

Bent Aluminum: What To Do When It Happens To You

Unless You Are An "Old Hand" At Collecting Insurance Claims And Managing Mooney Re-builds, Our Bet Is That You May Learn Something By Taking This Series To Heart On How To Handle Mooney Accidents!

Part I

Ed Notes: The following MOA staff report was compiled by interviewing some of the Mooney marketplace's most recognizable names; Top Gun's Tom Rouch, Long Beach, CA, and Coy Jacob of Mod Squad (formally Mooney Mart) fame, and Great Lakes Aero's (Lapeer Aviation) David Hingst. We feel this being the first installment of what to do if you ever bend your beloved Mooneys aluminum, our sources are top drawer and the advice given solid. Take heed, and you may wish to store a copy of this with your insurance papers...just in case!

While few of us ever plan for an accident or incident and perhaps we may only be involved in one once, or if we are lucky (never) in our flying career, accidents do happen. A quick check of most any veteran Mooney's logs reveal that Mooney metal does get bent on a regular basis and guess what? When it comes to a Mooney accident or incident, of all the parties typically involved, you as the pilot/owner will probably have the least experience on what to expect, and how to effectively handle the situation.

The Usual Cast Assembles

Let's just think about it for a moment. Usually the cast for this memorable event includes a local airport crew or mechanic perhaps called in to retrieve the aircraft, or render some type of "on the scene assistance". Typically someone from the FAA or NTSB is called, as is your insurance agent, followed in

due course by the insurance adjuster. Then, perhaps a separate (or your favorite) mechanic or repair facility may get involved who in all likelihood is different from the first batch of A&P type folks who just "happened to be front and center" when the lovely event unfolded at their doorstep.

Most everyone else will have been through this scenario prior and in fact, perhaps lots of times. Again, typically, you won't. They all have some idea on what to expect and most of them won't be emotionally involved. You on the other hand, may be an emotional wreck, if not in some manner

physically in all likelihood be (at least temporarily) what shall we say, emotionally handicapped. Generally speaking, these facts put you at a distinct disadvantage, right from the get-go.

After all, few of us can be expected to be experts at how to effectively manage a bent metal situation and the resultant claim process itself, let alone how to deal with the insurance adjuster, FAA/NTSB, supervise the repair process, and insurance collection process. If you are like most of us, you will be getting lots of OJT (on the job training) and many of the players will be playing with both your pride and joy, as well as your money and sometimes lots of it!

While we will deal with the FAA/NTSB aspect in future articles, for now we will deal with the



money issues as well as the aggravations typically involved with an accident and/or incident situations, claims and repair wise. When approaching this subject matter, it is vital you keep in mind that no matter how many ratings or how much flying experience you have, when compared to your insurance carrier, agent, and especially your adjuster, you are playing on their home turf. **Closest Doesn't Always Mean The Best...A Case History**

While our experience shows the majority of the insurance folks have the utmost integrity, they are experienced experts. It won't be the first for them, and even if you had an incident prior, for the most part they will know how to handle the situation far better than you. For example, in our opinion far too many Mooneys are repaired by the folks closest to the accident if not the local or "on the scene" shop even if they don't have much (or any) Mooney experience. Many times this happens simply because it is the owners path of least resistance for the time being. This is however, sort of a game of repair roulette as the local shop right at accident scene may or may not be the best one for the job.

Coy Jacob reports a typical situation where a late model M20J/MSE came in to his shop fairly fresh from being repaired on the field where the accident took place by an otherwise perhaps competent, but obviously a "non-Mooney" shop. With the previous owner throwing in the towel right after, this particular Mooney was just purchased by a new owner who hadn't owned any aircraft prior, let alone a DH history Mooney.

Upon a casual inspection at Coy's shop it was obvious this otherwise good clean M20J had apparently suffered some significant damage to the pilot's side tubular fuse-

lage just forward of the wing root, perhaps on an "off runway" excursion or collision. While the repairs were done in a relatively airworthy manner, the shop in question had actually spliced a new section of pilots side cabin area skin near the pilots seat, rather than replace the entire left cabin area skin.

What amazed Jacob's sheet metal Mooniacs was that the flush splice and associated doubler (which obviously had to be fabricated), probably took more time and perhaps even money to do than simply replace the entire piece of fuselage cabin skin. By not replacing the whole skin, this Mooney had what amounted to an offensive scar visible by all. It now boasted a totally extraneous seam running from the cabin windows down vertically to the wing! Any veteran Mooney owner or A&P could tell this extra seam simply didn't belong there and it looked painfully strange....to say the least!

Jacob said, "It stuck out like a third eye and looked goofy as heck. Anybody who knew anything about M20's would see it on a first walk around inspection." While it was airworthy and dead legal officially, it clearly marked this otherwise clean Mooney with a stigma of having had major field type repairs, even if they were otherwise of good quality.

It was the kind of thing you would expect an A&P to do out in the bush of Alaska or the Congo, not here in the U.S. There was no reason not to replace the whole skin, even if you had to cut one from flat stock aluminum sheet rather than order it pre-cut from the factory. The labor to affect a flush splice was clearly more than the cost of the skin and the labor to replace the entire skin in one piece.

In fact, we advised the new owner (who brought it in to get 1/4" glass installed and a new interior), that it was in his best interest

to re-finish the job right and take it back to OEM status by replacing the entire left side cabin skin.... which by the way, is exactly what he had us do." Jacob further adds, "In fact, if anybody but a novice Mooney buyer and his inexperienced shop had been involved, I doubt it would have been missed at pre-buy."

Jacob goes on to remark, "*In my opinion and if given the choice, the last thing you want to do is to make repairs which are "Non-OEM" or "non-factory" so that most any A&P or knowledgeable owner can always tell it was repaired simply by looking at the aircraft.*

We always try to duplicate the factory workmanship and materials if at all economically feasible and practical. Often times, we cooperate with the owner and give him a choice of perhaps paying a little more but getting back a job which simply can't be told from factory. We even use the same exact kind of rivets as the factory where ever possible. Many shops who aren't intimately familiar with the M20 design or production nuances, simply don't know better and while the repairs may be airworthy, they aren't exactly factory and may very well plague the aircraft for life."

Stockton, Calif. based Top Gun's Tom Rouch goes on to cite one example of a 252 he repaired which was damaged in Washington state and his bid to have it trucked



from Wash. to Calif was approx.\$1,800. He reports that USAIG had no problems paying the total transportation expense to his shop. The owner was delighted to have a Mooney specialty shop doing the repairs. He goes on to comment that in his opinion, a good reliable insurance company and adjuster wants the job done right, not one which will create a problem later on.

Who Should You Insist On Doing The Repairs, And Do You Have A Choice?

Now this brings us to a vital point which our entire panel of experts is lockstep in agreement. Just because you happened to have your metal bending incident near or in Peoria, it doesn't mean you have to have it repaired in Peoria, or even nearby! For the most part, most policies read that your insurance company is obligated to pay a "reasonable amount" to transport your Mooney to the shop of your choice for ultimate repairs. That point will nearly never be pointed out to you by anybody unless asked. That generally doesn't mean however that if your metal bending experience occurs in Los Angles they will pay to have it transported to Florida, it means that they will generally pay a "reasonable cost" to have it transported to a shop of mutual agreement within a reasonable distance away.

In fact, often times your adjuster will do most anything he can to keep you from having your Mooney transported (via ferry permit or de-mated for truck/trailer etc.) for good reason: He loses both control, and risks the possibility of not being paid his full commission or (adjustment fees if he is an independent agent) from the insurance company. In addition, he generally wants it to remain in his territory for repairs as he is "familiar" with most local shops and

besides, why volunteer the insurance company or carrier to pay transportation costs if they can get by without not doing so?

This means, unless you step up and insist that your Mooney be repaired by a "Mooney specific" shop, you may suffer the luck of the draw as to who actually does the work. Many times unless you insist, you may have major work being done on the adjusters recommendation alone, with you not even meeting the shop personnel etc. or examining any of their work, etc. Another important part to remember is that adjusters see all kinds of aircraft and generally grow to feel that "they are all built alike and all can be repaired by most any competent shop." Most of the times this is correct, however sometimes the quality or how close the shop can adhere to OEM standards is far easier for a shop when they specialize in Mooneys. Also remember that most adjusters see few Mooneys each year and perhaps as many as 10 to 20 times more Brand P, B, and C aircraft so they themselves may not be familiar with Mooneys.

One, two, or even four a year doesn't a Mooney expert make... This fact is borne out by the number of calls most every well known Mooney shop fields each week by other shops doing work on Mooneys asking for "how to" and "where do I get" advice! Keep in mind, it is your aircraft and YOU can determine who works on it. YOU are the one who is going to have to live with the repairs afterwards, not the adjuster. YOU are the one who will have to explain to a future buyer who did the work and sell him on your choice, or suffer the economic consequences.

An interesting point we learned is many "Mooney specific" shops we contacted for this article report that

in order to get the business and as a courtesy to owners, they often times help participate in transportation expense and/or offer it on a "cost basis" to encourage adjusters to be more cooperative. In short, many times depending on the situation it may actually not cost you or your insurance company to have your Mooney transported to your favorite shop or perhaps to a nationally known shop.

Experience Knows No Substitute

Who does the work is perhaps the most important decision you can make concerning your bent metal incident. Even while you may be more than comfortable with your local A&P for annuals and changing your alternator, making OEM type sheetmetal repairs to a Mooney is a specialty, no question. Most Mooney experts say that they can tell if there were significant repairs to most any Mooney within the first 10 seconds of a walk-around by simply looking at the rivets. Few shops in the nation actually have lots of experience doing that, even among Mooney Service Centers. Few even have the tools to shave or mill the rivet heads thus duplicating the factory tolerances and appearance of factory riveted panels.

Also, keep in mind, the more well known the shop is in any prospective buyers (and his inspecting A&P's) minds, the easier it will be to sell and the greater chance you will have of maximizing the return on your investment: A valid point few emotional owners reckon with at the time of incident.

Once you sign the proof of loss and cash the check, you will have a rough time getting the adjuster or insurance carrier back into the fray if the workmanship doesn't turn out just right upon inspection once you get it home, or later on to a "Mooney specialty" shop.

