

# MODEL AERONAUTICAL ASSOCIATION OF AUSTRALIA



## INSURANCE CONDITIONS

**MOP057**

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Amendments made to MOP057

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

Paragraph	Brief description of change	Change incorporated by
2.0 Definitions	Definition of Sanctioned Activity and CASA Compliance Functions inserted, copied from 2014/15 CASA Deed of Agreement	MAAA Secretary July 2014
3.5 Conditions	Heading changed to MAAA POLICY ON NON AFFILIATE MEMBERS	
3.5 Conditions	2014 Council Policy inserted to replace previous wording	
4.0	Insurance Flow Charts inserted	
2.0 Definitions	Update UAV definition	MAAA Secretary May 2015
3.5 (d)	Amended to reflect changes in MOP042 Visitor Policy	
4.0 Insurance Flow Charts	Flow chart (1) amended to reflect changes in MOP042 Visitor Policy	
3.7 Insurance Excess	Insurance Excess amended following the 2016 Council Conference policy	MAAA Secretary May 2016
3.7 Insurance Excess	Insurance Excess amended following the 2023 Council Conference	MAAA Secretary June 2023

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

# **INSURANCE CONDITIONS**

**1. Introduction**

The current MAAA Insurance Policies provide coverage to all classes of MAAA members. As the policies are in the MAAA name it can and does impose conditions for the policies to apply. This document identifies the conditions the MAAA 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 MAAA Ordinary Member.

**CASA Compliance Functions** ..... All affiliated members and affiliated clubs of the Association operate their model aircraft in accordance with the applicable Civil Aviation Regulations, Civil Aviation Safety Regulations, Civil Aviation Orders, the MAAA Manual of Procedures and other manuals and directives of the MAAA.

**Club** ..... A Club properly affiliated with an MAAA Ordinary Member.

**Club Member** ..... See Affiliate Member.

**FPV** ..... First Person View

**First Person View** ..... A system whereby a radio control model aircraft is piloted, not through direct line of sight, but by using a live video downlink from an on-board camera allowing the pilot to experience a 'cockpit view' and to control the aircraft from the visual perspective of an on-board camera.

**Insurance Excess** ..... This is an amount payable for each and every third party bodily injury and or property damage claim. The defending party is responsible for the excess but this may be partially subsidised by the MAAA.

**MAAA** ..... Model Aeronautical Association of Australia Inc.

**MAAA Ordinary Member** ..... A State Association properly affiliated with MAAA Inc.

**MoP** ..... The MAAA Manual of Procedures.

**Ordinary Member** ..... See MAAA Ordinary Member

**Prospective Member** ..... A person who is not an MAAA 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.

- SGMA**..... Self Guided Model Aircraft
- Sanctioned Activity**..... Any aeromodelling or related activity that falls within parameters defined by the applicable Civil Aviation Regulations, Civil Aviation Safety Regulations, Civil Aviation Orders, the MAAA Manual of Procedures and other manuals and directives of the MAAA.
- Self Guided Model Aircraft**... A model aircraft that has the capability of flying without the direct inputs of a human pilot including both general flight and the capability to Return to Home as a specific implementation.
- UAV**..... See Unmanned Aerial Vehicle
- Unmanned Aerial Vehicle** .. Any aircraft/machine under 150KGs that is flown for other than sport and recreation.
- Visitor** ..... A person who is not an Affiliate Member of the MAAA

### **3. Conditions:**

#### **3.1 General**

Club and Affiliate Members flying practices and procedures shall conform to the "Official MAAA Model Aircraft Safety Code" - MOP056 in the MAAA Manual of Procedures and also printed on the MAAA membership card carrier sheet. This includes abiding by CASR 1998 Part 101 and the MAAA Manual of Procedures

#### **3.2 Prospective Member**

See MOP042 – Policy for Visitor Insurance at Flying Fields in the MAAA MOP.

#### **3.3 Visitor**

See MOP042 – Policy for Visitor Insurance at Flying Fields in the MAAA MOP.

#### **3.4 Model Aircraft**

MAAA 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 MAAA Policy on Non Affiliate Members**

Entitlement to insurance cover provided by the MAAA and therefore the use of any sites where the MAAA insurance applies as sanctioned MAAA activities are as follows:

- a) The MAAA does not endorse more than one insurance policy covering the same MAAA sanctioned activity, be it at a club field or other location.
- b) All clubs that affiliate with the MAAA must ensure that all flying members of the club are affiliate members of the MAAA.
- c) Clubs who consider having a mixture of MAAA members, and members of another like association who are not also members of the MAAA, will not be affiliated.

- d) Visitors, Prospective Member, Visitors from overseas, MAAA Honorary Members and Education Visitors flying at MAAA affiliate club sites or sanctioned activities must do so in accordance with the MAAA Visitors Policy. (See MOP042)
- e) MAAA members flying at non MAAA affiliate club sites or activities covered by another Association's insurance should clearly understand that they will not be covered by the MAAA Insurance for this activity. Therefore any insurance claim incurred, must be made against the relevant Association's insurance.
- f) All persons flying at MAAA affiliated club fields or MAAA sanctioned activities must fly in accordance with MAAA MOPs.

### 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.

The MAAA 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 MAAA will be flying at the facility unless the non-affiliated members are covered by the MAAA Visitor Policy. See MOP042 – Policy for Visitor Insurance at Flying Fields in the MAAA MOP.

### 3.7 Insurance Excess

Individual members lodging a public liability claim will be required to contribute \$500 towards the excess payment. The financial co-payment of \$500 is not applicable to junior members or instructors and students during instruction. The Executive also may consider applications under financial hardship

The MAAA may impose the full \$5,000 excess payable for continued damage to specific third party property in the event that no preventative action is undertaken by the club to reduce the risk. The application of full excess in these cases is reviewed annually by the MAAA Council.

### 3.8 First Person View

MAAA insurance policies apply to operations of First Person View (FPV) model aircraft under MOP066.

### 3.9 Self Guided Model Aircraft

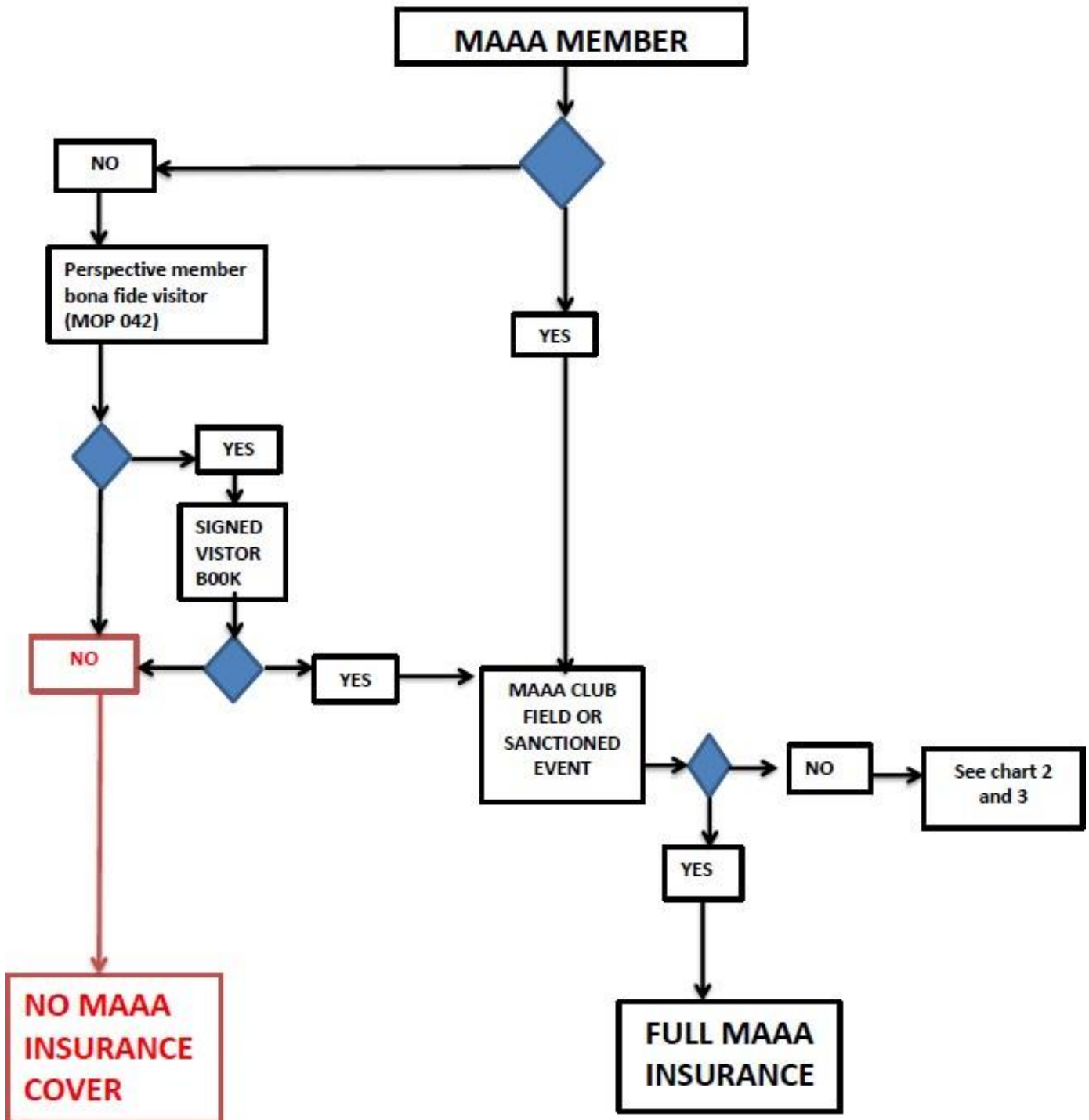
MAAA insurance policies apply to operations of Self Guided Model Aircraft (SGMA).

### 3.10 UAVs

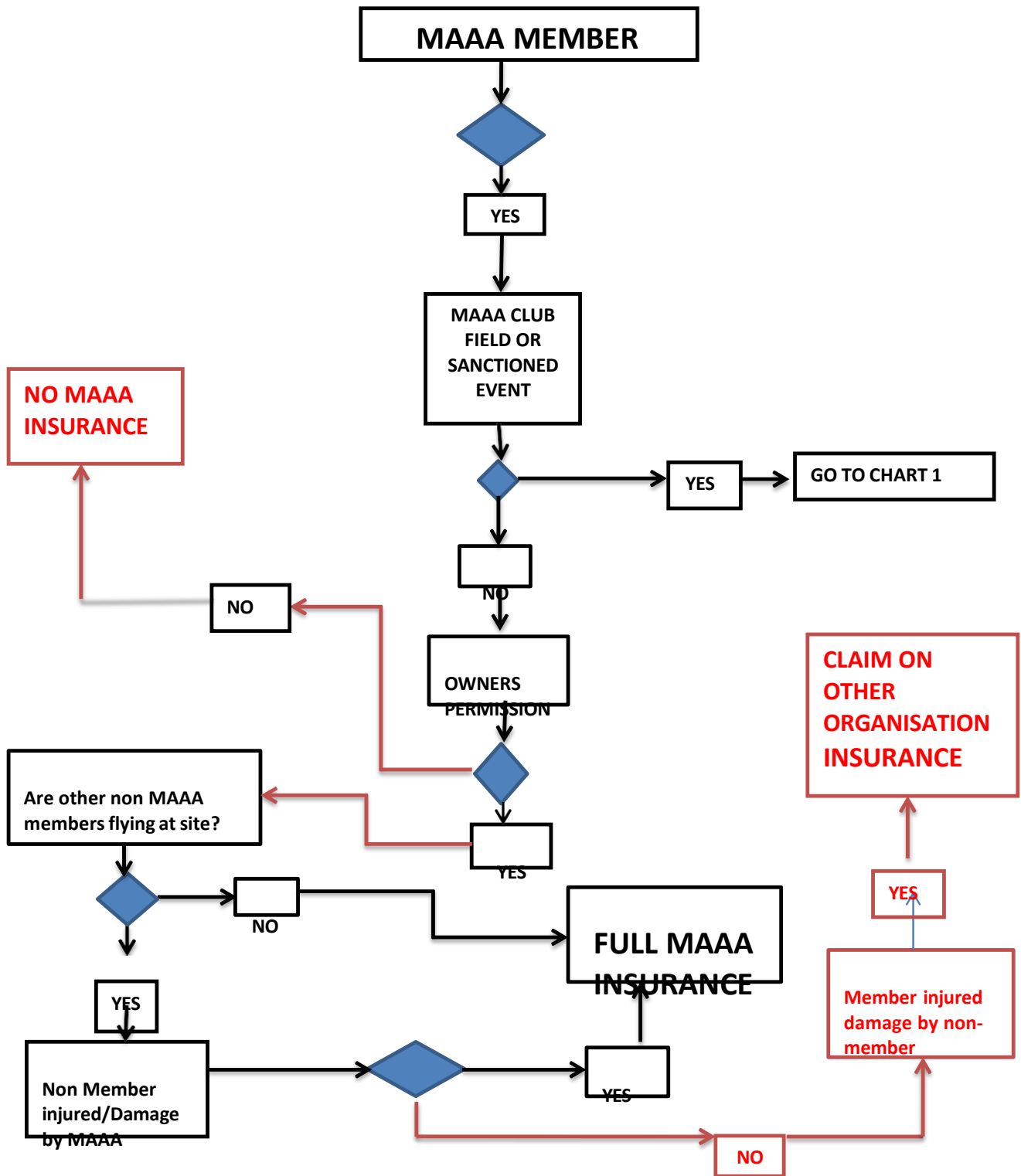
MAAA insurance policies, including the member to member insurance cover, exclude cover for the use of UAVs and all activities at sites where UAVs are in current operation. In the event that the definition of UAV in this Policy is not adequate to determine whether an aircraft is considered to be a UAV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

**4. Insurance Flow Charts:**

**INSURANCE FLOW CHART ON MAAA AFFILIATE FLYING FIELD  
CHART 1**



INSURANCE FLOW CHART  
NON MAAA FIELD – NO OTHER ORGANISATION INVOLVED IN EVENT – AD HOC  
CHART 2



**INSURANCE FLOW CHART EVENT ORGANISED BY OTHER ORGANISATION OR  
ORGANISATION'S FIELD  
CHART 3**

