

OXFORD FLYING CLUB **MINUTES OF SPECIAL MEETING**

1 March 2011

Location: 121 Restaurant

Attendance: Regular: 9 Students: 1 Associates: 3 **Quorum:**¹ Yes X No __

Type	Member	Present	Type	Member	Present	Type	Member	Present
Assoc	Aulet, Maximillian		Reg	Green, Geoffrey		Assoc	Piwowarski, David	
Stu	Baker, Matt		Reg	Heidrich, Don		Assoc	Pozniak, Jerry	X
Reg	Berwick, Kent		Reg	Hill, Jeremy		Reg	Proulx, Brian	X
Assoc	Camejo, Christopher		Med Assoc	Johnston, Bob		Reg	Richardson, Bruce	By Ph
Assoc	Carmona, Brenda		Reg	Laine, George		Reg	Robinson, Andy	
Reg	Carr, Tim		Assoc	Leary, John		Assoc	Sabot, Jay (Crash)	X
Reg	Chromczak, Ed	X	Stu	Michel, Mario		Assoc	Schindler, Leonard	
Reg	Cohen, Ken		Assoc	Morrow, Bill		Stu	Schmecker, Peter	X
Assoc	Crabtree, Scott		Reg	Mowerman, Illya		Assoc	Schmecker, Ron	X
Reg	Dobbs, Glen		Reg	Nalband, Gary	X	Reg	Stevens, Burt	X
Stu	Dobbs, Kristi		Reg	Noffke, Karl		Reg	Strasburger, Rusty	X
Reg	Feeney, Richard		Reg	Oloff, Scott		Assoc	Vecchiarelli, Angelo	
Reg	Feinman, Jason (Gears)		Reg	Osborne, Tom	X	Reg	Wilson, Richard	X
Reg	Goudy, Jim		Reg	Palmatier, Bruce	X	Reg	Zipkin, David	

Gary N called the meeting to order at 7:00 pm.

MEETING PURPOSE: This was a special meeting for the purpose of discussing and (perhaps) resolving the Instructor Insurance Issue.

BACKGROUND: Please refer to previous months' minutes.

On the day of the meeting, Burt received a proposal from USAIG Insurance through William J. Grohs Aviation Inc. based here at KOXC. USAIG is the insurance carrier we had prior to Avemco. Burt sent an email to the membership. An extract of the email is presented here:

¹ Per By-Laws, quorum = one-third of regular plus student members.

Attached is a quote for aircraft insurance that, I think, will resolve the CFI insurance issue. Bill Grohs, Gary N. and I all would suggest we take advantage of option 2 which provides coverage of \$200k per passenger. I've made an attachment that is a bit clearer than Bill's email below but provides the essence of his quote.

I checked with Avemco and to include CFI's on our policy would cost 20% of the premium. So, since our quote for our renewal on 3/27/2011 was \$11,126 from Avemco for all three planes, to cover CFI's in our planes would cost an additional \$2,225 for a total premium of \$13,351. For the same coverage, Bill Grohs quoted \$7,816. Again, I urge us to add the \$300 per plane coverage to change the annual policy cost to \$8,716.

Note that we ALL (including CFIs) would have to be checked out with a CFI for both ground and flight portions IN BOTH TYPES of planes ANNUALLY; hardly a big sacrifice to save over \$5500 a year.

Armed with this new information, and after further discussion, Brian P moved to accept option #2 along with the Medical Payments Coverage, contingent on Burt verifying medical coverage and verifying that Instructors would be covered while instructing in club aircraft.

The motion was seconded and unanimously accepted, including Bruce Richardson by phone.

Meeting adjourned 7:50 pm.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "B. Palmatier", with a stylized flourish at the end.

Bruce T. Palmatier

Enclosure

AIG Proposal:

Insurer: USAIG (United States Aircraft Insurance Group)

Uses: Non-Commercial uses of bona-fide members of Oxford Flying Club

Base of Operations: OXC

Aircraft

1) 1980 Piper PA-28-181 Archer N8261H

Insured Hull Value @ \$75,000 / deductibles \$1,000 not-in-motion / \$1,000 in-motion

Liability Limit – Coverage Option One

\$1,000,000 for bodily injury and property damage with a **\$100,000** bodily injury limitation per passenger

Liability Limit – Coverage Option Two

\$1,000,000 for bodily injury and property damage with a **\$200,000** bodily injury limitation per passenger

Medical Payments Coverage

\$5,000 per passenger (including the pilot)

Note: This coverage is in addition to and not included as part of the Liability Coverage above

Total annual premiums:

- 1) With liability limit option one (\$1,000,000 / **\$100,000**) = \$2,963
- 2) With liability limit option two (\$1,000,000 / **\$200,000**) = \$3,263

2) 1983 Piper PA-28-181 Archer N4384F

Insured Hull Value @ \$66,000 / deductibles \$1,000 not-in-motion / \$1,000 in-motion

Liability Limit – Coverage Option One

Total annual premiums:

- 1) With liability limit option one (\$1,000,000 / **\$100,000**) = \$2,715
- 2) With liability limit option two (\$1,000,000 / **\$200,000**) = \$3,015

3) 1985 Cessna 172 N98819

Insured Hull Value @ \$45,000 / deductibles \$1,000 not-in-motion / \$1,000 in-motion

Total annual premiums:

- 1) With liability limit option one (\$1,000,000 / **\$100,000**) = \$2,138
- 2) With liability limit option two (\$1,000,000 / **\$200,000**) = \$2,438

Policy Total annual premium with liability limit option 1 @ (\$1,000,000 / **\$100,000**) = \$7,816

Policy Total annual premium with liability limit option 2 @ (\$1,000,000 / **\$200,000**) = \$8,716

Pilots

As Respects Single Engine Fixed Gear Aircraft under 250 HP:

Any FAA Private Pilot or advanced who has received a CFI ground and flight checkout in the applicable make and model aircraft being flown within the previous 12 months to the flight.

Any FAA Student Pilot who must be under the direct supervision of a CFI for all flights.

Please let me know if you have any questions.

Best regards,

Bill

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