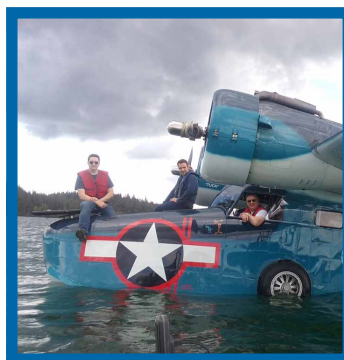


# On Approach

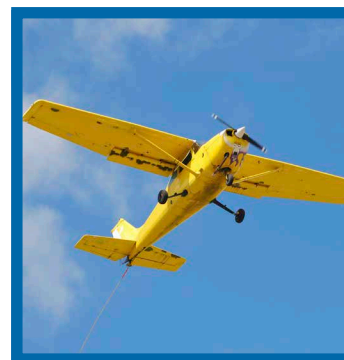
Avemco® Policyholder News



Fall 2021



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# ONE FAMILY, 25 ANTIQUE AIRCRAFT BROUGHT BACK TO LIFE



***It isn't every day you meet a guy who owns and flies more than seven airplanes, the newest one of which is 60 years old. But Addison Pemberton is that guy.***



He spends his days developing and manufacturing intelligent pressure and temperature-measuring instruments for the aerospace industry through his Scani-valve Corporation in Liberty Lake, Washington, outside of Spokane. But every other waking hour is spent either restoring or flying a personal museum of classic airplanes. It's important to say that aircraft restoration is not a business for Addison Pemberton. It's his life. He rarely lets go of any of the planes he spends thousands of hours restoring. So far, Addison, his wife, and two



sons have brought back to life at least two dozen historic airplanes and counting.

There's a 1931 Stearman Sr. Speedmail 4DM-1; a 1941 4 Aileron 450 Stearman; a 1936 Waco EQC-6 custom cabin--one of only three in the world; a 1961 Cessna 185; a 1954 Piper PA 18 Super Cub floats/wheels; a 1942 Grumman G21A Goose; a 1930 Travel Air 4000 and 1940 Navy N3N-3. And his favorite, an exceedingly rare and historically significant 1928 Boeing 40C.

The 1928 Boeing 40C crashed on an Oregon mountain in 1928, where it remained undiscovered for 72 years. Addison had heard of the wreck and

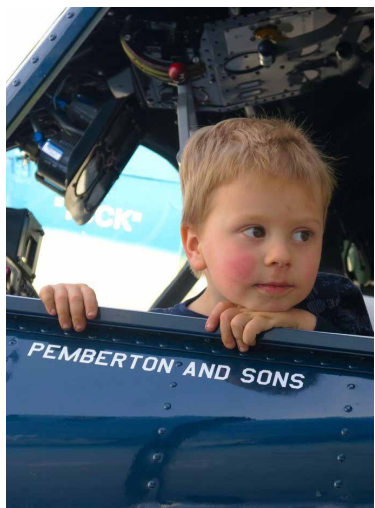
tried to find it for 18 years before a member of the Oregon Aviation Historical Society finally came across it in 2000. The Society awarded the project to him with a promise that he restore and campaign the big Boeing biplane in its original livery to bring the story of the pioneering days of airmail to the public. The restoration took eight years and 18,000 hours before Addison was finally able to realize his dream of flying the 40C on its original transcontinental mail route from New York to San Francisco. That's a challenging experience even today with GPS and modern radios, let alone in the early days of airmail pilots, guided by little more than a whisky compass and smudge pots placed on farmers' fields for runway lights. But then Ad-

dison Pemberton is used to long hours in open cockpits. Of his 13,000 flying hours, 8,000 have been behind radial engines and most of those, open cockpit.

The Boeing 40C is now in the collection of the Western Antique Aeroplane and Automobile Museum in Hood River Oregon but still flown regularly by Addison and his two sons. Everyone in the Pemberton family flies and everyone works on restorations. Addison says, "My son Ryan and I are CFIs and A&Ps with IA privileges. My son Jay is a CFI, ATP, and A&P. My wife Wendy and my daughter-in-law Taryn are private pilots." Wendy also mastered the art of covering airplanes in fabric and she does all the fabric work for every restoration. You can follow the Pembertons on their Facebook page - [Pemberton and Sons Aviation](#).

This is probably a good time to point out that every one of the aircraft Addison owns is insured by Avemco Insurance Company. He's been a customer for decades. Coincidentally, the plane he flies most, his Cessna 185 was built the same year Avemco was founded: 1961.

It would be hard to find a bigger airplane fanatic than Addison Pemberton or a bigger cheerleader of Avemco. He will tell you all day long about how he appreciates Avemco's responsiveness and flexibility, including the ability to add and drop pilots month to month or adjust which planes have hull coverage. We're honored to have earned Addison's loyalty for all these years and are inspired to keep earning his trust into the future.



# WHEN IS THE INSURANCE COMPANY A HIGHER AUTHORITY THAN THE FAA?



*“The FAA says I’m fully qualified to fly my airplane. Why does Avemco® require that I receive dual flight instruction in that make and model before you’ll insure me to fly solo pilot in command?”*

This is a common question our underwriters hear from current and prospective policyholders, especially when they have just purchased an airplane. So why is it that there are times when we require greater qualifications than FAA minimums?

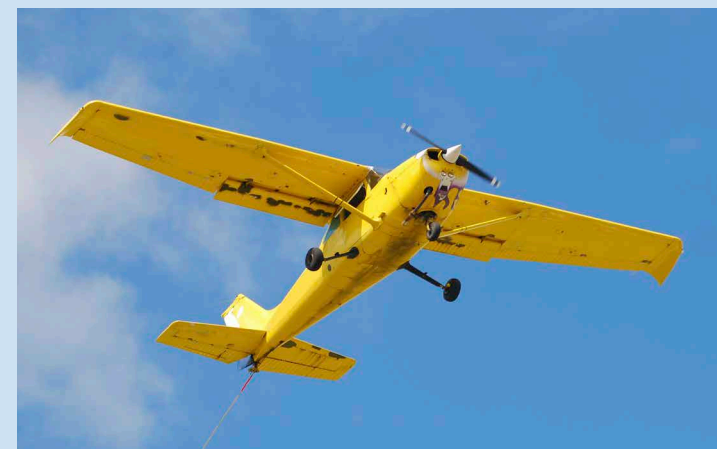
Quite simply, our requirements for additional training are based on the correlation of pilot training or experience to Avemco claims statistics. Ultimately, that’s a good thing for you and us.

Requiring additional pilot training or experience protects you. The FAA specifies minimum requirements for flying various configurations (fixed tricycle gear, tailwheel, retractable gear, etc.) and classes (single-engine, multiengine, etc.)<sup>1</sup>. But unless you’re flying a turbojet or something over 12,500 pounds, there’s no requirement for type-specific training.

Our request for dual instruction amounts to just a little bit of type-specific training. And that makes accidents less likely.

Please be aware that we do cover you while you train, if coverage is contingent on you receiving a specified amount of dual before you can act as pilot-in-command. Assuming all other provisions of your policy are met, your coverage is in effect when you fly with a qualified instructor to meet our training requirement(s). If you have a named pilot on your policy and there are no checkout or training provisions attached to that pilot, they are already approved to fly the aircraft solo. The only time the “flight instruction required” provision will jeopardize your coverage is if you (or another pilot on your policy required to log instruction) act as solo pilot-in-command, before logging all the required training. Or if your instructor does not meet the qualifications specified in your policy.

Keep in mind the FAA sets the minimums, and they are responsible for regulating civil aviation to promote safety. The FAA is not providing your legal defense. Nor have they agreed to pay up to the policy liability limit to the plaintiff(s) if you have an accident. When we issue you an insur-



ance policy, we have a contract with you that in the event of a claim (assuming all conditions of the policy are met for coverage), we are going to protect you and your assets with the goal to settle all claims within the policy limits. We have developed our requirements for pilot checkouts and training based on our experience and history in settling claims.

***Pilot training requirements are an important part of protecting you, even more important, they play a key role in reducing the possibility of having an accident.***

As always, if you have any questions, feel free to contact any of our Aviation Insurance Specialists at (800) 638 8440.

<sup>1</sup> [Airplane Flying Handbook \(faa.gov\)](http://www.faa.gov)



# THE HUMAN SIDE OF AVIATION SAFETY

When you ask aviation safety experts what prompted their desire to promote safety, you'll often hear stories about pilots they knew who were involved in tragic but preventable accidents. For Gene Benson, his motivation was somewhat different. He was troubled not so much by the pilots who knowingly accept the risks of flying, but by their passengers who don't know the risks and don't have a say in whether to accept them. He was haunted by a fatal crash he had read about. It was caused by a pilot who decided to fly his wife and another couple to dinner, despite having taken over-the-counter medications which impaired his abilities and judgment. In effect, that pilot accepted the risk on behalf of the other people in the plane without sharing the facts with them. Gene couldn't stop thinking about the innocent couple in the back seat who left two small children without parents, all because someone they trusted overestimated his ability to fly an airplane in a diminished state of alertness.

That was the point when Gene Benson decided to turn his 15,000+ hours of flying and 8,200 hours of instructing to the full-time goal of creating safer pilots. What makes his approach somewhat different from many safety experts is that his background also includes degrees in psychology and education. He focuses most of his efforts, not so much on improving technique, but on the psychological makeup we all share as human beings, the "human factors" that knowingly and unknowingly affect our decisions and actions as pilots. Benson

says, "Error reduction through human factors has become my passion. Most accidents happen to people just like us who think we are safe and try to be safe, but are subject to being human, nonetheless. People have to understand they can and do make errors. We all make errors. None of us is immune. But there are steps we can take that mentally gear us to avoiding those kinds of errors."

In the past few years, Gene has become one of aviation's most respected and active forces for pilot safety. He has conducted hundreds of in-person presentations and more than 400 webinars for the FAASTeam. He has awarded more than 23,000 Wings credits so far. Benson served on NBAA's Safety Committee for 5 years in the Fitness for Duty working group and has frequently been a speaker at NBAA events along with various safety stand-downs.

In 2004, he began what he calls his *Safety Initiative*, including writing his popular *Vectors for Safety* log and creating the website, [vectorsforsafety.com](http://vectorsforsafety.com). The site is filled with free videos, presentations, courses, and links to help pilots develop new habits and processes to combat the practices and attitudes that can get us—and our trusting passengers—into trouble. You can also sign up for Gene's free newsletter, *Vectors For Safety*.

Many of the attitudes and foibles that bind us together as humans are things we don't believe apply to us but only to others. Yet the facts say

differently. These are the subconscious biases Gene is determined to help pilots unpack, like the overestimation of our abilities, the belief that luck is on our side, and the tendency to stick with a decision we've made even if it's a bad one. Those deeply ingrained attitudes are known as *cognitive bias*, *optimism bias*, and *confirmation bias*. There are many other attitudes to consider, of course.

Gene's concentration on human factors is not limited to aviation. He has shared his observations with dentists, medical professionals, and pharmaceutical companies. But his primary focus is pilots, flying clubs, flight departments, and, of course, hundreds of FAASTeam seminars and webinars.

A key component of Gene Benson's drive to create safer and more self-aware pilots is the [FAASTeam Wings Pilot Proficiency Program](#). There is no easier way to gain proficiency than participating in the Wings Program. There are three phases to Wings: Basic, Advanced, and Master, and Gene's webinars and website content qualify in all three. One of the under-appreciated perks of Wings is that completion of any phase of the ground and flight programs can eliminate the need for a flight review.

We are a proud sponsor of Gene Benson and all of his courses qualify for the Avemco Safety Rewards program. You can save 5% by completing a course and updating your records with us. You can find all his online courses at [Vectors for Safety](#).

# READBACK

Readback is your chance to tell us what you think about everything we have to say and do - including our PIREPs, articles, emails and previous issues of the *On Approach* newsletter. Content has been or may be edited for length and style before publication.

## RESPONSES TO KIM SKIPPER'S "TAXIING - ONE OF THE FIRST SKILLS YOU LEARNED"

The first sentence in this PIREP contains an assumption that may be incorrect and is subsequently overlooked in the remainder of the article. That assumption is that a taxiing aircraft is "crawling along the taxiway" and that just isn't consistent with many of my observations over the years. When we first learn to fly we are usually taught to not taxi any faster than we can walk but that particular instruction is rarely followed afterward, except perhaps when we are operating an aircraft that is unfamiliar to us. I would be surprised to learn that a "speed of taxiing" element did not play a significant role in many of the damage claims related to taxiing aircraft and should have, therefore, been addressed in the PIREP.

--Art Krueger

Good refresher! Although I always pay attention trying to keep the nose wheel on the yellow line, I do agree distractions abound if you let them. I have somewhere around 3800 hrs. And sometimes I find myself turning a dial! Your article will keep my head up and out.

--Steve Weisburg

I appreciated the revealing statistics mentioned in the article. They gave me pause.

--Jerry DiCairano

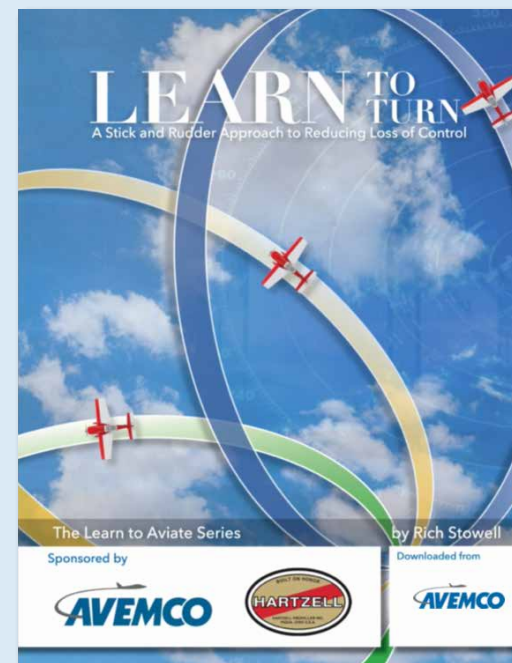
Taxi accidents and incidents are arguably the most avoidable of all mishaps. This is a great reminder for all pilots to get back to the basics that they were taught. I have always taught my students to keep their hand on the throttle whenever the airplane is in motion on the ground. That not only allows for a quick power reduction if necessary but also prevents tuning radios, programming the GPS, and other tasks that should wait until the airplane is stopped with the brakes set.

--Gene Benson



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As part of our commitment to safety and ongoing training, we are pleased to present you with a free eBook and learning materials from, Rich Stowell, Master CFI, former National Flight Instructor of the Year and National FAA Safety Team Rep of the Year.



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\*Premium credits are subject to underwriting guidelines, including Avemco-recognized training and memberships.

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The most fun we have all year is meeting you in person and strengthening our ties within the aviation community.

**STAY TUNED**  
**FOR OUR 2022 CALENDAR OF EVENTS**  
**COMING WINTER 2022!**



# On Approach

Avemco Policyholder News

FALL 2021

## On Approach

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NSL0043 (09/21)

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