

MEMBERSHIP IN GAAT

To be eligible to join the Group Aeromodellisti High Tiber you must complete and submit the enclosed application (see "Application for membership to GAAT").

The membership is valid for one year (from January 1 to December 31) and includes the membership to FIAM (<mailto:www.fiamaero.it>) and insurance RCT.

Insurance cover has a different valid for one year from GAAT card (from 1 April to 31 March).

The annual fee for membership to GAAT is €. 140.

The methods of payment of dues will be communicated simultaneously with the notice of acceptance of the membership application.

For more information send an email to the Secretary of GAAT at: pecorelli59@gmail.com

Summary of Special Package Insurance FIAM

The Special Package Insurance FIAM (SPA) is a set of insurance cover, designed by modelers for modelers in existence for over 30 years. Here in a nutshell, explained the scope of the three policies.

The first policy covers the Third Party Liability (RCT) which provides for compensation for material and direct damage caused to third parties (ie not to themselves or to their own interests) by the insured partner and up to single limit for € Left 7,000,000.00 (seven / 00).

This is the so-called "cascade guarantee" in the sense that the Contractor is the FIAM stipulating itself for Federated Organizations concerned and for its partners guarantee Third party liability.

No allowance is included in the policy.

The second policy covers Accidents of the insured member, and that it pay compensation as a result of a fortuitous event, violent and external, and that produces objectively noticeable bodily injury suffered as a result of modeling. The guarantee is valid if the member has more than 80 years (the new maximum).

In the policy it has already established a "table percentage of physical / motor reduction" which is calculated on the insured capital of € 120,000.00 (one hundred twenty thousand // 00).

No allowance is included in the policy.

The third policy covers Legal Defense, namely to compensate socio assured the costs requested by a lawyer should be entrusted if that shareholder is sued, or is to appear in court, always of course as a result of its modeling activities. For example, the policy covers legal fees necessary to obtain compensation for damage suffered by a model maker uninsured or poorly insured or even in case of refusal on the part of his insurance company to pay compensation for damage caused to third parties.

The law can be chosen directly by the Member insured and the Insurance Company provides directly to pay the costs required by law up to the insured limit of € 50,000.00 (fifty thousand // 00) (increased to that amount this year)

No allowance is included in the policy.

Here are answers to the most frequent requests for information on the policy:

1) Where can you read the conditions of the policy?

FIAM Upon registration send to the President of the Club membership all the documents attesting the enrollment including a complete copy of the insurance contracts.

2) How can you get a copy of these insurance contracts?

You should contact the Chairman of the Club membership. Obviously it is a contract between

private individuals can use it according to the laws in force and therefore it is not possible to make photocopies to hand him over to non-members.

3) What is the duration of the SPA?

The guarantee begins on 31 March and ends on 31 March each year, fiscal year of FIAM. N.B. The Club for North / South runs from January 31 to January 31 and is renewed from year to year unless notice of termination at least three months before the deadline (ie by 31 December of each year)

4) You can also supply during the year?

Yes, the guarantee must be requested by the President of the Club to FIAM by registered letter, fax or e-mail received addressed to the FIAM. The warranty starts from 24 hours of the day when such a request is sent in FIAM.

5) How is it demonstrated the coverage and how it can be shown to be insured?

On the badge (membership card) issued annually by the FIAM, as well as other data, is also entering the number of the insurance certificate.

6) If you are going abroad as it proves to be insured?

For the member who travels abroad to participate in a race or an event, the FIAM releases a special insurance certificate prior written demonstration of real need. For the rest just present the membership card.

7) What are the requirements to make sure?

Belonging to a club federated to FIAM, Club must ensure that all its members, with the exclusion of those who do not animate in flight patterns.

8) What happens if a member is already a member of another club FIAM with insurance?

The member can choose which Club wants to be insured and it will become, for the FIAM, the reference Club. If this choice is the "second" club shall not send FIAM any information relating to such registration and the shareholder you will only receive the card of FIAM Club "primary" of belonging.

And 'the primary responsibility of the Member and Club membership check whether that procedure has been completed successfully.

If the Member does not choose this option, the policy limits are intended doubled

9) And if the shareholder is registered in more Club?

It is as good as over.

10) Are there limitations on the types and the characteristics of the models?

There are no restrictions on the type or the characteristics of the model used in either the weight, neither in size nor in the number and type of engines, either in the used fuel, or used in the radio control system, etc. In addition, the policy guarantees are limited to the use of only the aircraft (and not RC), but are also extended to cars, to scafomodelli, trains, etc. both static and dynamic.

11) The insurance applies to all types of radio control?

For the remote controls used there are no restrictions whatsoever, whether they are approved and not approved (*).

12) And if the work of radio frequencies is not legal?

Again there are no restrictions as in the RCT policy of FIAM has explicitly stated that it is permissible to use any frequency also not legal type (*).

13) The insurance is valid only when you are on your own flying field?

No, the insurance is valid everywhere, both in Italy and abroad with the exception of the USA and Canada, including slopes.

14) The model makers and family members are considered third parties?

Yes, colleagues Club, modelers to another club and their family members are considered third among them and therefore in the event of damage caused by the shareholder are compensated.

15) In the event of a flying school, the insurance also covers students?

Yes, students are covered as long as they attend the course even if they are not members of the Club. In this case it is RCT insurance coverage on behalf of the member at that time is making the meaning school for this is also evidence of a pattern of others .

16) This includes damage to the model?

No. Damage to the movement pattern, interpreted as a model with the engine running, to be carried or rollers to the runway or to the box, which is preparing to take off from the ground or by hand, which is in flight with or without the engine running, that is landing with or without the engine running, are always excluded. It is different if a moving model of a partner it onto a model of a model-third that at that time is in a resting state (stopped at the pits, or in the car, or when cleaning, etc.).

17) What is provided for occasional model airplane?

Occasional modelers (meaning those who like to test once the runway of another Club or are invited occasionally as a guest on the runway of a Club FIAM) are covered by the insurance policy RCT, if they are devoid of any insurance, although they are not club members (**). Obviously the club should not have taken specific agreements or received any compensation to admit on the runway.

18) What if an abusive causes damage?

For damages caused by abusive (ie modellers non-members attending the runway in secret from the other shareholders) the RCT insurance covers the liability of the Club if it is called upon to answer for such damage caused by these abusive (***).

19) The insurance also covers the Objective Responsibility of the Club?

Yes, and this is certainly the most important guarantee for known and unknown implications that are associated with the management of a club. In this case the RCT insurance covers civil liability of the Club as the airfield operator of the registered office, the any sheds, benches, the equipment installed on the track or on site whether they are fixed or precarious, etc. The guarantee also applies to civil liability arising from the organization of the club competitions and demonstrations, rallies, meetings, fairs, exhibitions, as owner of banners, as manager of eateries, bars and the like. It also covers the damages that a decision / resolution taken by the Club executives may cause to third parties. In slang it is called "strict liability of the Club" and that is the responsibility that belongs always to the Club as organizer / manager of a collective / sports activities.

20) How to behave in case of accident?

If left RCT tortfeasor must entertain within 3 days (art. 1913 of the Civil Code) FIAM by fax or registered mail, using the form given to the President, with the description of the incident. If possible FIAM should notify by telephone.

The complaint must be countersigned by the President of the Club and shall indicate any witnesses; best if they are taken immediately the pictures as examples. In case of damage to persons we must also send in a day in FIAM a telegram with the brief description of what happened and the damage suffered by third parties.

In the event of a claim from the injured Injury must immediately entertain the FIAM and send when the complaint countersigned by the President of the Club accompanied by documentation issued by the Emergency Department or the concerned hospital and all medical documents issued later. The damage that they leave no traces of permanent disability such as suturing a cut, although deep, done by a propeller in motion does not fall under this warranty and therefore should not be reported. I spent at least six months from the accident the injured person must provide the FIAM who will turn Insurer copy of the medical certificate of recovery with the declaration of any permanent disability sequelae. From that moment on, the part of the Insurer, the official of any award procedure that includes a visit by a medical specialist, chosen by the Insurer itself, which will determine the degree of percentage of permanent disability on which to calculate the compensation. The resulting evaluation will be made in connection with those performed by a trustee for the injured surveyor. In the event of disagreement between the parties it will be appointed by the competent court a third specialist whose decisions are final. The cost of the trustee and the middle of the third are the responsibility of the injured.

In case of accident Legal Defense we must immediately entertain the FIAM and send in the headquarters of the left open request countersigned by the President of the Club, with a detailed description of what happened and, for which, subjectively, is sought legal intervention . The insurer will decide whether the request is legitimate or not, and then open the left.

21) What to do if the tortfeasor has to be more policies for the same risk with several insurers?
The Civil Code (art. 1910) requires those who caused the damage to denounce what happened to each insurer under penalty of forfeiture, if under-reporting is done maliciously, of compensation. And 'quite common practice that insurers will choose among themselves who will manage the damage with the caveat that if necessary the ceilings of the policies will be summed up to the amount of any amount liquidated.

22) How should describe the left?

There should be a brief description of the damage as it was received by not blaming anyone or event, for example, weather conditions. When in doubt, call in FIAM.

23) It must be acknowledged responsibility in the event harmful?

Except for collateral injuries, according to the contract it is forbidden to tortfeasor to assume the responsibility of the event so as not to jeopardize the chances of the Insurer defense. It will be the Perito insurer or at least the Court Judge interested in establishing who is responsible for the fault and therefore the related compensation.

24) How should report a claim?

FIAM has prepared a specific form for these events, forms in the hands of the President of the Club.

25) How disdettano insurance contracts.

If the club no longer wishes to subscribe to the Special Package Insurance signed his time, it shall inform the FIAM, by registered letter with return receipt, at least three months before the contract expires March 31 of each year, and that is by 31 December of the previous year (it is a contractual obligation established by insurers in two signatures). Otherwise the insurer will charge at FIAM the same amount paid for the year passed and the FIAM, in turn, will have to recover it from the Club also because enforced.

26) What details need to take note?

(*) Any administrative sanctions and any criminal consequences of the event causing them remain at the expense of the Member causing.

(**) The "occasional" term in this context identifies a temporary action and not repetitive, and then it refers to a field presence intermittent and not continuous. The warranty applies in particular if the damage was caused or aggravated by an objectively dangerous situation is comparable on the airfield. If the occasional is not in possession of an insurance claim is opened on the Club RCT policy but the Insurer, if successful, has the right to claim later on hurting.

(***) The term "abusive" in this context identifies a subject that contrary to the provisions of the Club attended the runway without authority or attending without his knowledge. Where it is established that damage was not caused by a member of the Club, any compensation may be claimed by the injured to the Club by which the track is supposed to be taken off the model causing the damage. In this case it is called the objective responsibility of the club because, for example, the Club would not ensure the possibility of entry on the track of potential abusers. Obviously it must be proven conclusively, by the injured party, that recourse that liability.

27) How do you obtain further information?

For more details on joining and policy management, you should contact the FIAM.

28) Insurance documents

All The Presidents FIAM send to RR along with the annual membership card with documentation that includes a copy of the RCT policies, Accident and Legal Defense and a facsimile of the complaint claims of such risks.

29) Claims incurred.

If the member suffers an accident caused by non-members, it can alert the FIAM that guide them towards the best solution that also includes the opening of an accident on the Legal Defence Policy.