

Off The Beaten Path

By Chris Davis

Ever wonder what it's like to fly the backcountry, to wander over this beautiful creation and see it from the eagle's perspective? Have you ever looked down at a fresh mountain stream and thought that it would make a great campsite or mentally marked its location for future trout fishing possibilities? And how about that secluded beach far away from civilization, where the tides ebb and flow reveals vast sandbars just begging for a closer look? Wouldn't it be great to explore those magical places that most of us only get to see in pictures — to leave civilization and paved runways behind for an off-airport adventure?

For some of us, those dreams become reality. Some of us boldly go where few pilots have gone before, and some of us do it on a routine basis. To steal a quote from Doc in the movie "Back to the Future II" ... "Roads, where we are going we don't need any roads."

For some of us, flying is a way of life; for others, it is a way to relax. But for the privileged few, it is a way to escape. It is a chance to leave the cares and troubles of the workweek behind and transport ourselves to magical places and faraway lands. The world becomes our playground; the absence of civilization marks true freedom; the paved runway signifies a return to reality.

So what is needed to make these dreams a reality even if only for a weekend? The proper tools, training, and experience are all required to make it a reality. The proper aircraft is the first tool needed to successfully fulfill the dream. Aircraft such as the Super Cub, Maule, Husky, Cessna 180/185, etc., have all been used successfully time and again. While the stock models will do in a pinch, most "backcountry" pilots often choose to modify their steeds with various options that increase the safety margins for their off-airport excursions. Modifications such as bush tires, longer propellers, heavy-duty landing gear, patroller doors, vortex generators, and even leading edge slots are not uncommon on backcountry aircraft. Each of these items is available as aftermarket modifications on various aircraft, and each one has been designed as a performance and safety enhancement.

Training is essential to a successful backcountry adventure. This is not your father's old runway we are talking about here. Backcountry strips are without pavement, runway markings, level ground, or oftentimes any semblance of a landing area. A backcountry strip may be nothing more than a gravel bar in a stream, a "flat" spot on the side of a mountain, or a sandy beach on a forgotten shore. These locations require a pilot to know his airplane's capabilities and his limitations like the back of his hand. A true backcountry pilot wears his aircraft like a glove and knows everything about its performance by feel.

Experience is invaluable to every pilot, but especially to the backcountry pilot. Some landing locations are one way in and one way out. Once a pilot is committed to land, there is no going around. This means that the decision to land must be made wisely and knowing when to say no becomes invaluable. Many backcountry strips change from day to day and the landing is never the same. Learning to recognize the hazards, wind conditions, and changes in terrain are all part of experience ... until you have the experience, don't try it without someone who does.

Most of you are probably thinking, "Why is an insurance guy telling me about backcountry flying? Are off-airport landings excluded on my insurance policy?" In short, the answer is "not usually." There is a misnomer in the backcountry pilot community that off-airport landings are excluded on most policies, but the fact is that the opposite is usually true. In general, off-airport landings are not usually excluded on policies unless the underwriter adds the exclusion by endorsement. There are always exceptions to the rule, but in general, this is the case. Some states such as Alaska, Idaho, Montana, etc., may see these exclusions more often than others, but they are not the norm.

Some companies such as Phoenix Aviation Managers will exclude off-airport operations on a limited case-by-case basis, but usually they adjust the deductibles or premium to compensate for the higher risk associated with off-airport operations. Keep in mind that in the event of an accident in the backcountry, the insurance company will have to spend more to recover the aircraft and/or passengers on board, so it is only fitting that the premium and/or deductibles are a little higher.

Another misnomer associated with the off-airport topic is that in the event of an accident resulting in an off-airport landing, the loss would not be covered. This is simply not the case. If a policy does carry an off-airport exclusion, it does not apply to emergency landings. The off-airport exclusion is intended to apply to intentional off-airport landings. Full bladders and/or empty stomachs do not constitute an emergency.

Precautionary landings would also fall under the coverage and not be excluded. An emergency does not have to be declared in order for the policy to remain in force. If the engine begins to run rough and the pilot in command deems it necessary to make a precautionary landing ... then the pilot should land the aircraft. The insurance company would much rather have pilots make a controlled landing and have a hull claim than an uncontrolled landing that may result in bodily injury. Keep in mind that without any bodily injury, property damage, or physical damage to the aircraft, the insurance policy may not respond. Running out of fuel and landing without incident may not cause the policy to respond. You could be on your own for that one.

While we are discussing off-airport landings, let's identify what off-airport means. Simply put, if it has a Federal Aviation Administration (FAA) identifier, it is considered an airport. It does not get any simpler than that. If a dry creek bed has an official FAA identifier, then it is considered an airport. There are some strips in the Idaho backcountry that have an FAA identifier, yet most of the pilots in the world would not recognize them as a landing strip, much less an official airport. If it has an identifier, it is an airport. The

flip side of that coin is also true. In some cases, airports that previously had identifiers are no longer recognized by the FAA. In this case, the insurance company would consider a landing at that location an off-airport landing. One of the questions along these lines that tailwheel pilots most frequently ask me is “I frequently land at a grass strip. Am I still covered?” Again, the short answer is “yes.” An exception would be if the strip does not have an FAA identifier **AND** the policy happens to exclude off-airport landings. I have yet to read a policy that limits landings to paved strips only.

With regard to the modifications that were mentioned earlier, let the insurance company know what has been done to the aircraft. Every application has an area that asks if there are any modifications that have been done to the aircraft other than what is offered at the factory. The insurance companies are not really concerned with radio or instrumentation upgrades; they are more concerned about airframe and power-plant modifications. You must disclose the modifications that have been done to the aircraft on the application. Tundra tires, vortex generators, leading-edge slots, bigger propellers, etc., are all items that change the performance and aerodynamics of the aircraft. These items do not mean that the aircraft is uninsurable; disclosing these items just helps underwriters know what type of risk they are insuring. There may be a premium increase due to the nature of the flying that these modifications lend themselves to, but it’s better to be honest and pay the premium difference than to hide the facts and have a claim denied because a loss can be attributed to one of the modifications that was not disclosed.

As with most things in life, there are risks associated with backcountry flying. In order to minimize the risk and increase the pleasure, use the right equipment, train often, and know your limitations. Off-airport operations can open the doors to magical places and faraway lands, but keeping yourself safe ensures great memories instead of nightmares.

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