

OFFICE OF CIVILIAN DEFENSE
Washington, D. C.

GM-43

CIVIL AIR PATROL

NATIONAL HEADQUARTERS
WASHINGTON, JULY 13, 1942

To: All Unit Commanders

Subject: Extension of Liability Insurance, Crash Insurance and Accident Insurance Policies to Cover Losses Incurred while Aircraft are Equipped with Bomb Racks.

1. GENERAL

Due to the extension of operations at coastal patrol bases to include the carrying of bombs, the nature of the risks involved in the three types of insurance as set forth in our General Memoranda 23, 24 and 25 has of course been changed. It has therefore been necessary to extend the coverage provided by each of these policies to include the carrying of bombs and to provide protection under these policies for losses resulting from the explosion risks involved by virtue of the addition of bomb racks to aircraft engaged in coastal patrol operations. Particulars are as follows:

2. COVERAGE

This extended coverage is compulsory on all coastal patrol operations as to each aircraft which is equipped with bomb racks and as to the crew thereof.

3. HOW TO SECURE THE INSURANCE

The insurance provided under the master policies on file at Headquarters will be automatically extended to include the carrying of bombs. The procedure outlined in General Memoranda 23, 24 and 25 should still be followed. This extension will take effect as to a particular aircraft at the time bomb racks are installed on said aircraft and thereafter will provide protection against said explosion risks which were not contemplated at the time the master policies as set forth in General Memoranda 23, 24 and 25 were drawn up. No other change in the terms or procedure set forth in said General Memoranda is effected hereby. No additional forms need be filled out.

4. COST

The premium charge for this extended coverage will be computed on a flying hour basis. The hourly premium charges for the extended coverage for the various types of insurance are as follows:

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a. Liability: Each Civil Air Patrol pilot will have paid the required premium and secured the protection as set forth in General Memorandum No. 23. The additional premium covering the extension of this policy to provide explosion risk insurance will be at the rate of \$3.00 per hour of flying time of a plane equipped with bomb racks.

b. Crash: An hourly premium is presently being paid to secure this insurance at a schedule of rates depending on the horsepower of the aircraft as set forth in General Memorandum No. 24. The additional premium will be the same as the basic premium presently being paid so that the total premium for ships equipped with bomb racks will be twice that presently paid.

c. Accident: An hourly premium of 50¢ per aircraft per hour is presently being paid to secure insurance as set forth in General Memorandum No. 25. The additional premium will be \$1.50 per hour so that the total premium per aircraft which is equipped with bomb racks will be \$2.00 per hour.

5. HOW PAYMENT IS MADE

The hourly aircraft allowance for each aircraft which is equipped with bomb racks has been increased to take care of all of the increased premiums as set forth above.

On each aircraft voucher submitted covering operations after June 30, 1942, the voucher should indicate the fact that the aircraft involved was equipped with bomb racks. If old Airplane Voucher Forms are being used, this may be accomplished by inserting after "H.P." the following: "Equipped with Bomb Racks." If new forms are used, simply check the appropriate square. As to aircraft so equipped (from and after June 30, 1942 or the date thereafter on which such equipment is first installed) the following hourly rates will be paid for the use of aircraft equipped with bomb racks:

H.P. Range	Operation & Maintenance	Depreciation	Crash Insurance	Accident Insurance	Insurance against Liability for Explosion	Total
80-120	\$ 4.40	\$ 3.50	\$ 4.50	\$ 2.00	\$ 3.00	\$ 17.40
125-165	6.40	5.00	5.50	2.00	3.00	21.90
175-220	7.40	5.00	6.50	2.00	3.00	23.90
225-245	9.40	5.00	8.00	2.00	3.00	27.40
250-295	10.60	6.25	10.00	2.00	3.00	31.85
300-345	12.50	7.50	15.00	2.00	3.00	40.00
350-395	15.30	8.75	18.00	2.00	3.00	47.05
400-445	20.00	10.00	21.00	2.00	3.00	56.00

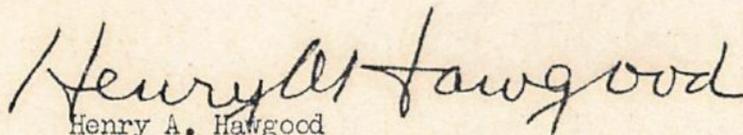
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The increased insurance charges should be handled in the same manner as insurance charges have been handled in the past and as specified in the insurance General Memoranda. It should be carefully explained that the increase in insurance charges in no way affects the amounts to be allocated for operation and maintenance or for depreciation as set forth in Operations Directives. The fact that insurance charges may from time to time be increased or decreased by virtue of experience or extended operations does not bear any relation whatsoever to the amounts paid as allowances for operation and maintenance or depreciation.

6. SUMMARY

Kindly make very certain that the procedure in submitting aircraft vouchers is carefully followed as indicated above. Make a careful check to see that all aircraft listed as "Armed" on your periodic reports are included on your vouchers at the increased rate indicated herein. This action is to be taken in connection with the vouchers covering the first two weeks in July.

By direction of National Commander JOHNSON



Henry A. Hawgood
Lt., Army Air Forces
Special Officer