



South African Model Aircraft Association

Tel - GM: Bob Skinner 083-283-1681. Admin: Linda Dold 083-612-7047 Fax 086-607-8733

PO Box 7116, Bonaero Park, 1622.

e-mail: admin@samaa.org.za www.samaa.org

MEMORANDUM

To: All SAMAA Members
From: SMC
Date: 27 February 2021
Ref: #002
Re: SAMAA Insurance

Dear Members,

Herewith an urgent communication to all our members.

The SMC has to date had its fair share of challenges, most notably the renewal of our annual SAMAA insurance. It was with great dismay that we were informed last year that our insurance policy would no longer cover any member-to-member claims. The insurers also introduced the “airside exclusion” clause to our policy, which we soon found out was very much internationally accepted practice.

This led to robust discussions with our insurers, with the SMC trying to better the policy wording and conditions. The SMC also liaised closely with the Aero Club of South Africa, and we thank them for their support and guidance to try and arrange alternate insurance.

After many discussions, that also included inviting the insurers to witness our activities first-hand, we just received an updated policy document. The following is in place with immediate effect:

- Member-to-member cover – R1 million per occurrence with a deductible of 10% (minimum of R50 000.00) per claim;
- Bodily injury to members flying or assisting in flying (callers) or providing training on the flight line - R1 million per occurrence with a deductible of 10% (minimum of R50 000.00) per claim;
- No cover for model aircraft damages;
- Public liability – R20 million with a deductible of R10 000.00 per claim;
- When an aircraft **loses radio connectivity**, and third-party damage or bodily injury occurs, the deductible will be R100 000.00 per claim; and
- Premium increase.

Associate member of the Aero Club of South Africa. Affiliated to the
Fédération Aéronautique Internationale.

The SAMAA is a non-profit, public-benefit organisation, PBO Reg. No. 930030082.



When flying a model at full-size airports, or airstrips, the above cover is applicable for member-to-member injury and public liability, but the following airside exception clause is applicable:

- No insurance cover is in place for any event of loss or losses caused by, or arising out of, or resulting from any damage to the airport or runways, manoeuvring areas or aprons, control towers, or those parts of the airports or aerodromes to which aircraft have access, including hangers. All damage to **full size aircraft and aircraft related components**, or to the runway or any other property that could interfere with airside operations, **is specifically excluded**.

We currently have 22 SAMAA-registered clubs operating from full size airports or aerodromes, and the SMC will communicate with these chairpersons directly on the way forward. These could include amended letters of approval from the operators of the full-size airports or aerodromes, erecting safety nets between the runway and pilots, increased flight distance, and increased proficiency required when flying from full-size airports or aerodromes.

The above will also have a definite impact on the registration of new clubs operating from full-size airports or aerodromes and the organising of annual events (fly-ins, air shows etc.) to be held on full-size airports or aerodromes. In this regard, model aircraft operations have been included in the Aero Club insurance policy when dealing with events, which will give our members better cover, but damage to full-size aircraft is still excluded.

The SMC will publish an amended manual of procedures in the week dealing with any future activities on full-size airports or aerodromes.

Best regards

SAMAA Management Committee