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Dear Michael

Kite Flying activities to be covered by proposed BKFA cover

In response to a request from Perkins Slade (insurance brokers), this document seeks to outline the key activities that the policy is intended to cover.

Geographic limits

Worldwide except Canada and the USA

Activity

At any time when part of an organised event or not, whether flying independently or with other club members, provided always that the activity is conducted in accordance with the legal requirements of the Air Navigation Order or any other relevant legislation, or any national or local laws or regulations where the activity is being undertaken. The activity must also be undertaken in accordance with the BKFA Code of Conduct although relevant law or regulation will take precedence. Member to member cover is to be included for insured activities.

Overarching statement of activities covered

The insurance is intended to cover kite flying. Kite is not specifically defined in the Air Navigation Order although it is referenced a number of times and the Order applies to them. BKFA would define a kite as an aircraft flown at the end of a line or lines where the position or movement of the kite in the sky is controlled by the actions of the flyer or pilot.

Free flying aircraft (gliders and the like, even if constructed like a kite) or aircraft (whether powered or not) controlled by any remote control system such as infra-red, transmission wire or radio, however that control signal is transmitted, are excluded from this insurance.

It should include risks associated with the movement of motor vehicles (properly managed) and the set up of the site such as tents, barrier ropes, signs, toilets, waste bins, tripping hazards such as rabbit holes etc, whether or not the event is open to more than club members. Evening activities may include fund raising actions, demonstrations or entertainment.

Specific activities

It is intended that the insurance covers insured individuals and clubs undertaking the following activities.

Single line kites

Any number of kites launched and flown from a single line either held by the flyer or a single or multiple lines (where such lines are provided principally to aid stability in the air) fastened to suitable fixed points, such as a ground anchor. Where more than one kite is flown from a single line these may be attached in a number of ways including secondary flying lines attached to the main flying line. Single line kites may be controllable only to the extent of altitude or may be controllable in direction, altitude and angle of flight depending on the design of the kite.

Single line kite contests and demonstrations

Competitions can take a number of forms including, but not limited to:

- Build quality and flight characteristics
- Altitude or flight duration subject to regulations in force
- Last kite flying where tipping, cutting or pull downs lead to other kites being bought down

Multiple line kites

Any number of kites flown by means of two or more lines. Kites may be stacked onto one set of lines and/or the flyer may control a number of sets of lines simultaneously.

Multiple line kite contests and demonstrations

Competitions can take a number of forms including, but not limited to:

- Build quality and flight characteristics
- Individuals, pairs and teams flying predefined figures, freestyle routines and ballets set to music

Large air filled kites

Large kites filled with air flowing into them as part of their flight where wind pressure then maintains the kites shape. Kites may also be filled with air and sealed to maintain their shape but if lift is provided by the gas filling them (e.g. helium, hot air), these are balloons and are not covered. Kites are generally flown on a single line although multiple lines may be used where this provides greater control or as part of an aerial display using windsocks or multiple kites. Kites may be flown from hand or may be flown from a suitable fixed point.

Windsocks and ground displays

Structures inflated by the wind and flown at ground level or attached to a flying line supported by a kite. Structures that are filled with air and sealed that are purely decorative should be included. Pressure inflated and sealed structures such as 'bouncy castles' and the like are not intended to be included

Aerial photography

Photography with cameras mounted on the kite or supported from the flying line. The camera may be remotely operated or may be pre-programmed to take photographs. N.B. This activity is controlled by the CAA with the rules applying to drones applying to any other aircraft.

Historical recreations

Kites and related items recreating the past, particularly from the period immediately prior to the invention of the aeroplane

Dropping soft toys and sweets etc from kites

Use of kites to lift soft toys to be dropped by parachute and sweets to be dropped free fall or with a method to slow descent.

Kite festivals and other public events

Events open to the general public to demonstrate kite flying and related activities. Such events will be subject to risk assessment and in most cases the public will be excluded from the flying area. In some cases, the kite flyer may be flying in a space open to the general public where their presence is incidental to the kite flying activity e.g. a public park, National Trust property etc. The insurance should provide indemnity and liability insurance for all activities at the event except the activities of traders and other operators (such as fairground operators and caterers). It should include risks associated with the movement of motor vehicles (properly managed) and the set up of the site such as tents, barrier ropes, signs, toilets, waste bins, tripping hazards such as rabbit holes etc. Evening activities may include fund raising actions, demonstrations or entertainment.

Tuition provided for flying kites

Tuition provided without reward in flying single and multiple line kites.

Workshops

Tuition, assistance or guidance provided to club members and/or to members of the public, either at an event or at a workshop exclusive to invited guests, who may or may not have paid towards the cost of providing the workshop, materials and the reasonable expenses of the tutor or club members,

Related social activities

In addition to workshops, meetings etc, clubs will organise flying events typically held over a weekend at a suitable site. At such events, members will typically camp or bring caravans/camper vehicles and will arrange communal barbeques and basic entertainment.

Excluded kite flying activities

Any kite flying where the primary intention is to provide energy to enable traction. Although this specific activity is excluded, it is the intention that someone undertaking traction or power kiting would not invalidate the insurance in respect of other insured activities at the same time and the same location.

Yours sincerely

Jerry Swift (by email)

Jerry Swift
Treasurer