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BHPA Insurance Cover for Microlights

The BHPA insurance cover is unique in many respects; it does not cover a specific aircraft, it covers the member, who may fly any Microlight aircraft for which they hold a valid and current CAA licence whether or not it belongs to them, it includes landowner liability and passenger liability, although, sadly, at this stage, there is no cover for dual instruction. The policy has an unusual quirk in that you are signed up to the existing master policy when you first join or subsequently renew your membership and you remain on that policy for the whole year of your membership, no matter when in the year you join the BHPA and when the master policy itself renews. That way you are guaranteed to get a year's insurance for your money.

Accident and Incident Reporting
Since the extension of the insurance cover to include Microlights, the BHPA has seen a growth in the number of "Microlight only" members, many of whom, perfectly sensibly, have joined the BHPA solely to take advantage of the good value cover. These members have not come through the BHPA training route and so, perhaps, lack some knowledge of BHPA procedures.

One of these is our online Accident and Incident Reporting system.

This system performs two primary functions, both of which are, to a greater or lesser extent, related to the insurance policy.

Firstly, as with all insurance policies, the BHPA master policy contains a requirement that any incident which might give rise to a claim should be reported to insurers promptly. Rather than create complexity by having multiple systems, the online Accident and Incident Reporting system functions as members' notification of an event to insurers. On a routine basis, the Technical Officers review the most recent Reports and submit those with any claim's potential to the insurer's claims team. Submitting an online Report therefore constitutes notification to insurers. This means that there should never be any risk that insurers can say that they received late notification of an accident or incident and decline cover. If every accident or incident is reported using the online system, even if it does not look like one which might give rise to a claim, then the insured pilot has fulfilled his duty to report. Furthermore, it avoids the necessity for pilots to form a judgment as to whether an event may give rise to a claim. Pilots are not lawyers and frequently they do not appreciate that a claim may follow an event, this avoids any possible misunderstandings by pilots and their exposure to a refusal of cover due to late notification of an accident or incident.

There is no other way to report an accident or incident to insurers, either directly or indirectly. One reason we can obtain cover at the current rate is that the BHPA does this work and not the broker or underwriter.

Note: reporting an accident or incident through this system does not replace the requirement to notify the Air Accident Investigation Branch of any reportable incident.

Secondly, the BHPA's cover has been hard earned, the Association has a track record of several decades during which time we have been able to build up a detailed dataset of the accidents and incidents that do occur. We collect and collate information, investigate accidents and publish safety notices and safety advisories for our members, this has been critical in obtaining suitable cover. This relies on our members submitting reports of anything that we can learn from, and which may possibly result in a claim.

When we first sought to extend the master policy to cover Microlights, there was no single record of the claims history for Microlights, each insurer held its own small portion of the history, which it did not share with other insurers. The only way we were able to get, even a small feel, for the loss rate was to review the AAIB Reports and MORS for Microlight accidents and try to work out which might have given rise to a claim, and what level of claim might have been made. We are now building a comprehensive Accident and Incident history as well as a claims history that will allow insurers to properly assess the risk for Microlights.

We are aware that some Microlight pilots discuss and report incidents or technical issues informally, often on social media, but have not submitted incident reports, it may be that those posting these are not our members, but it is worth re-iterating that it is condition of cover that accidents and incidents are reported as soon as possible.

Our primary objective is to try to keep our members and the sport as safe as possible, so irrespective of the claim situation. If you discover that, say, a wire is corroded, or a throttle cable is getting kinked, a fuel tank develops a crack, or anything else that is safety related (even if there is no injury or damage), we want to know about it.

The Incident Report form is on our website and is part of a Europe-wide system, it includes many check boxes that are clearly only applicable to paragliding or hang gliding which can be left blank. Microlight members should fill in what they can, the latter part of the form includes narrative boxes giving the opportunity to describe the incident. The technical team read all the reports submitted and may follow them up if any additional information is required. It is anticipated that over time, the IR form will develop further to become more relevant to forms of aviation other than hang gliding and paragliding.

Changes To The Scope Of Insurance Cover
In 2021 the BHPA arranged to extend the scope of our policy to include pilots of self-propelled hang gliders (SPHGs) flying under the Exemption E6116, Launching of Self-Propelled Hang-Gliders with Wheels, (i.e. Sub 70's) who are under training, prior to obtaining their BHPA Rating.

But having competed any tandem microlight training, there was a gap in the Student Pilot's cover for the initial solo flights until they could obtain their BHPA Powered Hang Glider (or Powered Paraglider) Rating. This gap was filled by permitting student pilots to fly solo under the direct supervision of either a BHPA Powered Hang Glider Instructor, or (and this was the new bit) a CAA Registered Microlight Instructor.

Similar arrangements are now available to student pilots of Single Seat Deregulated Microlights (SSDRs) who are flying solo but are still under instruction.

If anyone is doing solo exercises working towards their NPPL (while being directly supervised by a CAA Flying Instructor), BHPA membership now provides the required insurance.

We believe that this fills a gap that some members have identified.

An example is a sub-70 pilot who wishes to increase their aircraft weight by adding fuel capacity or changing to a faster wing, and therefore needs to register their aircraft as a microlight and obtain an NPPL.

Cross Accreditation

On the subject of obtaining an NPPL, some pilots (and even instructors) are not always aware of the cross-accreditation criteria that may be applicable to student pilots who have logged evidence of related experience, for example flying an SPHG.

To obtain a NPPL with operational restrictions, the minimum time under instruction is normally 15hrs, of which at least 8 hrs are solo. For an NPPL without operational restrictions the minima are 25hrs instruction with, at least, 10hrs solo. (Note there is no requirement for dual instruction). However, for those with appropriate experience* on an SPHG these requirements are reduced to 5hrs training for the restricted NPPL licence and 15hrs training for the unrestricted version.

Please note that these are minima. Candidates will still need to complete all the required exercises, to reach the required standard to pass a General Skills Test (GST), and pass the CAA theory examinations.

** there are specified criteria for what constitutes appropriate experience.*

Hull Cover
The BHPA policy does not offer hull cover. However, we have arranged that BHPA members who require Hull Cover for their Microlights, can benefit from a 10% discount on a policy arranged through Sydney Charles. Just click the following link for further information and identify yourself as a BHPA member.

https://www.sydneycharlesaviation.co.uk/generalaviation/microlights/