

## *Out of Date and Out of Insurance*

*By Brent Anderson*

Every year like clockwork, here we go again. Our sweetie says “It’s your birthday; and you’re getting older!” “ Like we really need to know this, or even want to. Why don’t we like being reminded that we are another year older? Most likely because it’s a grim reminder that our bodies are, as we would say in aviation, Time Life Components. A scary fact indeed! You could say we are “dated” for expiration, we just can’t read the date! Airplanes are that way as well and have dates that we just can’t ignore. Every airplane is riddled with date and time sensitive inspections, from certifications to ADs. An AD is a Federal Aviation Administration acronym for Airworthiness Directive, but we really know it means Additional Dollars. So why should this concern me as the airplane owner? Simply because it is the owner and/or operator who has the responsibility to insure that each and every inspection or AD has been completed. Not me, you say. That’s what I pay, and pay, and pay, and pay, my mechanic for. That may be true, but his main concern with your airplane is on that day, that hour, and that minute in which his signature enters your aircraft log book saying all is well with its soul (and the FAA). Fast forward some 90 days later. Your check to the mechanic has cleared the bank and you are cleared on course at your requested altitude when the hour meter rolls, and/or the dates catch up. Low and behold you are now in-flight with an overdue AD. Your fault? Yes. Your FAA airworthiness violation? Yes. Your Insurance null & void? Yes, in many cases it would be. Of course you could carry your mechanic along on each flight to tap you on the shoulder ten minutes prior to going “un-airworthy” and remind you to get on the ground, but for some reason he just won’t go with you. A better way to prevent flying “un-airworthy” would be to ask him (after he completes his inspection) to give you a list of time limited components or inspections that are due within the next 12 months. You may get a more complete and quicker response by phrasing the question along these lines: At what hour do you need to see me and my wallet again? Take this precious information that he provides you and write it down on your social calendar. After all, that’s the only calendar we actually use. Now, down the road when sweetie says, “What do you want to do for our special day next week?”, you can frantically search your calendar and after finding your anniversary fast approaching quickly reply... “Overhaul my prop!” and all shall be well... at least with your airplane. →