

MODEL AERONAUTICAL ASSOCIATION OF AUSTRALIA



INSURANCE CONDITIONS

MOP057

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This Policy and/or Procedure, forms part of the M.A.A.A. Manual of Procedures. This entire document is for the use of all classes of members of the M.A.A.A. in the conduct of activities associated with the M.A.A.A. and is not be used for any other purpose, in whole or in part, without the written approval of the M.A.A.A. Executive.

Shading of **text** identifies changes to the previous version.

INSURANCE CONDITIONS

1. Introduction

The current M.A.A.A. Insurance Policies provide coverage to all classes of M.A.A.A. members. As the policies are in the M.A.A.A. name it can and does impose conditions for the policies to apply. This document identifies the conditions the M.A.A.A. chooses to impose on all classes of its Members for its policies to apply.

2. Definitions

- Affiliate Member** A person properly affiliated with a Club that is properly affiliated to an M.A.A.A. Ordinary Member.
- Club** A Club properly affiliated with an M.A.A.A. Ordinary Member.
- Club Member** See Affiliate Member.
- M.A.A.A.** Model Aeronautical Association of Australia Inc.
- M.A.A.A. Ordinary Member** A State Association properly affiliated with M.A.A.A. Inc.
- MoP** The M.A.A.A. Manual of Procedures.
- Ordinary Member** See M.A.A.A. Ordinary Member
- Prospective Member** A person who is not an M.A.A.A. Affiliate Member but has submitted an application to a Club for Membership and is awaiting the decision of the Club to accept/reject their application.
- UAV** See Unmanned Aerial Vehicle
- Unmanned Aerial Vehicle** .. A miniature aircraft that is either operated commercially (which includes for financial gain or reward), or does not comply with the definition of a model aircraft under MOP044. Commercial operation is intended to include aircraft whose purpose is to carry out those tasks whilst they are being prepared, developed, and tested prior to operation under those conditions.
- Visitor** A person who is not an Affiliate Member of the M.A.A.A.

3. Conditions:

3.1 General

Club and Affiliate Members flying practices and procedures shall conform to the "Official M.A.A.A. Model Aircraft Safety Code" - MOP056 in the M.A.A.A. Manual of Procedures and also printed on the M.A.A.A. membership card carrier sheet. This includes abiding by CASR 1988 Part 101 and the M.A.A.A. Manual of Procedures

3.2 **Prospective Member**

See MOP042 – Policy for Visitor Insurance at Flying Fields in the M.A.A.A. MoP.

3.3 **Visitor**

See MOP042 – Policy for Visitor Insurance at Flying Fields in the M.A.A.A. MoP.

3.4 **Model Aircraft**

M.A.A.A. insurance policies, including the member to member insurance cover, excludes any damage to model aircraft whether owned by the pilot or a third party irrespective of the cause.

3.5 **Flying with Non Affiliate Members**

The M.A.A.A. Third Party and Directors and Officers Insurance cannot be used to underwrite insurance cover, for example where local authorities require proof of insurance for hire of facilities, if non affiliated members of the M.A.A.A. will be flying at the facility unless the non affiliated members are covered by the M.A.A.A. Visitor Policy. See MOP042 – Policy for Visitor Insurance at Flying Fields in the M.A.A.A. MoP.

Clubs shall not allow non M.A.A.A. affiliated members to fly at their fields unless the non affiliated members are covered by the M.A.A.A. Visitor Policy.

The M.A.A.A. individual third party insurance cover is not extended to Affiliate Members flying at organised events and sites with non affiliated members of the M.A.A.A. unless the non affiliated members are covered by the M.A.A.A. Policy for Visitor Insurance at Flying Fields in the M.A.A.A. MoP.

3.6 **Flying Venues**

The MAAA insurance policy only applies when the land/property owner/lessee has given permission for the area to be used for the purpose of flying model aircraft and any local requirements are complied with. This applies whether the property is privately or publicly owned and indoor or outdoor. If the area is being used long term, or if it is considered possible that the approval might be challenged, it is advised that the approval be obtained in writing.

3.7 **UAVs**

M.A.A.A. insurance policies, including the member to member insurance cover, exclude cover for the use of UAVs and all activities at sites where UAVs are in current operation. In the event that the definition of UAV in this Policy is not adequate to determine whether an aircraft is considered to be a UAV in a particular situation the M.A.A.A. Secretary should be contacted to make a ruling. See MOP065 for more detail on the M.A.A.A. UAV Policy.