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# Information on Insurance

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Aeromodelling is a safe sport when sensible precautions are taken and serious accidents are very rare. MACI have a safety code and we recommend any aeromodeller to read this and follow the guidelines in it.

However insurance cover is still essential for anyone intending to fly model aircraft.

MACI holds an insurance policy with Royal & Sun Alliance and Lloyds of London. Clubs, members and flying site owners are covered by this policy.

Cover includes liability while flying model aircraft, organising events, landowner liability and member to member cover.

Limit of cover is five million pounds sterling.

All flying must be done at club flying sites registered with MACI or at a private flying site in compliance with MACI flying site guidelines.

Large models (over 7kg and under 20kg) must be registered with MACI.

Models over 20kg require approval of the Irish Aviation Authority before flying.

In the event of an accident which could give rise to a claim, notification must be made immediately to the Secretary General of MACI.

## **FREQUENTLY ASKED QUESTIONS ON INSURANCE COVER FOR MACI MEMBERS**

Questions are often asked about insurance cover under the MACI policy. Below are some answers which hopefully will explain the position for members, clubs and land owners. This information is of a general nature and not intended to be a legal interpretation.

### **Q: Is MACI an insurance Company?**

No. There are approx 30 insurance companies operating in Ireland and MACI is not one.

### **Q: Does MACI provide insurance cover?**

No. When someone asks do we provide insurance cover, the answer is no. If you wish to get an insurance policy for any activity, you must go to an insurance company.

Affiliation to MACI (like joining any organisation) brings with it national and international representation as well as a number of benefits, services, and responsibilities.

MACI has an insurance policy for £5m and one of the benefits of affiliation is inclusion in this policy.

### **Q: Who is covered and when are they covered?**

Because insurance cover is a benefit of membership, it only applies from the time your affiliation fee is received by the MACI treasurer or membership secretary. To be sure, you should be in possession of a current MACI membership card.

The officials of MACI and of affiliated clubs also are covered while acting on behalf of MACI or their club.

Land owners are covered in respect of any liability to the public arising out of the aeromodelling activities on their land.

**Q: Are clubs covered?**

The policy covers club officials against all claims made as a result of performing their duties organising club model aircraft activities.

If a club is affiliated to MACI, then any member who they affiliate to MACI is covered under our policy. All paid up members are issued with a membership card from MACI and this is proof of their affiliation to the club and to MACI and inclusion for insurance cover under our policy.

**Q: Are land owners covered?**

Any landowner who owns land on which a club has a MACI approved flying site is also covered.

**Q: Is the general public covered?**

The policy covers liability to the public as a result of model aircraft flying on a MACI approved flying site.

**Q: What is the maximum liability of cover?**

The maximum liability is five million pounds sterling or its equivalent in euro on any one claim.

**Q: Where are we covered?**

Anywhere in Ireland, Gt. Britain and Western Europe subject to a few conditions.

**Q: What are the conditions?**

Obviously an Insurance company is not an expert on model aircraft safety and so have left the detailed conditions for MACI to recommend. So simply the conditions they impose are:

- Flyer must be a paid up MACI member complying with all legal requirements (Frequencies, Irish Aviation Authority regulations, Local council by-laws, etc).
- Flying must take place in accordance with MACI and club rules and regulations.

**Q: What are the MACI Rules?**

MACI rules cover a lot from competition procedure and flight schedules to international team selection and executive council functions. However the ones which concern the normal aeromodeller are the flying site approval and safety rules.

**Q: What is a MACI approved flying site?**

MACI Flying Site By-laws define 4 types of flying sites. Full details of these by-laws are on the website, but in short the following types of site are approved:

- Where a site is used by more than 8 flyers, the club must annually notify the MACI Council of the site location and confirm it conforms to the By-laws. Notification forms are sent to all affiliated clubs annually.
- Where a site is used by 8 or less modellers, notification is not required but the flyers must check to see it conforms to the By-laws.
- Any airport or other airfield recognised by Air Traffic Control, Dept of Communications or relevant authority.
- Slope Soaring sites have somewhat simpler conditions.

**Q: What are MACI Safety Rules?**

MACI has produced a safety code which covers the building, setting up, starting and flying model aircraft. It contains excellent guidelines for safe aeromodelling.

**Q: Are model helicopters covered?**

Helicopters are covered in the same way as fixed wing planes. This means the same flying site rules apply.

**NOTE: Flying a model helicopter from your back garden or from a housing estate green WOULD NOT CONFORM to MACI by-laws and so is definitely not covered by MACI insurance.**

**Q: Does the insurance cover a trainee pilot?**

If the trainee pilot is a fully paid up member of MACI he is covered while flying either independently or using a buddy lead with another member. However as the insurance policy is for an amateur sporting organisation, it would not apply if training is being undertaken as a commercial operation for a fee.

**Q: What is member to member cover?**

As MACI is made up of its members, a claim made by one member against another is in effect like MACI claiming against itself and this type of claim is normally not permitted in insurance policies, however the MACI policy specifically covers member to member claims.

**Q: Is an A or a B certificate required?**

No the A and B certificate scheme is for improving the flying competence of members. Neither are required for insurance cover, except at a public display.

**Q: Are model aero displays covered?**

Most displays are part of a local or other activity and usually should be covered by their insurance policy. If this is not available, the MACI insurance policy can cover a model air display given by pilots who have passed their B certificate and then only subject to very strict conditions. A club must fulfil these conditions and apply to the MACI secretary general at least 2 weeks in advance on the relevant form.

**Q: What should you do if you are involved in an incident?**

- Do not get angry or shout.
- Do not blame anyone.
- Do not accept any blame or liability for the accident no matter what the circumstances.
- Do not make any offer to settle any claim.
- Remain calm.
- Give your name, address and MACI number and take the name and address of any other persons involved or who witnessed the incident.
- **While you are still there, write a simple description** of what happened, with a sketch showing the position of all relevant items (pilot position, take off strip, pits area, buildings, damaged items, injured persons, etc). Include the date, time and location. **Do not do this later on at home or elsewhere.**
- Take photos of any damage.
- If anybody says they want to claim for injury or loss, ask them to put their claim in writing.
- Inform the Secretary General and the Insurance officer of MACI of the circumstances of the incident at the first possible opportunity.