



RAANZ

Third party pilot liability insurance scheme Member information sheet

Proposal-

- That RAANZ negotiate and introduce third party liability insurance covering all current members.
- This will be an all in cover- no ability to opt out- to simplify administration and satisfy the insurers.
- It will cover the pilot in command of an aircraft against all accidental damage to other parties on-ground and in-air provided that-
 - the pilot holds current RAANZ membership, current AFR/BFR/solo authorisation, and current medical
 - the aircraft has a current annual inspection
 - the aircraft was being operated legally
 - reasonable care was taken in actions leading up to the incident
- Use of both personal and club aircraft will be covered
- The annual cover will be a maximum of \$5M NZD annually for all claims against this cover
- This maximum will decrease as each successful claim is made against the cover within that period
- An excess of \$2500 NZD will apply- claims for damage less than this will not be covered
- Claims will be made by the pilot directly with the insurer- not via RAANZ – using the form on the RAANZ website
- Any negotiation and settlement is entirely between the pilot and insurer.
- If the pilot already holds private liability cover that will apply first, but may partially include the RAANZ cover
- To cover the cost to RAANZ to pay the policy, annual membership will rise by \$40 to \$160 as each anniversary of individual membership is due.
- This cover will apply to all current pilots from the date of introduction

Process-

- This requires a significant change in policy and membership cost and needs to be the subject of member debate and voting at a Special General Meeting.
- RAANZ will email this notice to all members and post it on the RAANZ website.
- RAANZ will host an online Zoom Q&A session for members to debate and discuss the proposal. Details will be posted on the RAANZ website, and updated with any useful information identified at the Q&A session.
- RAANZ will then give notice of a formal Zoom SGM to debate the motion and then open a separate online voting period for members to decide
- Voting will be in accordance with section 11.5 ... of the Constitution. **In particular a quorum of 30% of current members is required, with a majority vote of more than 50% of those attending or represented.**
- Individual 1 person-1 vote voting is preferred to automate and simplify the process and better stimulate involvement and understanding of the proposal.
- Proxy voting will be accepted provided the proxy holder registers the proxies they hold in advance of the meeting to facilitate loading weightings before the vote.
- Proxies must list the member number and member's signature to be valid.
- Members will receive an email with a link to place their vote.
- If a member assigns their vote to a proxy holder they will not receive an individual vote email.

- The voting results and analysis will be posted on the RAANZ website following the vote close-off.

Timeline-

Mon Jun 22 Member Insurance page on website
Load info sheet on website and email copy/link to all current members.
Sat Jun 27 Zoom Q&A session with insurance rep and exec members.
Mon Jun 29 Update info on website with any significant changes/explainers from member feedback
Fri Jul 3 SGM notice to all current members (14 days prior)
Mon Jul 13 Deadline for proxies prior to the meeting.
Fri Jul 17 Zoom SGM to table and debate/discuss motion
Sat Jul 18 Voting opens
Fri Jul 24 Chase-up email to non-voters
Sat Jul 25 Voting closes
Mon Jul 27 Results published

MOTION-

That RAANZ arrange third party liability insurance covering all current members as specified in the attached insurance proposal document, with an associated annual membership increase to \$160.