



P.O Box 2108,  
Tingalpa, Qld, 4173

## Welcome to TMAC

Dear Club Member,

**Welcome to Tingalpa Model Aero Club Inc. (TMAC Inc.)! May your involvement with the Club be happy and satisfying.**

**As a new member, in this welcome pack you will receive:**

- 1) A copy of the Club's Operational By-Laws. Please take the time to read these By-Laws and familiarise yourself with the Club's operations. A full copy of these By-laws, and the Club' Rules which contain additional information regarding meeting procedures, membership structure, etc, is available on request, or on the Web. ([www.tmac.asn.au](http://www.tmac.asn.au))
- 2) A Provisional Pilot Scheme Information sheet and Flight Proficiency Test form.

**PLEASE NOTE:** As a new member of TMAC, you take on the status of **PROVISIONAL PILOT**. This means that until you have successfully passed a basic Flight Competency Test, you are only permitted to fly with an experienced Club member or an Instructor. A separate sheet detailing the Provisioning Pilot Scheme accompanies this letter.

3) Your Club Name Badge (to follow).

4) Your F.A.I. Card (to follow). Please sign this card and keep it with you, as it is your proof of membership and insurance currency. In the meantime, please retain your receipt as proof that you are covered by the club's insurance. If you are an Associate member, your F.A.I. Card will be renewed by your parent club.

**Also as a new member there are a few other things to be aware of:**

- Should you be the last person to leave the field, irrespective of when you leave, please ensure that you lower the boom gate and lock it. The combination number is changed each year, and you will be notified of the changes.
- As a financial member of TMAC, the Model Aeronautical Association of Queensland (MAAQ Inc.) and the Model Aeronautical Association of Australia (MAAA Inc.), you undertake to abide by the terms and conditions of the Insurance Policy and the Rules and By-Laws for the flying and operation of your model.
- Should you change address or phone number, please advise the Registrar ([Registrar@tmac.asn.au](mailto:Registrar@tmac.asn.au)) so that the Club's records can be updated accordingly.
- TMAC's preferred distribution method for its newsletter is via download from the club website. You will be notified by email about new editions of the Transmitter, which can be downloaded from the club web site at [www.tmac.asn.au](http://www.tmac.asn.au). Please feel free to download recent editions to assist you to become familiar with the club. If you do not have access to the Internet, you can have the Transmitter posted by either checking the box on the application form, or emailing the Registrar at [Registrar@tmac.asn.au](mailto:Registrar@tmac.asn.au).

**Remember, if you need help, just ask!      Meanwhile - Good Flying!**

Secretary TMAC.

# TINGALPA MODEL AERO CLUB INC.

## PROVISIONAL PILOT SCHEME

### INTRODUCTION

As a new member of Tingalpa Model Aero Club Inc., we would like to ensure that your time and flying with this Club is all it should be.

Flying a radio-controlled model aircraft is very challenging and satisfying, and whether you are a beginner or an experienced pilot, our Club has introduced a **Provisional Pilot Scheme**, designed to help you.

It can be very disappointing when a model you have lavished your time and hopes on goes crunch. It is something we all hate and hope to avoid. It can be very tempting to fly your new model unassisted but believe me if you've never done it before it's safer for you, your fellow members and your model to get help!

Our facilities at Tingalpa are among the best in Australia and we want to keep them. It is for this reason that our Club's Rules and By-Laws came into being. They are designed to promote **safe flying**, and, if followed, this should happen.

To further these aims we have now introduced at Provisional Pilots scheme.

***Being a Provisional Pilot means that until you have successfully passed a MAAA Bronze Wings Standard, you are only permitted to fly with assistance from an experience Club member or an Instructor.***

If you are already an experienced flier don't panic, we've thought of you. Read on.

### What Type of New Member am I?

Having joined our Club, see which of the following best describes your experience:

- a) a beginner, with little or no experience in building or flying,
- b) an intermediate, with some model aircraft experience but not able to fly on my own,
- c) An experienced modeller who has already flown solo.

It is very likely, and certainly hoped, that if **a)** or **b)** describe you, then you will already be receiving some help. When you have completed your training, that is, when you are able to fly solo, then you are able to take your Flight Proficiency Test.

If **c)** best describes you, you may take your Flight Proficiency Test whenever you feel ready to do so. Just approach one of the qualified TMAC MAAA instructors. See the section "Who Can Test Me" for further details.

### Provisional Pilot Sticker

Until you take your Flight Proficiency Test, the white coloured Provisional sticker you received

when you joined **must** remain affixed to your frequency key.

This sticker serves two purposes:

- 1) it identifies you as a financial member of TMAC,
- 2) It identifies you as a pilot who may need assistance with flying.

Once you have passed your MAAA Bronze Wings Standard, you will then be issued with a frequency sticker of that year's colour, which once again identifies you as a financial member of TMAC and also indicates your status as a proficient pilot.

### The Flight Proficiency Test

The FPT is undertaken when **you** feel ready so don't feel under any pressure. All that you have to do is listed on the MAAA Fixed Wing Powered – Bronze Wings form. It may appear daunting but it's surprising how quick you pick it all up with a bit of help from your friendly neighbourhood club members!!

Please remember that having a knowledge and understanding of **your** Club's operational By-Laws is just as important as being able to fly because it enables you to fly safely.

Ideally, when undertaking the MAAA Bronze Wings Test, this should be your own model.

Bronze wings proficiency forms are also available for:

- fixed wing glider aircraft
- rotary wing aircraft (eg Helicopters)

Refer to the MAAA award of wings procedure at <http://www.maaa.asn.au/maaa/mop.html> for more information.

### Who Can Test Me?

Only qualified, participating MAAA Instructors who are also members of TMAC can test you. When you are ready for your test, contact one of them to arrange a time and date that suits you both. Please note that any of the instructors listed below can test you even if they taught you to fly or provided the majority of your tuition. The following is a list of current paid instructors and their phone numbers:

NOEL STEWART p:3343 5198 m:0412 525 127  
TONY GLIDDON p:3348 8936 m:0408 648 379

**Good Flying!!!**



**MAAA FLIGHT PROFICIENCY SCHEME**

**FLIGHT REQUIREMENTS & TEST CHECK SHEET**

**FIXED WING POWERED – BRONZE WINGS**

This Test is to be assessed by an MAAA Fixed Wing (Power) Instructor.

The requirements specified have been determined by the MAAA and are not to be varied.

Bronze Wings (Power) are awarded when a member demonstrates, in the course of one session, that he/she has the skills to perform the manoeuvres listed in the tasks below, in a competent manner and to the required standard.

This is to certify that ..... AUS .....

of ..... P/Code .....

Club ..... Note address on back of form if wings to be sent to Club

has demonstrated the degree of proficiency in radio controlled flying of model aircraft to be awarded the MAAA Bronze Wings (Power).

Signature ..... MAAA Instructor's Name (BLOCK LETTERS) ..... AUS No. .... Date .....

At the successful completion of the test this form shall be completed by the instructor and sent to the State Association. Note: Wings will be sent to Pilot unless Club address in notes on back of form.

- 1. **DEXTERITY**  
The pilot must be able to locate all the transmitter controls quickly without fumbling.
- 2. **THEORY**  
The pilot must be able to name all major components of the aircraft and define functions, including effect of controls, and have a thorough knowledge of safety rules and regulations.
- 3. **AIRFRAME & PRE-FLIGHT CHECK**  
The pilot checks the engine mounting, plumbing, centre of gravity location, position of under-carriage and signs of structural or covering problems that could affect flight, presence of traps which could affect trim. The pilot also checks that controls are neutral and operate correctly, and checks throttle setting, state of battery and performs a range check.
- 4. **TAKE OFF**  
The pilot demonstrates gradual application of power, keeping the aircraft straight, and using a little elevator to lift off, makes a gentle climb out with wings level until safe altitude is reached.
- 5. **TRIMMING**  
Pilot shows ability to trim the aircraft in flight. Divergence and re-trimming both the primary roll control and elevator should be demonstrated.
- 6. **PROCEDURE TURNS – One in each direction**  
The pilot's ability to perform the following steps of the procedure turn will be assessed.
  - a. Level flight segments should be straight and level.
  - b. Aircraft should pass directly over the landing strip.
  - c. Turns should be at a constant altitude.
  - d. Turns should be completed in order that upwind and downwind tracks are superimposed.
- 7. **LANDING CIRCUIT**  
Pilot to demonstrate in both directions as shown in the diagram in the MAAA Pilot Log Book, with all turns of 90 degrees. With high power aircraft, the power needs to be reduced much sooner than at the turn onto base leg. Upwind and downwind legs are parallel to the landing strip. The first three legs are maintained at a constant height and a gradual approach angle is started at the beginning of the base leg.
- 8. **APPROACH & LANDING**  
Pilot demonstrates an engine assisted landing, using a suitable power setting that allows the model to descend, controlling nose attitude with elevators (airspeed), and using the throttle to stabilise the rate of descent. The aircraft should be flown over the threshold at an altitude of about 1.5 metres, the throttle closed gradually, and the round-out or flare initiated. The "hold-off" period is then commenced where the aircraft is gradually allowed to sink and settle on the ground in a slightly nose high attitude.
- 9. **SIMULATED DEAD STICK LANDING**  
At a safe and high position, the pilot will reduce the throttle to idle and perform a descending circuit to show his/her ability to safely glide the model without engine power to a position where a landing approach can be executed.



**MAAA FLIGHT PROFICIENCY SCHEME**

**FLIGHT REQUIREMENTS & TEST CHECK SHEET**

**HELICOPTER – BRONZE WINGS**

This Test is to be assessed by an MAAA Helicopter Instructor.

The requirements specified have been determined by the MAAA and are not to be varied.

Bronze Wings (Helicopter) are awarded when a member demonstrates, in the course of one session that he/sr has the skills to perform the listed manoeuvres, detailed in the diagrams provided (ANNEX C3), in a safe, confident and competent manner.

This is to certify that ..... AUS .....

of ..... P/Code .....

Club ..... Note address below if wings to be sent to Club

has demonstrated the degree of proficiency in radio controlled flying of model aircraft to be awarded the MAAA Bronze Wings (Helicopter).

Signature MAAA Instructor's Name (BLOCK LETTERS) AUS No. Date

At the successful completion of the test this form shall be completed by the instructor and sent to the State Association.

Note: Wings will be sent to Pilot unless Club address is noted below.

Table with 3 columns: No., Manoeuvres, Flight. Contains 7 rows of manoeuvre descriptions.

Manoeuvres are to be executed with the pilot standing a minimum distance of 10 metres behind the Central Helipad, using a flight line layout with one flag or marker located 5 metres to each side of the Central Helipad. All manoeuvres are flown tail toward the pilot except where specified.

Wings to be sent to Pilot? YES / NO (If NO, note address below) Strike out as applicable

Post Code: .....

**ANNEX C1 – Helicopter - Bronze Wings Form**

Note: Do not copy the above form; use the original which is available on the MAAA web site.

# Operational By-Laws Summary

Combustible fuel engine shall only be operated at the field on Monday to Friday from 7.00 am to 8.00 pm, and Saturday and Sunday from 8.00 am to 8.00 pm.

No model shall be flown at a height:

- a) In excess of 100 feet (30 metres) when full size aircraft are flying in the vicinity of the field.
- b) In excess of 10 feet (3 metres) in designated hover pads.
- c) In excess of 400 feet (125 metres) at any other time.

No Model shall be flown over any people, or taken-off, launched from, landed in, flown over:

- a) The pits area or taxiways.
- b) Any part of the field behind a designated pilot's position.
- c) The area beyond the limits of the field boundaries.
- d) Any prohibited area which may from time to time be promulgated.  
(see Appendix B Schematic Drawing of Field)
- e) Hoverpads, may only be used by helicopters specifically for hover practice or hover training.  
(subject to the 10 ft height limit and flying within boundaries)

No model shall be flown from any position on the field other than that designated as the "pilots' position", except:

- a) At take-off, when a pilot may stand behind the model until it is airborne, after which he or she will return to the "pilots' position" immediately. To achieve this when other aircraft are being flown, the pilot(s) must clearly acknowledge a call to fly circuits that will not be above the pilot on the strip. This may be done by the member attempting the take-off or with the assistance of other members. Only when Pilots have acknowledged the call and cleared the airspace above the intended take-off position will any Pilot enter the strip. Pilots will be advised to resume normal circuits as soon as it is practical.
- b) While hand launching models on the verge of the strip, after which he or she will return to the "pilots' position" immediately.
- c) While launching models on the verge of the strip with bungies or similar mechanisms, after which he or she will return to the "pilots' position" immediately.
- d) While operating helicopters in designated hover pad areas.

Any model or engine operated at the field will be restrained or tethered unless it is being taxied or flown.

No model shall be taxied in the pits. Models may only be taxied on the taxiways, runway (strip) and parts of the field in front of the pilot's position. Models may be started or run in the pits (with proper tethering), but will be carried or escorted to the taxiways in a manner that will restrain them from moving under their own power.

No model shall be flown until its control surfaces have been checked for direction and freedom of movement.

No person shall occupy a radio channel for a period in excess of 20 minutes unless it is confirmed that no other person is waiting to use that channel.

No person shall use a frequency control key in the frequency control keyboard which is less than fifty (50) millimetres (2 inches) wide. No person shall use any device, other than a commercially manufactured frequency control key in the frequency control keyboard.

Radio transmitters must be placed in the transmitter pound immediately upon arrival at the field.

Radio transmitters must be switched OFF and placed in the transmitter pound immediately upon completion of a flight and/or ground test, and the frequency control key removed from the keyboard by the person replacing the radio transmitter in the transmitter pound.

Under no circumstances shall any person insert or remove a frequency control key from the keyboard other than the person using the radio transmitter to which they key belongs.

Radio frequency control keys must be marked with the channel number of the accompanying radio transmitter and with the owner's name.

All radio receivers and transmitters must be bandwidth tested by an approved testing facility on a once-off basis before they are operated at the field.

Notes:

1. **This means the transmitter and every receiver must be bandwidth tested for that frequency where possible. e.g. for crystal and synthesised sets.**
2. **For crystal sets, should the radio transmitters' frequency and thus the receivers' frequency be changed, the radio transmitter and every corresponding receiver must be re-bandwidth tested to the new frequency.**
3. **For 2.4GHz transmitters, where band with testing is inappropriate or not possible, then band width testing is not required, but the transmitter and receiver must have a 'C-Tick' to show compliance.**

**4. The MAAA's MOP on 2.4 GHz equipment, and recommendations on band width testing are to be followed.**

No person shall operate radio control equipment at the field which has not been bandwidth tested.

Pilots shall use the following, or similar terminology, to indicate their intentions to other fliers, who in turn, should acknowledge that they are aware of what is occurring or about to occur. The notice of intent should be **loud, clear, and concise** and **acknowledged**. If an intention is stated but then delayed for any reason it must be restated and acknowledged before proceeding.

**"TAXIING ON THE RUNWAY"** (having first asked other pilots if it is clear to do so)

**"TAKING OFF"** (priority to be given to aircraft on final landing approach)

**"LOW PASS FROM THE ....."** (**LEFT or RIGHT as applicable**) (Note: LOW is defined as being under 2 metres)

**"LANDING FROM THE ....."** (**LEFT, RIGHT, FRONT or REAR as applicable**) (call before turning on to final approach – indicate emergency if any)

**"GOING AROUND"** (aborting landing after calling intention to land)

**"DEAD STICK"** (emergency landing because of engine failure – all other fliers will give way)

**"CLEAR ON THE RUNWAY"** (not necessarily off the mown area but well clear of the centre line)

**"GOING ON TO THE RUNWAY"** (to stand behind the model for take-off or to recover a model that cannot be taxied)

**Any accident involving the operation of a model aircraft, which results in injury to another person(s) and/or damage to another's property shall be reported to the TMAC Secretary immediately. Any 'Out of Bounds' incident must be reported to the TMAC Secretary immediately.**

No mobile phones:

- Within 2 metres of the line marked for un-tethered operations of models.
- Within 30 metres of any position deemed to be a pilot's position or the flight line.

No model shall be flown if visibility does not permit continuous visual contact by the pilot with the model.

No model weighing between 7 kg and 25 kg shall be flown unless the pilot(s) holds a current MAAA (heavy model) Permit to Fly as prescribed in the MAAA Manual of Procedures.

No person shall fly any fuel or electric powered model, or radio controlled model after having consumed any alcoholic beverage or used any drug to an extent which is likely to impair such person's ability to control a model safely.

No person shall be permitted in the pits area, at the pilots' position, or on or near the runways, if such person's age or incapacity is likely to cause injury or damage, unless such person is accompanied and directly supervised at all times by a mature and responsible person.

No dogs shall be permitted at the field unless they are restrained by a leash.

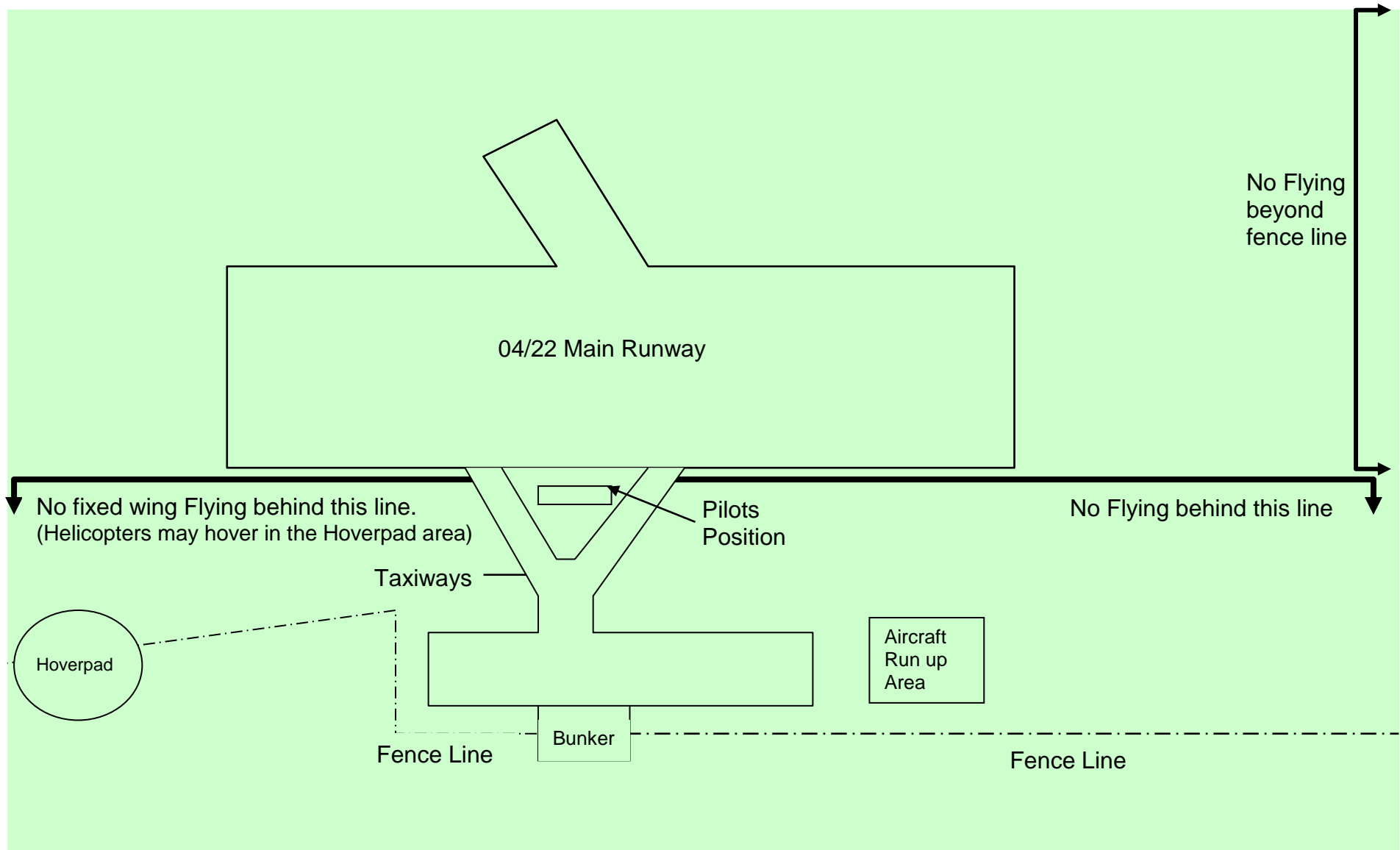
No model shall be taxied in the pits. Models may only be taxied on the taxiways, runway (strip) and parts of the field in front of the pilot's position. Models may be started or run in the pits (with proper tethering), but will be carried or escorted to the taxiways in a manner that will restrain them from moving under their own power.

Ground based launching devices shall not be used or placed in position on the field so as to cause obstruction to other operations.

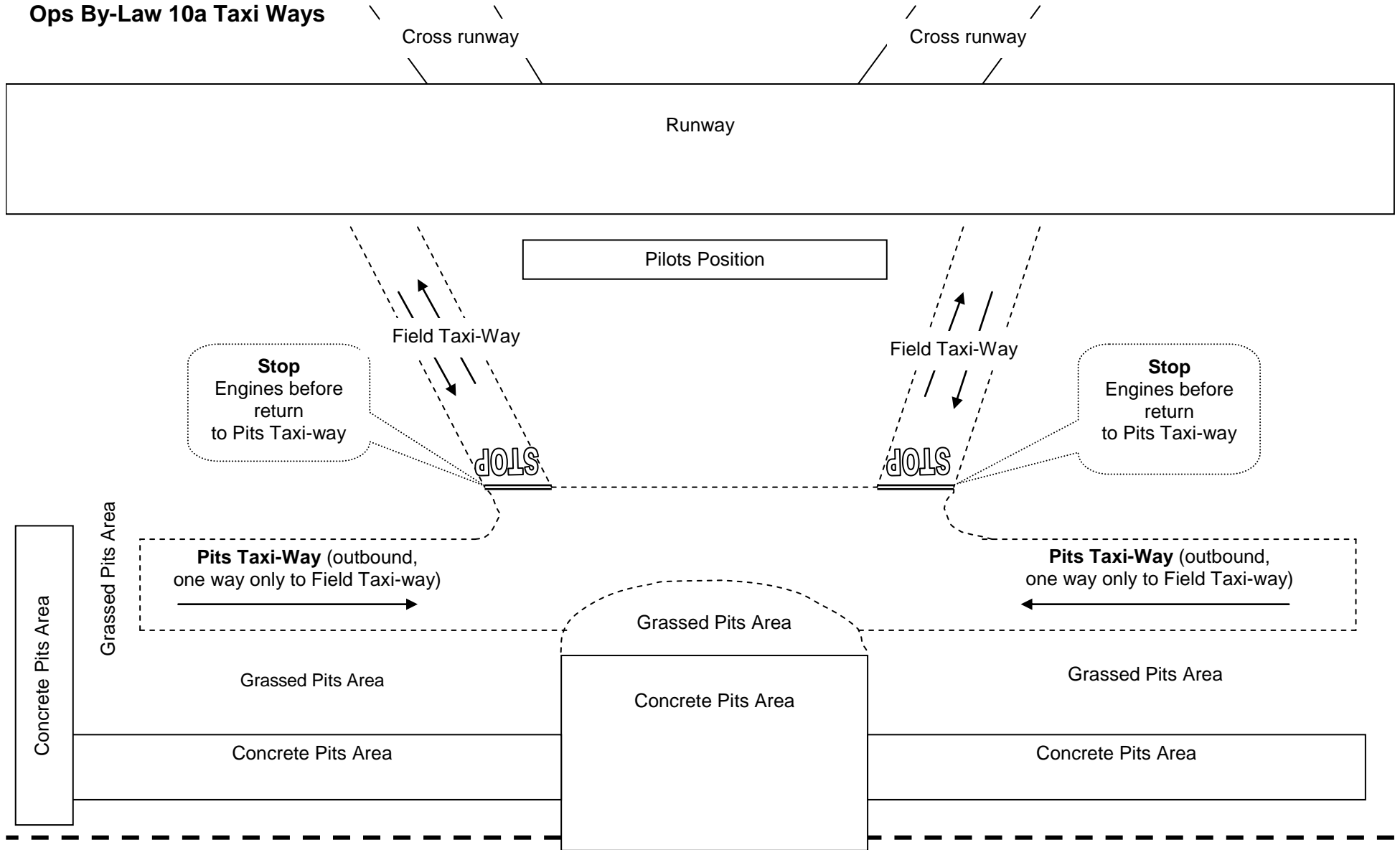
Anyone who is not able to control a model without assistance shall be supervised by an approved pilot.

No smoking in the pits or pilots position.

Appendix B – Schematic Drawing of Field (Not to Scale)



**Ops By-Law 10a Taxi Ways**



# **TMAC**

## **A Brief History – Porter's Field**

### **Early 1950s**

Model aeroplane flying at Porters Field began in the early 1950s, when Stan Porter allowed his friend Jack Richters to fly model aeroplanes, on his property, and who also taught Jack to fly full his size aircraft, the Gypsy Moth.

### **1968 TMAC Formed**

TMAC was formed when a number of flyers at the Carindale field had a disagreement with other flyers and decided to move on and form the Tingalpa Model Aero Club at the current Porters Field. The founding members were Jack Richters, Bill McKey, Bruce Jenson and Lionel Perrin. Jack Richters, was the first President (1968 – 1975), and was the Club's first Life Member. Other club life members are Doug Kent and Will Sipma.

### **Early Bi-Laws**

Part of the bi-laws in the early years of the Club, was the first member to arrive had to put up the windsock, and remove all the cow patties from the runway. An essential part of the Club's equipments, was a shovel and wheelbarrow.

### **Flight Line**

The original flight line was positioned on the southern side of the field, near where the current helicopter hovering pad is located. Later it was relocated to the north east corner near the current yellow turning pole, but after a member in 1980 flew his plane into the power line that serviced the dairy shed and cut all power, the flight line was returned to the original position. When the Gateway motorway was built, the flight line moved 100 meters west to its current position on the 20<sup>th</sup> February 1988.

### **1984 Porters Field Leased from Brisbane City Council**

On the 3<sup>rd</sup> January 1984, TMAC applied for a lease from the council, as Porters field was now part of Brisbane City Council land. It took a decade of negotiation, but finally the first lease was signed on 29<sup>th</sup> September 1994. The second lease took effect from 1<sup>st</sup> September 2000.

### **1985 TMAC Incorporated**

On 3<sup>rd</sup> December, 1985, TMAC became an incorporated body, with a set of Rules and By-Laws with which to guide the club.

### **1982 Public Display - Mini Air Show**

1982 was the first year TMAC held an air show that was open to the public. It was called the Brisbane Mini Air Show and was opened by politician Tom Burns on 14 November 1982. The 'Tingalpa Model Air Show' held on the 19<sup>th</sup> March 1989 was known as the first of the big air shows. These air shows were held annually under various names including more recently the 'Gateway Mini Air Show'

### **2006 BCC Lease Renewed.**

On the 8<sup>th</sup> August 2006, TMAC obtained its 3<sup>rd</sup> lease with the BCC for a further 5 years from the 1<sup>st</sup> September 2006 to 31<sup>st</sup> August 2011.

### **2008 40 Years Old**

In 2008, TMAC celebrated its 40<sup>th</sup> year flying model aircraft at its current location, known as Porters Filed.

## BENEFIT

Reimbursement up to 100% of Non Medicare medical costs, up to a maximum of \$4,000 per injury.

## EXCESS

\$50 excess applies to each injury. Nil excess applies if you are a member of a Private Health fund.

## CONDITIONS

- (i) If a member belongs to a private health fund, they must claim from that fund first.
- (ii) Non Medicare Medical costs are only reimbursed by this policy if incurred within 52 weeks from the date of injury.

## 3) LOSS OF INCOME

This benefit provides cover for insured persons who are disabled from an injury relating to events covered and are unable to work.

## BENEFIT

80% of your net weekly income up to a maximum of \$1,000 per week, whichever is the lesser.

## EXCESS

7 days

## BENEFIT PERIOD

104 weeks from the date of injury.

## 4) STUDENT ASSISTANCE BENEFIT

Reimburses 100% of actual costs up to a maximum of \$500 per week for costs actually incurred for tutoring, travel costs etc to assist the full time student.

## EXCESS

14 days

## BENEFIT PERIOD

52 weeks from the date of injury.

Other benefits available but not listed are:-

- Home Modification Benefit
- Funeral Expense Benefit
- Parents Inconvenience Benefit
- Domestic Home Help - Non Income Earners
- Broken Bones Benefit

Further details relating to the above benefits are available in the Lumley Insurance Personal Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the Wording, please contact the MAAA.

## How To Make A Claim

### PERSONAL ACCIDENT

- A claim form will need to be completed and submitted as soon as possible (contact the MAAA to obtain a claim form on ph: (07) 3207 9067).
- The declaration on the claim form needs to be signed by your club and then forwarded to the MAAA.
- The MAAA will forward your claim form to Willis along with all original receipts (unless retained by your health fund).

### PROFESSIONAL INDEMNITY & PUBLIC LIABILITY

- In the event of a liability claim, do not admit liability under any circumstances. Contact the MAAA immediately on ph: (07) 3207 9067.

## Important Notes

- 1) This information is only a summary of the cover provided. The policies with full conditions are available by contacting the MAAA.
- 2) This insurance program commences on 31 May 2010 and expires on 31 May 2011.
- 3) Willis Australia Limited has arranged this insurance program to provide benefits to those registered members of the MAAA who, through injury or accident, incur financial loss and who would otherwise not have received assistance. The program seeks to provide benefits to those most exposed and to maintain protection at the lowest possible cost to membership. It therefore cannot provide 100% cover or a benefit for every loss that occurs. Federal Government Legislation prevents insurance companies from paying any insurance benefit for a medical service that is covered by Medicare. This legislation also applies to the Medicare gap. In addition to these policies all members are encouraged to take out Private Health Insurance
- 4) The MAAA is not and does not represent itself as a registered insurance broker by endorsing the products outlined in this brochure.
- 5) The insurer for the Public Liability Policy is Catlin Australia Pty Ltd. The insurer for the Personal Accident Policy is Lumley Insurance.

# THE MODEL AERONAUTICAL ASSOCIATION OF AUSTRALIA INC



## SUMMARY OF INSURANCE COVER 2010/11

# Willis

**Willis Australia Limited**

Level 5, 179 Elizabeth Street SYDNEY NSW 2000

Phone (02) 9285 4111

or

local call cost only 1300 WILLIS (i.e 1300 945 547)

Fax (02) 9283 5276

Email: [sports.au@willis.com](mailto:sports.au@willis.com) Website: [www.willis.com.au](http://www.willis.com.au)

AFS Licence No: 240600 ABN: 90 000 321 237

## Introduction

Willis Australia has worked with the Model Aeronautical Association of Australia Inc (MAAA) to design an insurance program for members.

This cover applies when members and other insured persons/entities are involved in activities that are sanctioned by the MAAA. These activities include training, competition, social functions, committee meetings and travel to and from these activities.

This brochure is a summary of the cover that has been organised on your behalf. If additional cover is required to this standard cover please contact Willis Australia Limited for an individual quotation.

## Who Is Willis

Willis is a licensed insurance broker and has organised this insurance program in association with the MAAA. The Willis Group is one of the largest insurance brokers in the world and has operated in Australia for almost 50 years, with offices in all States and the Australian Capital Territory. More information on Willis can be obtained by visiting [www.willis.com.au](http://www.willis.com.au)

## Who Is Insured

This program covers all members, employees, instructors, inspectors and voluntary workers.



## What Is Covered

This program incorporates three covers;

- a) Public Liability
- b) Professional Indemnity
- c) Personal Accident

### a) Public Liability

#### SCOPE OF COVER

This policy provides indemnity for insured persons/entities that are held liable for a negligent act whilst involved in sanctioned activities as per the MAAA Manual of Procedures, and result in property damage or bodily injury anywhere in the world excluding USA and Canada.

#### LIMIT OF LIABILITY

The cover provided is up to a maximum of \$20,000,000.

#### EXCESS

There is a \$5,000 excess (heavily subsidised by the MAAA) payable for all claims. The defending party is responsible for the excess in agreement with the MAAA.

### b) Professional Indemnity

#### SCOPE OF COVER

Provides indemnity for an instructor, official or inspector if they are held liable for an error or incorrect advice which results in injury or property damage to a third party.

#### LIMIT OF LIABILITY

The cover provided is up to a maximum of \$5,000,000.

#### EXCESS

There is a \$5,000 excess (heavily subsidised by the MAAA) payable for all claims. The defending party is responsible for the excess in agreement with the MAAA.

 Further information on the Model Aeronautical Association of Australia Inc insurance program can be obtained by visiting [www.willis.com.au/maaa](http://www.willis.com.au/maaa)

## c) Personal Accident

### SCOPE OF COVER

Coverage applies whilst members are involved in sanctioned activities as per the MAAA Manual of Procedures. These activities include competitions, training, meetings, fundraising activities and travel to and from these activities.

This section provides cover for members aged between 2 and 90 years of age that are injured anywhere in the world.

### BENEFITS

The main benefits under the Personal Accident Policy are listed below:-

#### 1) DEATH & PERMANENT INJURIES

A lump sum benefit is payable in the event of a death or a Permanent Disability. The Scale of benefits is defined in the policy. The maximum payment is \$175,000\*. Cover limitations apply to under 18yr olds and 66-90yr olds.

#### 2) NON-MEDICARE MEDICAL EXPENSES

This covers insured persons for NON-MEDICARE MEDICAL Expenses. The policy is for reimbursement only. That is, the member must pay the account and then claim reimbursement under this insurance cover.

**NOTE** Only NON-MEDICARE items are claimable (i.e The "Medicare gap" is not claimable due to government legislation).

The most common "Non Medicare" expenses include:-

- Private Hospital
- Dental
- Ambulance
- Chiropractic
- Physiotherapy
- Osteopathy

Medical expenses that are covered by Medicare include:-

- Doctor's Fees
- Surgeon's Fees
- Anaesthetist's Fees
- X-rays

