

OFFICE OF CIVILIAN DEFENSE  
WASHINGTON, D.C.

CIVIL AIR PATROL

GM-25

NATIONAL HEADQUARTERS  
WASHINGTON, MAY 15, 1942

Subject: Accident Insurance

To: All Unit Commanders

1. GENERAL

This insurance is provided by a master policy which has been filed at National Headquarters, Civil Air Patrol. The insurer under this policy is Great American Indemnity Company, a member of Aero Insurance Underwriters. Sample copies of this master policy will be available for distribution to local units. Insurance may be obtained at this time by any member of Civil Air Patrol who is to participate as a pilot, passenger, or member of the crew of an aircraft engaged in Civil Air Patrol operations which are performed at the request of, and with funds furnished by, any federal or state government of the United States, or any subdivision, unit, department, or agency thereof. Particulars of the policy are as follows:

2. COMPULSORY

On and after June 1, 1942, this insurance shall be carried by all Civil Air Patrol members participating as pilot, passenger, or member of the crew of an aircraft engaged in all Civil Air Patrol operations which are performed at the request of, and with funds furnished by, any federal or state government of the United States, or any subdivision, unit, department, or agency thereof. No such member shall participate in any such operation until he shall have completely filled out and signed an application for this insurance on a form, supplies of which will be distributed for this purpose to Civil Air Patrol units,

3. HOW TO SECURE THE INSURANCE

The master policy on file at National Headquarters will expire on March 2, 1943 and all insurance provided thereunder will then terminate. This insurance may be secured by any Civil Air Patrol member who is to participate as indicated above in the operations specified above. Prior to the time he first participates in any of said operations, he must complete and sign an application for such insurance on a card size application form which the Base Commander or Wing Commander can furnish to him. In filling in this form, the given name of the desired beneficiary must be stated and the insured's

address must be detailed and complete. Such application should then be sent at once to National Headquarters by the Base Commander or other Civil Air Patrol Commander who is in charge of the operations. When such applications are forwarded to Headquarters, the Commander should also forward, in duplicate, an alphabetical list of the CAP members for whom applications are enclosed. No further procedure is necessary to put this insurance into effect.

#### 4. COST

The premium charge for this insurance will depend on the nature of the Civil Air Patrol operation in which the particular member is participating and will be computed on a flying hour basis. The hourly premium for insurance on various types of operations is as follows:

<u>Type of Operation</u>	<u>Hourly Cost per Aircraft</u>
Coastal patrol	50¢ *
Courier service	12½¢ **
Miscellaneous services for state and federal defense agencies	12½¢ **
Forest patrol	.166¢ **
Pipe line patrol	.187¢ **

\* The insurance premium is based on the contemplation that a Civil Air Patrol pilot and observer will customarily fly in each aircraft engaged in this type of operation. The hourly cost indicated is the accident insurance premium cost for the entire aircraft and the same premium charge will prevail for each aircraft whether there are, in fact, one, two, or three occupants.

\*\* The insurance premium for these operations is based on the contemplation that a Civil Air Patrol pilot will customarily be the only occupant of each aircraft. If the operations are such that more than one member will customarily occupy an aircraft, this information should be furnished to National Headquarters and a new premium charge for the aircraft engaged in such other operations will be furnished.

When operations which do not fall within one of the above categories are set up, a schedule of premium charges will be worked out.

#### 5. HOW PAYMENT IS MADE

For the use of aircraft in Civil Air Patrol operations which are performed at the request of, and with funds furnished by, any federal or state government of the United States, or any subdivision, unit department, or agency thereof, there will be received by the aircraft owner an hourly allowance for the use of such aircraft. This allowance will vary according to the type of operations in which the aircraft is to be involved

and has been determined with the consideration of the cost of carrying accident insurance on the CAP personnel who will be occupants of such aircraft.

The daily operations report forms which are to be submitted to National Headquarters for each of these operations will state the exact hours and minutes each aircraft is used. One of the columns on such forms provides for the insertion of the name of the pilot engaged in each operation. In this column should also be reported the name of the observer, or observers, who were flying with each of the pilots on each of the operations. From these figures there can be ascertained not only the amount due the owner from the employing agency but also the amount which the owner owes the insurance company for accident insurance on the occupants of the ship. These daily operations reports should be submitted to National Headquarters in duplicate so that the duplicate copy may be forwarded to Aero Insurance Underwriters and the premium computed. The Base Commander or the Wing Commander of Civil Air Patrol who is in charge of each of the operations will then be advised at periodic intervals of the exact premium due from each of the aircraft owners for accident insurance on the personnel of their ships. Checks in payment of such premiums, payable to Aero Insurance Underwriters, should thereupon be sent to National Headquarters of Civil Air Patrol. No checks should be delivered to the aircraft owners until proper arrangements have been made for the payment of the accident insurance premium charges.

#### 6. COVERAGE

The policy provides indemnity for loss of life, limb, sight, and other specified losses to Civil Air Patrol pilots or observers which are caused by, or result from, bodily injuries sustained solely through accidental means:

- (a) While flying as a pilot, passenger, or member of the crew of an aircraft directly under Civil Air Patrol operations orders.
- (b) By being run down or struck by any landing, taking off, or taxiing aircraft, or the moving propeller of any aircraft while on an airport directly under Civil Air Patrol operations orders.
- (c) Due to drowning or exposure while awaiting rescue as a direct result of a forced landing of an aircraft during a flight made directly under Civil Air Patrol operations orders.

If such injuries result directly and independently of all other causes within 90 days from the date of accident in any of the losses specified below, the following sums will be paid:

For loss of life	\$3,000
Both hands and both feet	\$3,000
Both eyes	\$3,000
One hand and one foot	\$3,000
One hand and one eye	\$3,000
One foot and one eye	\$3,000
One hand or one foot	\$1,500
One eye	\$1,500

"Loss" shall mean, with regard to hands or feet, dismemberment by severance through or above the wrist or ankle joint.

"Loss" shall mean, with regard to eyes, the entire and irrecoverable loss of sight.

If any injuries are accidentally sustained in the manner specified in subparagraphs (a), (b), and (c) as set forth above, and directly and independently of all other causes require within 26 weeks from the date of the accident treatment by a physician or surgeon, hospital confinement, or the employment of a trained nurse, the company will pay in addition to any amounts which may be payable in accordance with the schedule above, the actual expense of such treatment, hospital charges, and nurses' fees up to the limit of \$500.

The coverage shall automatically attach as soon as the individual Civil Air Patrol pilot or observer has filed a completed application form for accident insurance with a Base Commander or other Commander of the Civil Air Patrol.

The insurance under the policy does not cover any loss during, or caused by, any flying unless such flight is within the continental limits of the United States of America, the territory of Alaska, all land in Canada and Mexico within 100 miles from the international boundary between said countries and the United States of America, and all waters within 25 miles of the coastlines of the territory above described, and is being performed directly under Civil Air Patrol operations orders.

The insurance does not cover hernia, nor suicide, nor any attempt thereat (sane or insane), nor any loss caused directly or indirectly, wholly or partly,

- (1) By bacterial infections (excepting pyogenic infections which shall occur through an accidental cut or wound), or
- (2) By any other kind of disease, or
- (3) Injuries sustained by being shot at or bombed by any person whatsoever, or
- (4) Participation by the insured in actual hostilities.

#### 7. IN CASE OF ACCIDENT

As soon as possible after the occurrence of any accident, the injured person, or the Base Commander, or Wing Commander, or someone representing the injured person shall give written notice of the injury to Aero Insurance Underwriters, 111 John Street, New York, New York, with particulars sufficient to identify the injured person and the nature of the injury.

#### 8. SUMMARY

The statements contained in this memorandum are merely a summary of the terms and provisions of the accident insurance policy.

They are not intended to cover in detail all of the exact terms, provisions, or conditions but simply summarize the more important elements of the policy. For the exact details, reference should in all cases be made to the policy itself.

By direction of National Commander JOHNSON:

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