The focus of Safety Grams place emphasis on the application of good judgement and its overall ability to save life and limb. Normally, these safety grams would provide questions to discuss and a case study to review. Since this is my first Safety Gram, I’d like to instead, talk about safety from a different angle, primarily the overall cost and impact mishaps have on Aero Clubs. As you all know, Aero Clubs are self-insured under the Air Force Insurance Fund. While rates don’t increase from one mishap occurring, they are evaluated on an annual basis to keep the fund sustainable. Increased insurance rates not only affect the rental rates you pay, but also affect the Aero Club’s bottom line. Both of those things could negatively impact the future of the Aero Clubs. Bottom line, we need insurance because accidents happen beyond our control but many of the incidents are defined by pilot error and can be avoided with good judgement and practices. For FY19, the AFIF is expected to pay out over $200K in insurance claims which is roughly half of what Aero Clubs pay in annually.

There are two reasons I continually stress the importance of safety. The most important is the value of each life. Second, we all love to fly. Higher insurance equals higher rental rates and less people partaking in the activity. Just like auto insurance, Aero Club insurance is based on the claim record. A minor ding may not seem like much, but the net effect of collectively higher incident rates is insurance rates have to go up to repair the damage. Rental rates have to go up too – and aircraft are not available to fly when damaged. Simply put, we all have a vested interest in keeping safety high so that rates stay low – and we can all live a long happy life flying (affordably).

That’s the big picture. But there’s more to it than that; members can collectively help make sure Aero Clubs remain a viable and safe activity by taking care of the aircraft, taking the extra effort to not scratch, dent and ding the aircraft pulling them in and out of the hangar, leaving the planes in the same condition you dispatched it, ensuring maintenance and/or members are cleaning them regularly. Lastly, take the time do a thorough pre and post flight inspection and reporting any issues. It’s better for you to tell managers about an issue than us find it! Being a club member means taking care of big things and little things so everyone who comes into the clubs can enjoy it equally.

You all make up the safety record for our Aero Clubs – look out for each other, take care of the airplanes and yourself, use your best judgment, and help preserve the amazing opportunity that Aero Clubs offer us all!

As always…fly safe!

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