. Additional packages offer the traditional 'hull cover' at competitive prices too."

The LAA Member Insurance has been designed to encourage and reward individual initiatives linked to safety by granting insurance premium discounts for participation in LAA-approved training and safety schemes. Because recurrent training and ongoing preparation to unexpected situations are proven essential elements to prevent accidents, this programme, closely designed with the LAA, aims to reward those of you who show a special emphasis on flight safety and take part in any of the wide range of LAA Pilot Coaching Scheme courses, approved LAA Education courses, GASCO safety evenings and full-day GASCO seminars. The LAA Member Insurance also offers benefits for those who have attained LAA Wings awards .

A further benefit is access to a unique hands-on builder liability insurance: While you build, assemble or restore your own aircraft, or simply help-out some friends or relatives, you can be liable in the case of any accidental damage caused to third parties as a consequence of your activity. Even if you are not involved in the accident, your liability can be sought in case of a claim for any damage caused airside or even just for the fact of being an aircraft owner or co-owner. The LAA Member Insurance provides vital additional cover.

In addition, LAA members can cover material damage their aircraft at a lower price with the option of "Do-It-Yourself" cover. If an owner decides perform their own repairs in case of a partial loss, whenever it is technically and legally feasible, the insurance company would bear the cost of the spare parts to be replaced, and of the post-repair check performed by the LAA inspectors. This exclusive option leads to significant savings on hull premiums.

"As a long-time LAA member, aircraft owner and pilot, I am well aware of the excellent service provided by many existing insurance providers" said Stephen Slater, CEO Light Aircraft Association. "It therefore takes something special for an insurance service to offer even greater benefits to LAA members. Air Courtagé, with its innovative approach, special benefits and concessions for those pilots who commit to continued training, has come up with an offering that's well worth a look."

#### **Registered Office and Company Address:**

**Turweston Aerodrome, Nr Brackley, Northants, NN13 5YD**

**Tel: +44 (0)1280 846786 Fax: +44 (0)1280 846780**

**Email: [office@laa.uk](mailto:office@laa.uk) or [engineering@laa.uk](mailto:engineering@laa.uk) Web: [www.laa.uk](http://www.laa.uk)**

Recognised by Sport England. Member of General Aviation Awareness Council, General Aviation Alliance, The Royal Aero Club and EFLVA - European Federation of Light, Experimental & Vintage Aircraft. The representative body in the UK for amateur aircraft construction, recreational and sport flying. Patron: His Royal Highness, Prince Michael of Kent . Light Aircraft Association Limited . Reg No. 606312 ENGLAND . VAT No. 665 1994 95



The attached notes indicate the areas which may allow pilot discounts to be offered.

Note 1. APPROVED LAA EDUCATION COURSES.

- i. LAA Basic Maintenance, Airframes/Engines course. (Commencing autumn 2017)
- ii. LAA Metalwork Course
- iii. LAA Woodworking Course
- iv. LAA Engines course. Jabiru / Rotax.
- v. Vintage Aircraft Club Basic Maintenance course
- vi. Vintage Aircraft Club aircraft fabric course.

Note 2. LAA PILOT COACHING SCHEME COURSES.

Approved PCS Courses must have been carried out with an accredited LAA Pilot Coach and registered with LAA Headquarters. Courses include:

- i. Strip Flying Diploma
- ii. Tailwheel conversion
- iii. Differences Training
- iv. Aerobatic Rating
- v. General Flying Refresher .
- vi. Biennial Flight Review, carried out as a PCS exercise.

Note 3. LAA WINGS.

The LAA Wings Scheme is part of the CAA Proud; ongoing pilot training to close individual skills gaps and help develop confidence and motivation. There are three categories of LAA Wings award against which criteria are set: Bronze, Silver, or Gold. Each award requires completion of a Minimum Flight Times, Achievements, Safety Event Attendance and completion of an Extended Navigational Challenge.

- i. Bronze. 100 hour total time. One achievement. One safety event. 200nm nav challenge
- ii. Silver. 200 hours total time. Two achievements. Two safety events. 400nm nav challenge.
- iii. Gold. 500 hours total time. Three achievements. Three safety events. 600nm nav challenge.

Note 4. GASCo SAFETY EVENTS

The General Aviation Safety Council (GASCo) is supported by the LAA and organises Safety Evenings and other events for all pilots, around the UK. It is proposed that attendance at a GASCo Safety Evening indicates an interest and commitment to flight safety and will attract a discount. Attendance at one of the full-day GASCO Seminars such as on Meteorology or the Ditching/Survival Course should also attract a discount.

Notes for editors:

The UK Light Aircraft Association is Britain's biggest sport flying organisation with over 7,600 members who fly over 2,700 different aircraft, ranging from vintage to state-of-the-art homebuilt types. Founded in 1946, now as then, the Association's motto is 'Flying For Fun' and the Association is dedicated to affordable flying with many aircraft costing less than a second-hand car.

For further information or images please contact Steve Slater: [steve.slater@laa.uk.com](mailto:steve.slater@laa.uk.com) or 07967 381884.