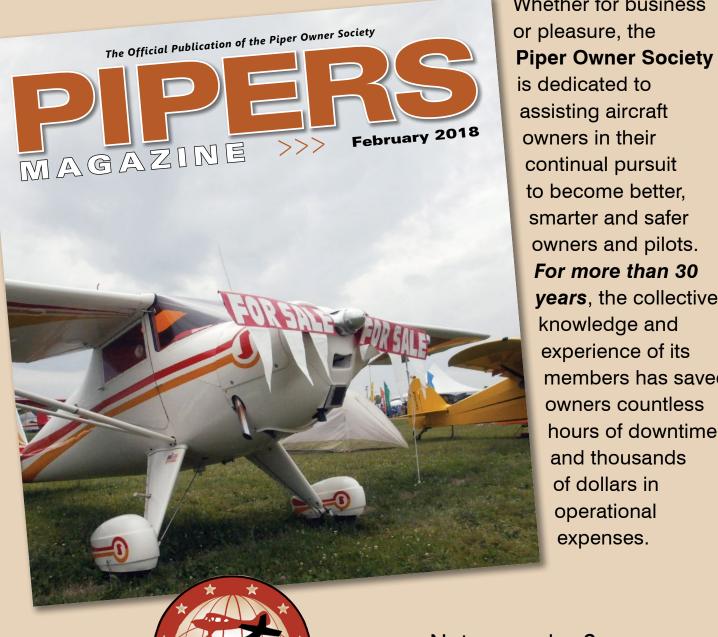
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often think back to my early years when I taught motorcycle drivers' education in college. I was the kind of instructor who taught people to always wear helmets and the right gear; yet I'd often ride without a helmet myself.

It's not that I wasn't worried, but I figured that I knew more than most. Besides, the statistics didn't really convince me that a helmet would save me in the event of an accident anyway. I know it wasn't the smartest thing to do back then, but the message eventually soaked in. Today I ride more often with a full-face helmet than without.

Something that I think is even more important than having (and using) the right equip-

ment is being aware of your situation and driving defensively – be it on a motorcycle, in a car or in an airplane. In fact, I'd argue that situational awareness is important when just walking into a restaurant!

An old biker once told me, "If you have an accident when riding, it is always your own fault." I tried arguing about crazy car drivers that don't see you, yet he kept saying the same thing, "Doesn't matter. It's still your fault." He was trying to instill in me the fact that you – as a motorcyclist, driver or pilot – are accountable for everything you do and whatever happens as a result.

Case in point, years ago, my wife and I were riding to the big biker gathering in Sturgis when she was stung by a bee that had flown between us. After we stopped and treated her for that, she was hit in the thigh by a rock kicked up from a passing truck. Ouch! But that wasn't all. Later a grouse attempted to fly across the road and struck her in the leg and arm. Needless to say, she really panicked when she saw a deer crossing sign ahead!

My point is simple – sometimes things just happen and you have to accept the consequences. It's also the very essence of risk management. You can do your best to protect yourself, take precautions and react, but sometimes you will still have an accident or claim.

## When Animal and Aircraft Collide

I've worked with a number of customers who have had losses based on runway incursions by animals. I can imagine there are pilots who have never had any kind of animals on the runway, but I figure that a larger majority have had at least some sort of run-in.

From my experience, larger commercial airports seem to have fewer issues with animals, but they still have occasional problems. On the other hand, if you operate out of a small or rural airport, you are at a greater risk of literally running into anything from chipmunks to elk.

My first experience was when my wife and I were returning home late at night in a Cessna 172RG. We had spent the evening at an event a couple hours away, and after an uneventful flight to my home base, we were confronted by a coyote on the runway.

We were in the flair phase of landing when that crazy coyote ran across the runway just ahead of the plane. I was able to add power and pull back on the yoke to hop over the confused critter without giving him so much as a haircut, though not without a loud gasp (or it might have been a scream) from my passenger.

You might call it lucky, but I feel that being vigilant when landing (and being extra vigilant when landing at night) is crucial. It's also important to not let the size of the animal fool you. Just because the creature is small doesn't mean it isn't dangerous.

In one case, a customer was landing a Beech Bonanza V35 when a small but very stout raccoon ran



This 2008 Breezer's nose pants were destroyed and its nose wheel steering rods were seriously damaged when it struck a deer while landing. The left wing flap and leading edge were also damaged. Photos provided courtesy of Arthur "Bo" Mills

In turn, the nose gear collapsed, resulting in a prop strike and the need for an engine teardown. What the owner thought was a mere "speed bump" ended up causing serious damage to the aircraft.

And it's not just coyotes and raccoons you need to watch out for; there are also armadillos, opossums, dogs, alligators and more. Of course, these animals are relatively small compared to the size of an airplane, and though they can cause some significant damage, it's not nearly the same as the damage caused by larger animals like deer, elk, horses or cows.

We once had a customer who was landing his two-seat sport plane at his home airport at dusk (again, this is a time to be extra vigilant) when a couple of deer crossed the runway.

Most deer that I see always seem to stop to get a good look at your vehicle before they make a decision to run. (I guess it's so that they can see if they know you!) In this case, the deer waited a little too long. The plane hit the deer, taking out the prop, engine and nose gear.

Worse yet, that same pilot (in the same plane and at the same airport) had struck another deer earlier that year! I guess that should be a warning sign, too – if it's happened before, it'll probably happen again.

In a more recent incident, a pilot was landing his Vans RV-8 when a gang of elk made a run for the airport runway. The pilot flew the airport looking at the runway and windsock before deciding to land, but during the landing a cow elk ran out in front of him.





The aforementioned Vans RV-8 shortly after it collided with two elk.



Here you can see where the second elk struck the wing, spinning the aircraft around and causing the landing gear to snap. Thankfully, neither the pilot nor his passenger were injured, but the plane was declared a total loss. *Photos provided courtesy of Todd Rudberg* 

The pilot added power and pulled up to avoid striking the cow with the airframe, but the propeller and the elk were not as lucky. One propeller blade was broken off (along with half the elk), and the increasing vibration forced the pilot to power off and attempt to land again. That's when another elk, a bull, decided to make his run for the other side of the runway.

The bull struck the wing causing the aircraft to spin around, damaging the landing gear and a number of other parts. Though the plane ended up a total loss, the pilot and his passenger were not injured.

## **Animal Incursions and Insurance**

Okay, so bad things happen when animals get in the way, but what do you do from an insurance perspective? Here's what I suggest:

Safety First - I always ask my customers if anyone was hurt – a person's life and wellbeing is far more important than any aircraft. Remember, an airplane is just a piece of equipment, and like buses, there is always another one just around the corner. In the elk case, the aircraft had a tremendous amount of sentimental value, but it was still just an aircraft.

Secure the Scene - As the aircraft owner, you are responsible to keep the impaired aircraft as secure as possible to prevent further damage. It is also very probable that the airport is going to ask you to move the aircraft as soon as possible, so I recommend taking as many photographs as possible. A smart phone camera is a great resource in the event of a claim.

Submit the Claim - Immediately call your broker or the insurance company claim number in your policy (I recommend doing both) and turn in the claim.

Make the necessary plans - If the aircraft is not at your home airport, you will likely need to make travel (and possibly lodging) accommodations. Claims do not typically get settled overnight. Depending on the situation, it can sometimes take days or even weeks. Make sure you talk to the claim department and inform them of your situation. Also be sure to keep all receipts for rental cars, wreckers, etc., as they can all be included as part of the claim.

Oh, in case you're wondering ... Yes, you can ask to keep the deer or elk for meat. The deer crash pilot kept the venison, but I don't know what happened to the elk. As for the pilot who hit the raccoon, well ... he chose not to keep it.



**Scott "Sky" Smith** is a nationally recognized writer and speaker. He is the author of "How to Buy a Single-Engine Airplane," "How to Buy a Skymaster," "Ultimate Boat Maintenance Projects" and "How to Build a Hot Tuner," (published by Motorbooks International). Smith's background includes: aircraft and avionics sales, boat dealership and fiberglass manufacturer. He is a single and multi-engine pilot with over 30 years' experience. Smith is also owner of Scott Sky Smith Insurance Agency, a nationally recognized specialty insurance agency, insuring boats, custom vehicles, and aircraft since 1985.