



Aircraft Sales • Insurance • Parts • Maintenance & Satloc

Insurable Interest

by JOSH RITTENBERRY



As the 2024 ag season comes to a close, many operators across the country found continued prosperity, while others were hampered by Mother Nature and commodity prices. The lowest ebb of any season are the injuries and fatalities that occur. In the tight-knit community of ag aviation, when a pilot is severely impacted by injury or loses their life, the entire industry hurts for them. This article contains just a few helpful reminders that are intended to serve as guidance to operators who may eventually deal with the insurance consequences when the worst happens.

- **DOCUMENTATION.** In the event of any covered hull claim, the first items of interest to the claims adjuster are pilot records that include the last signed pilot history form, the pilot's log books, certificate, and copies of their last FAA medical and biennial flight review. A good practice for an operator to put in place is to ensure all of this information is readily available, either in electronic or paper form, at the start of the season, updating it as necessary as the season progresses. If a low-time pilot is involved in an accident, the operator should also be prepared to make available documented completions of any applicable training requirements

previously set forth by the insurance company.

- **WORKERS' COMPENSATION.** If an operator's employee is seriously or fatally injured while on the job and the operator has a workers' compensation policy with the appropriate coverages/exposures, a claim can also be filed on that policy. While state regulations on workers' compensation vary widely from state to state, it is important for an operator to be informed of what benefits are available in the event of a covered injury or fatality.
- **LIFE AND HEALTH.** If a pilot or ground crew is not covered for workers' compensation by their employer, or if they don't have their own workers' compensation policy including themselves in coverage, the only benefits they or their dependents can rely on is their own existing life and health policies that do not contain aviation exclusions.

Summary

*Safely perform aircraft preparation, painting, and detailing of aircraft under minimal supervision. Coordinate with supervision and Inspection to ensure compliance with internal and FAA paperwork, sign-offs and quality specifications.

*Follow standard operating procedures when using tools and equipment such as dual action sanders, stand/lift platforms and paint sprayers. Properly care for and maintain shop equipment and tools.

*Follow standard operating procedures when using sealants, paint strippers and corrosion-preventive chemicals and use protective equipment as required.

*Comply with safety rules and procedures and be alert for unsafe conditions. Address unsafe conditions before putting people or property at risk.

*Maintains a clean work environment tooling and equipment. Stripe, registration and logo layout and application from drawings and prints.

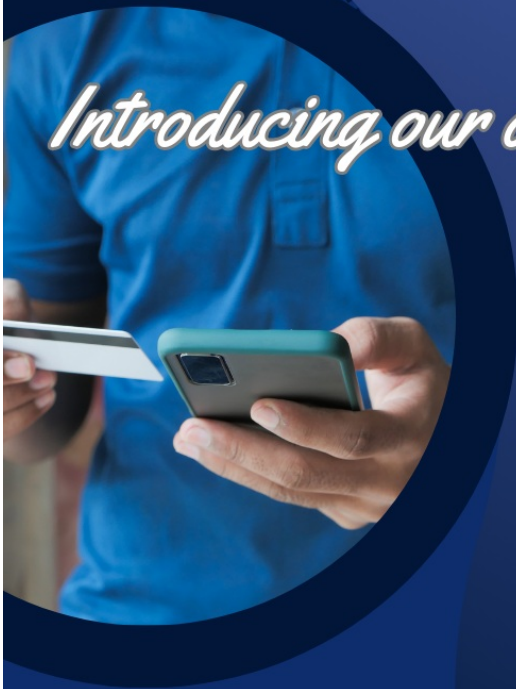
*Stores, handles, uses, and disposes of hazardous chemicals in accordance with Federal, State, and Local Environmental Protection Laws.

*Read, write and understand English (US) and Math.

Company Information

Mid-Continent first began serving aerial application to farmers and ranchers in the U.S. and Canada. Over the years with our professional service we were able to evolve into a multi-faceted corporation serving both general and agricultural aviation. Mid-Continent is involved in aircraft maintenance, aircraft sales, aviation insurance, aircraft parts, and of course we are still providing aerial application services to the growers, large paper companies along with various government agencies. Our seal of quality says it all, make Mid-Continent your one and only stop! For more information please go to www.midcont.net

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GPS, Intelliflow, Side Load Fuel,
Garmin GTX 327, Garmin
GMA340, Garmin GTR 225

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2024 THRUSH S2R-660 N660MC

Hatfield Single Point Fuel,
Hopper Rinse

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2022 THRUSH S2R-T660 N710NW

Duel Cockpit/Single Control,
Single Point Fuel, MVP-50T, A/C
& Heat, Garmin G5, 3-inch Side
Load System, 2-inch Spray
System, Streamlined Aluminum
Booms, Hopper Rinse System,
HSBO Half Boom Shut
Off/RBSO, GTX-327 w/ GDL82
(ADS-B Out), GTR 225, Large
Lane Brake, 6 Blade Fans, CP-
11 TT Nozzles, K10-65P1 AFS
Check Valves, CP-06 Swivel
Night Working Lights & Taxi,
Leading Edge Lights, Smoker,
Reabe Hopper Gauge, Aglaser
Altimeter, Transland Spreader,
LAD Valve Dry Brake, SS Steps,

Fast Start, Tinted Windows, USB Charge Point, Move Hopper Rinse Fill, Cascade Pressure Cowl

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**2021 THRUSH S2R-T660
N701NW**

1,439 A/F TT, AG Pilot X GPS, AG Laser Altimeter, CP11 Nozzles, Lane Brake and Fan, Stainless Steps, AFS CCheck Valves, Fast Start, Garmin Comm Radio, AFS Booms, Reabe Hopper Gauge, Garmin Transponder, ADS-B Out, Swathmaster Spreader

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**1938 BOEING STEARMAN
A75 N1
N54284**

6,080.7 A/F TT, 520.4 TSMOH, 450 HP, Garmin SL-40 Com, PS Engineering PM-1200, Oilomatic Preoiler, Airwold Remote Oil Filter Smoker, Speed Ring, 46 Gal Fuel, Redline Brakes, Garmin GDL 82 ADSB-Out

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**1953 BEECHCRAFT T34
MENTOR
N234TU**

7890 A/F TT, 996 TSMOH, King KMA 24 Audio Panel w/ Markers, Garmin GNC 250XL GPS/COM, King 155 Nav Com, Glid Slope, Garmin G-5, Garmin GTX335 Transponder, Garmin GTX335 ADSB-Out, Garmin 660 Panel Mounted GPS, Typical Military Tandem Seating w/ Shoulder Harness and Lap Belts

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**1980 CESSNA T188C
N9998J**

6,270 A/F TT, Continental T510-520-T, 310 HP, 1,476 TT Engine, New Lord Engine Mounts, New Mitchell Tachometer, Smoker, VG, New 22x8-6 Ply Ma Tires, New LH Brake Disc, Hydraulic Manuel Spray System w/ Boom

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**1976 PIPER PAWNEE
N312MM**

6,067 A/F TT, Lycoming O-540-132C5, 9,335.48 TTE, 540.0 TSMOS, Salto Lite Star 3 Boom, CP-3 Nozzle

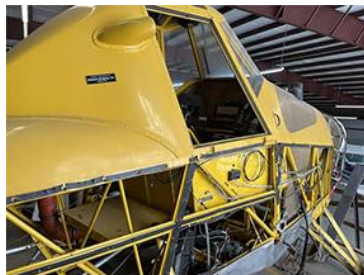
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**2010 Dream Tundra,
N523MM**

90.0 A/F TT, Aerosport IO375 210 HP, PMA-8000B Switching Panel with 4 Place Intercom and Three Light Markers, Garmin SL-40 Com, Garmin 430 GPS, Garmin GTX-330 Transponder, Garmin 496 GPS (Panel Mounted), Digiflight II Autopilot w/ Altitude Hold, PFD/MFD

[More Info](#)



1992 AYRES S2R-G6

N3105U

Airframe no prop, no engine,
MVP-50, Glass Panel, Vortex
Generators, 24 Volt, Freon A/C,
Aileron Servo, Reabe Hopper
Level Indicator, Fabric Tail

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