

## Let's All Go to the Air Show

by Jeff Fleming

Ah, yes: air show season. This summer, as we do every year, many of us will make a point of getting to a local air show, maybe even two. The performers there normally cover all aspects of the aviation community, and if you're like me, you enjoy them all — the jumpers who open the show, the aircraft displays, the aerobatic performances and the demonstrations of formation flying (if we're lucky, by the Blue Angels, Thunderbirds or Snowbirds).

But, where in this mix does the helicopter community fit?

Helicopters fill a unique niche that no fixed-wing aircraft can. At air shows, we'll often find specialized emergency medical service, law enforcement and fire department helicopters on the ramp and possibly available for tours. At some venues, we'll also find them giving sightseeing flights, providing many visitors with their first introduction to the wonderful world of aviation.

So, where does insurance fit into this?

First, the airport and sponsors holding the event must get a special general liability package for the days of the event. This will protect event operators and sponsors for liability arising from people in the on-site parking lots, any event transportation used, and the public walking on the airport ramps to view the static displays, as well as visits the food and novelty vendors.

If you participate in the event by bringing a helicopter for static display, the owner's insurance will provide protection if anyone should get injured while getting on or out of the aircraft, or perhaps damaging the ship itself. Please be sure to notify your agent so he or she is aware you are participating in the static display area. This extended coverage will usually be no additional charge, but let them know just in case.

If there are groups giving rides (such as the Young Eagles or other charity organizations), each should have its own independent liability insurance. One concern underwriters have with the ride portion is crowd control. Operators must be sure members of the public do not walk in the danger zones surrounding the helicopter. Kids can get so enthralled with the idea of flying, they may run to the aircraft without being aware of the spinning blades. For the most part, organizers do a great job handling this, but the underwriter needs to be confident that trained and qualified ground personnel are in charge of directing the groups.

I have found that there are very few helicopter acts performing on the air show circuit. Those that do, sometimes fall into the comedy category.

I remember the first show I was at that included helicopters: one of the two performers was in a Bell 47 with a big red rubber nose on the bubble, googly eyes up high and floppy ears on the sides. It did pretty amazing stuff, but for the entertainment value the performer made it into an aerial clown to keep the interest of the younger crowds — and it worked. The other helicopter performer was in a Robinson R44 (no rubber nose). He also did many low-level maneuvers and showed off the capabilities of a fine ship. They made for a wonderful show.

Recently, more dynamic performers, like the aerobatic Red Bull helicopter, have been making the rounds, too.

Still, since there are so few helicopter performers, underwriters will be cautious when determining availability and cost for a policy and coverage. They will look for: the aircraft make and model, to

ensure it seems appropriate for the act; a detailed description of the performance; and the pilot's experience level, including reviewing his or her credentials, with a particular eye to altitude waivers. There are different restrictions on the altitudes at which a pilot can fly. These are lowered based on the pilot's experience and number of performances completed. The restrictions typically start at a 1,000-foot limit, progressing to 500 feet, then to a ground-level waiver. So, once again, the experience a pilot has plays a major role in determining policy rates.

Additionally, since the typical "air show season" is fairly short, underwriters are also concerned with the number of shows one participates in and the distance traveled. If, for example, a performer needs to fly from Florida to New York, this long distance may bring a change of how he or she is rated.

Finally, we all like to think air show performers have a safe history, but as safe as they are, there are still more accidents than we as patrons and members of the aviation community would hope for. But, there is no quick fix for this concern, as all performers spend countless hours practicing and maintaining their ships — their lives are at stake, too.

I hope you enjoy attending and/or participating in your local air shows this season. Remember, to have fun, and fly/stay safe.

\*\*\*The contents of this column are informational in nature and not intended as a legal interpretation of your coverage. Contact your agent for specific questions about your policy.\*\*\*