

### Accident vs. Insurance claim :

Have you ever wondered why the NTSB accident report list shows a particular aircraft to have a very low accident rate, but the insurance companies tell you that it is not a favorable aircraft to insure? This is due in part to the fact that a claim does not have to be an accident to be reported to the insurance company. This helps to explain why often times the aircraft that looks the safest on the NTSB reports may be the same one that (within it's class) will cost the most to insure. Claims such as hail damage, wind damage, some types of hangar rash, and other forms of damage may not show up on the accident reports, but the insurance company will sure feel the sting. It may surprise you to know of the many other types of losses that may be reported to an insurance company, but do not have to be reported as an accident. Prop strike, FOD, damage from taxiing into an object, hangar rash, damage from bird strikes, and gear up landings with no structural integrity damage **MAY** never show up on an NTSB report if it does not fall within the scope of the accident definition.

Let's look at the definition of an accident as defined by the NTSB in 14 CFR Section 830.2

“Aircraft accident means an occurrence associated with the operation of an aircraft which takes place between the time any person boards the aircraft with the intention of flight and all such persons have disembarked, and in which any person suffers death or serious injury, or in which the aircraft receives substantial damage.

Substantial damage means damage or failure which adversely affects the structural strength, performance, or flight characteristics of the aircraft, and which would normally require major repair or replacement of the affected component.

Engine failure or damage limited to an engine if only one engine fails or is damaged, bent fairings or cowling, dented skin, small punctured holes in the skin or fabric, ground damage to rotor or propeller blades, and damage to landing gear, wheels, tires, flaps, engine accessories, brakes, or wingtips are not considered “substantial damage” for the purpose of this part.” →