

A Rocket by any other Name

By Chris Davis

The air was cool, the winds were calm, and the afternoon sky was as clear as a mountain stream. If I listened closely enough, I could actually hear it begging me to come up and play. I could not resist it any longer; the grass could be mowed on another less than perfect day. It would be a crime against those great aviation pioneers who sacrificed everything to bring us the gift of flight to let this afternoon pass without enjoying the fruits of their labor. I had to go fly. I headed into the house to announce my decision to the boss and quickly learned that there would be a more serious crime committed if the fruits of my labor did not yield a mowed yard as I had promised. Naturally, I did what every self-respecting pilot would do when faced with a similar situation; I headed to the airfield right after I finished mowing the yard.

Finally escaping the surly bonds of earth, I was free to roam the skies. With the door and window open, the cool evening air blowing through the SuperCub was just enough to bring on a slight chill, very refreshing after a long week. The cares and worries of the world seemed to silently fade away amidst the steady hum of the Lycoming as she led us through our graceful waltz with the evening sky. A radio call breaks the silence -- it was Darren, and he had been enjoying a waltz of his own. He had spotted me on the horizon and was headed my way so I could get a glimpse of his new toy. As I was smoking along at a blistering 90 mph, Darren passed off my right wing as little more than a black blur and finished the pass with a victory roll just for sport. I keyed up the mike: "Holy smokes!!! That is the fastest RV-4 I have ever seen." Darren laughed over the radio: "That's because it is not an RV-4. It's a Rocket." We landed at a nearby airfield so I could get a closer look at the Rocket, and I learned Darren had passed me in excess of 230 mph with throttle to spare. This was not like any RV-4 that I had ever seen, and I wanted to know more.

Since the day I was first introduced to "Blackjack," I have learned quite a bit about the various Rockets; yes, various meaning more than one type of Rocket. There are basically two types of Rocket kits on the market: the F-1 Rocket and the Harmon Rocket. Confusing these two aircraft is like telling a Ford man he is driving a Chevy. Although they may look a lot alike on the outside and perform within the same flight envelope, there are quite a few differences in the two aircraft. An even bigger faux pas than confusing these two aircraft with one another is to confuse either of them with a Vans product. In reality, the Rockets are more alike than their respective owners would care to admit. In speaking with Mark Frederick of Team Rocket, he readily admits the F-1 is a modification of the Harmon Rocket, although the F-1 is a complete kit from the ground up. The Harmon Rocket on the other hand begins life as an RV-4 kit from Vans aircraft. This is where the similarities between the Harmon Rocket and Vans ends and some of the insurance confusions begin.

To complete a Harmon Rocket, there is a list of about 35 major airframe items that are not used from the Vans kit, and at least 55 airframe items that need to be purchased from Harmon. When all is said and done, about the only original, unmodified parts from the

Vans kit will be the tail feathers. Rockets can have upwards of 300 hp 6-cylinder engines, different motor mounts, a firewall, cowling, longer landing gear, modified bulkheads, stringers, ribs, thicker fuselage and wing skins, as well as have a shorter wingspan. All of these design modifications have been done so that the aircraft can handle the higher loads and torsion stress the Harmon Rocket is designed for. So is a Harmon Rocket nothing more than a “hot rod RV-4,” or is it a new aircraft altogether? In most cases, the Rocket owners will take the side of a new aircraft altogether. About the only time a Rocket owner will readily refer to his Rocket as a “hotrod RV-4” is when talking to an insurance agent.

There are agents out there that will “play the system” and tell you they can get your Rocket insured cheaper if you will insure it as an RV-4 with speed mods. Is this true? Can it be done? Yes, but the policy may be worth nothing more than the paper it is written on. In the event of a claim or lawsuit, when the adjuster shows up and finds a Harmon Rocket instead of an RV-4, the claim may be denied and you could be on your own. The policy was written for an RV-4 and not for a Harmon Rocket, so there was never any coverage under the policy for a Harmon Rocket. Was that stack of paper really worth the thousands that you paid for it?

There is another problem with presenting a Harmon Rocket as a modified RV-4 to an insurance company and it is called fraud. Fraud will void your policy and is punishable by law in many states. “But I told them that my RV-4 had an IO-540 as well as various speed mods and the underwriter agreed to insure it.” A half truth is still considered a lie no matter how you sugarcoat it. There would be no difference between that scenario and presenting an early model Cessna 210 as a retract Cessna 182 with an engine upgrade and gross weight increase. Take a look at the registration; what does the FAA consider your aircraft to be? If you showed up at a fly-in and someone told you that you had a really nice looking RV-4, how would you respond? Would you say thanks, or would you explain to them that it is a Harmon Rocket and then proudly demonstrate its abilities as you leave the fly-in?

It’s your money on the line. Don’t let an agent talk you into doing something shady in the name of saving money. It may bite you in the end. Someone went to a lot of trouble to build a Rocket instead of the RV-4, whether it was the current owner or the previous one. Do not slap them in the face by hiding it under the pretence of another aircraft to save a few dollars. It hurts the entire Rocket community, not just the ones trying to “stick it to the man.” The Rocket insurance market is difficult enough. Don’t give the companies another reason to make it harder. It’s time to call a spade a spade. A Rocket by any other name is still a Rocket. →