

HELICOPTER AIR AMBULANCE, Do You Know Your Policy?

Accident:

On December 11, 2006, at 2217 CST, a Bell 407 operated as an air ambulance helicopter, executed an emergency landing on an elementary school parking lot near Raytown, Missouri. Night visual meteorological conditions prevailed at the time of the accident. The pilot stated that he heard a bang and got a low frequency vibration during cruise flight. The helicopter received minor damage due to internal engine components exiting the engine collector and exhaust stack. The air ambulance flight was operating under Title 14 CFR Part 135. The pilot, two paramedics, and patient were uninjured. The flight last departed from Golden Valley Hospital, Clinton, Missouri, at 2154, for a patient transfer.

Insurance Thoughts:

In an accident caused by an engine failure, the insurance will respond according to the policy wording. What is meant by that statement? Your policy will exclude any “wear and tear” items. The component that failed is considered a wear and tear item and therefore will not be covered for its replacement. However, the resulting damage caused by the failed part should be covered as well as any bodily injury or property damage associated with the accident. Additionally, a good policy will cover the transportation cost to return the rotorcraft to its home base or the nearest repair facility in the event of an off airport landing. One other item to note is that the value of “time-life” parts may be prorated based on how much time is left before overhaul or replacement is required.