

## Prologue

“Trevor, go around, you’re not lined up, we’re much too fast,” Barbara, all formality forgotten, yelled at the Captain, “go around, for God’s sake Trevor, overshoot.”

Barbara Maitland, first officer of a European 630 of Castle Harbour Airlines making an approach in fog on runway 22 Left at Kennedy airport, yelled again at the Captain. The aircraft was below one hundred feet above the ground but instead of the engine throttles being opened to maximum power, to her horror she saw they were still descending. She heard the radio altimeter automatically announce ‘fifty feet’ and suddenly Barbara saw the runway appear out of the murk to her left with the aircraft banked steeply to the left, impossibly trying to recover the centre line. There was a sickening lurch to the left as the left wing tip hit the ground and then the aircraft hit the runway very heavily, levelling off as both sets of main wheels impacted the ground. The aircraft carried on moving left leaving the runway and Barbara could see that they had touched down far too far down the runway to have any chance of stopping. Trevor had selected reverse thrust but the aircraft was not slowing down quickly enough as it careered across the airport, seemingly completely out of control and heading for the River Hudson at the far end of the airfield. She could see that disaster was inevitable and she stopped both engines and operated the fire extinguishers as the aircraft crossed runway 31 and careered down the bank into the water, finally coming to rest half submerged in the water. The flight was over.

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The weather had been fine when they had left Bermuda at seven o’clock, just over an hour before, but the forecast at New York was for fog. As they had approached Long Island Barbara had heard the New York’s Kennedy Airport broadcast weather information, ATIS, giving thick fog on runway 22 Left, the one they were going to have to use for landing. Barbara knew the fog would soon burn off but not in time for their landing.

Air Traffic had told them to approach the airport using the published ‘Kennebunk Four’ standard arrival air traffic procedure.

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Then the radar had taken over giving them directions so that they were taken a long way to the east of the airport in order that there was greater separation than normal between the aircraft landing in the fog. They had been cleared down to 10,000ft and looking ahead she had seen the low cloud.

As they had got nearer to the airport she could see the Manhattan skyscrapers sticking up through the cloud on her right so Barbara had known that the fog could not be very thick but as she listened to the airport weather it was clear that the cloud was going right down to the ground. Trevor Smithson, the Captain of the Castle Harbour airliner, had reduced speed as they were cleared down to 3,000ft and Barbara had selected the first flap setting for landing. As they got closer to the airport, approach radar had given them headings to line the aircraft up with the runway and then they had been cleared to start the approach. She had selected the landing gear down and set the flap for landing. Trevor had coupled the autopilot to the ILS and set the final approach speed on the auto throttle. Then, after making the final landing checks and getting clearance from air traffic control, Barbara saw that Trevor had selected the autopilot to make an automatic landing.

At 700ft they had gone into the fog. Everything on the electronic displays had looked perfect as the aircraft descended on the glide path. She had checked that the ILS showed that they were lined up with the runway, on the correct glide slope and that the speed of the aircraft was being accurately controlled by the automatic throttle.

As they had descended to 400 feet above the ground Barbara heard the runway visibility on the ATIS weather suddenly drop to 100 feet which was below their permitted landing minima.

She had called out "Captain, the visibility has just dropped to 100 feet."

Barbara had heard the warning horn as the autopilot was disconnected and out of the corner of her eye she saw the throttles start to open. Then to her amazement the throttles did not open any more and she realised with some alarm that Trevor was not going to carry out a missed approach but was going to try to land. She briefly looked ahead and for a moment she saw the approach lights immediately underneath them but then they were in fog again. She looked back at her instrument displays and saw that the aircraft was

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descending but going to the right of the centre line. In addition the airspeed was increasing above the correct approach speed.

“Trevor, you’re going right, you’re too high and you’re too fast. Go around.”

The radio altimeter had announced “One hundred feet” and Barbara yelled again at Trevor to abandon the landing. She saw that they were so high on the glide slope that they could never touch down in time. But Trevor seemed not to hear and everything from then on had seemed to happen in slow motion as she could see disaster was inevitable. Neither the reverse thrust nor the wheel brakes seemed able to stop the aircraft quickly enough and she stopped the engines as they raced across the airfield just before they went into the river.

Now, with the aircraft completely in the water she heard Trevor announcing over the cabin address system. “Evacuate the aircraft into the liferafts. There is no danger.”

As she looked out of the windows the aircraft seemed to be sinking steadily and she yelled again at Trevor, this time to move, but he did not seem to hear. She unstrapped herself and as she opened the cockpit door freezing cold water poured in. She rushed back and put her lifejacket on and saw to her relief that Trevor was getting his out from underneath his seat. Looking down the cabin she could see it was half full of water. The cabin staff had opened the emergency exits and nearly all the passengers had left, clambering into the escape chutes which had inflated automatically as liferafts when the doors were opened. However the water was rising fast and by the time Barbara reached the front exit the icy water level was up to the top of her legs. As she forced herself out of the exit she was able to haul herself up into the liferaft where the rescued passengers looked very frightened, very wet and completely shattered. She turned round to see the cabin purser starting to follow her into the liferaft but she couldn’t see Trevor. She tried to stop the girl getting in and yelled “Trevor, Trevor” but he did not appear and the girl pushed her away into the liferaft and cut the securing line. The liferaft was now drifting away from the aircraft; there were lots of boats coming to rescue them and all the other liferafts filled with the passengers and crew.

She shouted as a boat came alongside saying that Trevor was still in the aircraft but nobody seemed to be listening.

## Chapter 1

The phone rang. "Peter Talbert?" I agreed. "This is Bill Castleford. I'm the CEO of Castle Harbour Airlines. I wonder whether you can help us?" I didn't say anything but made a murmuring noise and he carried on. "Peter, one of our aircraft had an accident at Kennedy yesterday and slid into the water."

"Bill, that's terrible. When did it happen? I haven't seen the papers to-day."

"It was the first flight of the morning and apparently there was a shallow layer of fog. The aircraft was landing on 22 Left and something went wrong. It touched down but then veered off to the left, and went into the river at the far end of the airport. The cabin crew were magnificent and got all the passengers out."

"Thank goodness for that. We should get a first hand account of what happened from the crew."

"Yes and no. Very sadly the Captain died but the first officer is OK."

"What happened to the Captain?"

"We don't know. According to the first officer he should have been able to get out without any difficulties."

"What aircraft type was it?"

"It was a European Aerospace 630. Almost brand new in fact. We'd only had it a month. We've got five others but they are quite a bit older."

"Well Bill, it should be a fairly open and shut case. The National Transportation Safety Board will have the crash recorders and they will be able to talk to the first officer. They should be able to get a report out very quickly. I assume the aircraft is a write off."

"Yes, Peter. But we want you out here to help us. We're worried about the insurance. Unfortunately it seems that how the accident happened may be relevant."

"Who is insuring you?"

"Airplane Protection Inc based in Seattle. I'm worried that they will try to wriggle out of paying."

"They won't be able to do that, surely, even if the pilot did make a mistake?"

"They might try and say the aircraft was not properly maintained."

“Excuse my asking, but was it?”

“Absolutely. Costs us a bomb as we can’t do it all on the island. We use Airlines Servicing at Newark.”

“Anyway even if it wasn’t, surely it can’t matter should the accident be judged to be pilot error?”

“I’m not sure but these insurance companies can be very difficult, you know that.”

“Yes, Bill, I am aware of that. When do you want me to come out. I’m tied up next week.”

“I had hoped you would come out straightaway.”

“Sorry, Bill. Can’t make it. Anyway, by the middle of next week the NTSB will have analysed the crash recorders and there should be a lot more details of the accident available. To be frank, it will save you wasting your money paying me when I can’t do anything.”

“Now you mention it, what are your fees?”

“Daily fee plus itemised expenses including business travel.”

“That sounds fair. Please send me an email confirming that so it’s on record.”

“I’ll do that. I’ve been thinking, why don’t I come out to Bermuda on Sunday, not this one but the next one and have a chat. I can then go on to New York on the Monday or the Tuesday?”

“Alright. I’ll go along with that. Let me know your flight number. We’ll meet you and book a hotel.”

He hung up.

“That sounds as if you’ve got some more work, my love. Where was the accident?”

I looked at Helen, my partner, who had just come in with the *Daily Telegraph*. She looked great in a close fitting jumper, shortish skirt with long legs to match, but then she always did. We’d been together now for about a year since we had first met when I was working for Hull Claims Insurance, protecting their interests. They had been insuring a twin engined ITAC 831 of Worldwide Airways from Gatwick which ditched at night just off the coast of St Antony in the Caribbean. Helen was a cabin attendant at the back of the aircraft and, with another girl, saved the lives of over forty passengers as the rest of the aircraft sank with the loss of over two

hundred passengers and crew.<sup>1</sup> She was now a First Class purser for the airline.

I explained the situation to her and the need for me to go to New York.

“Peter, that sounds as if I’d better try to bid for the East Coast routes then next month.”

“Wait a minute. Don’t jump the gun. I shall only be out there a day or so. It looks as if the pilot clearly made a mistake. Anyway I don’t like flying with you when you’re working. You look at me as if you’ve never seen me before, especially if I’m flying first class.”

“But we enjoy layovers.”

I looked at her. “I’m not sure that’s a good description of the situation. You are understandably exhausted and invariably you have to go back the next day.”

“Alright, I’ll take time off and we can travel together.”

“That will cost a fortune. You won’t be being paid.”

“All you can think about is money and, occasionally, sex. I get discounted travel and anyway, in the States, you only pay for the room, even if it’s a ménage a trois.” I could see her thinking. “What happened to that girl in New York?”

“I’ve no idea but she won’t be joining us. Two’s company, three’s a crowd, certainly in bed they tell me.”

We sat down to have lunch together.

“Peter, you’ve been looking frustrated for the last day or so.”

I nodded. “It’s all very well for you. Every few days you go off seeing the world. I have to sit here reading all sorts of requests from airlines to advise them on some incident and to tell them why they shouldn’t be found to blame if someone has made a mistake.”

“You’ve got a nerve. You’ve been to Australia, the Caribbean, the States, Bermuda and the Philippines doing goodness knows what. Always coming up smelling of perfume.” I couldn’t help smiling. “What are you grinning about? It’s not a grinning matter.”

“I knew a girl once who said the same thing.”

“You’d better keep her out of it.” Helen looked at me. “You’re very successful and you’ve got quite a few important airlines asking you for advice and getting you to talk to them. When anything goes

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<sup>1</sup> *Flight to St Antony* by same author

wrong they're knocking at your door. Look, you know I'm right; that airline with the crashed aircraft has just phoned you. I rest my case."

"But I'm only consulted when things are going wrong. I don't feel I'm contributing to airline safety. Preventing things happening.

"Nonsense, every time you discover what has happened you are preventing something similar occurring again. Get over it, move on and eat your lunch. You can take me to that Chagall exhibition at the Royal Academy. It closes on Friday, that's to-morrow."

"So that's why you are all dressed up."

"I am not all dressed up. I look like this everyday and just you remember that. But you look as if you've just got out of bed and kept your pyjamas on."

"But I don't wear pyjamas in bed."

She grinned. "You'll have to go and change the moment we've finished eating."

"But my work."

"Bother your work. You'll do better when you've had some culture."

I acquiesced, took the paper and scanned the headlines.

"Peter."

There was something in Helen's voice that made me look up and pay attention. She was looking at the *Telegraph* pink pages which advertised the jobs vacant, mostly government jobs with very high salaries and often with no obvious responsibility to match the salary.

"Have you seen this?"

I looked at the page she was showing me. The Department of Transport was advertising a new post, Chairman Transport Safety Board, who would in effect be the Chief Accident Inspector. Apparently the intention was to unify the Marine Accident Investigation Board, MAIB, the Air Accidents Investigation Board, AAIB and the Rail Accident Investigation Board, RAIB.

"Do you think Bob Furness is going to apply?" Suddenly a look of comprehension appeared. "You bastard. You knew about it. You might have told me. You're thinking of applying. That's why you've been going around all twisted."

"My parents wouldn't like to hear you talking like that, especially as it's not true." I considered the situation. "Well actually

some civil servant rang me a couple of days ago. I would have told you but I was trying to put the whole thing out of my mind.”

“Peter Talbert, you really are the ruddy limit. We’re meant to be working as a team. You’re so secretive.”

She looked at me.

“Alright you’re not twisted but it’s as I said, you’ve got that frustrated look. You’re wondering whether to apply for the job. Did he ask you to?”

“It doesn’t work like that. He just wanted to make sure I knew of the impending change.”

She looked at me as if she wasn’t convinced.

“What did Bob say?” Bob Furness was the head of the Air Accidents Investigation Branch; she had never met him but she had heard me talking to him so often that she felt she knew him.

“How do you know I rang him?”

She raised her eyes as if I was mad. “Does a duck swim? Is he going to apply?”

“No and he’s not too worried about having a new boss as he’s leaving in another six months.”

“Isn’t there an obvious candidate?”

“Probably. I didn’t like to ask.”

“Presumably Bob guessed someone had told you?”

“I had a sort of feeling that he might have been talking to the Department himself.”

“That’s great. It will be shoe-in. When are you going to apply?”

“Now wait a minute. I don’t think I’d be a very good civil servant. Anyway, the advertised base salary doesn’t seem very high for the importance of the job though apparently it will be based on experience. It certainly won’t be a shoe-in. It should be a very demanding and prestigious job and there will be lots of applicants. The bosses of RAIB and MAIB for a start I should imagine.”

“At least it’s regular and it’s pensionable as well.”

“You’ve got a real point there. My pension is costing me a bomb. And these days I’m not sure if it’s a safe investment. At least as Chairman I’d get a secure pension, it would be index linked too and I could retire at sixty.”

I put the paper down and drank some coffee.

“Gorgeous, what time are we leaving?”

She look pleased. “Don’t try that on. Are you going to apply?”



“Wait a moment. The advert has only just appeared.”

“But you’ve been thinking about nothing else for the last day or so. Admit it.”

I nodded. “I don’t know what to do.”

“Why don’t you go and see Bob?”

“To-morrow, two o’clock.”

“That settles it. It’s two o’clock to-day for us as well, so get a shove on.”

I went upstairs thinking about what I should do. The job was obviously a very responsible one but, even if I got it, I wasn’t convinced that I would be a good choice. I was not really a team player as I liked to follow my own ideas and not have to get permission for everything I did. If I was running a department there would need to be rules which in my view tended to spoil initiative. And I would need to keep the Department of Transport civil servants up to speed.

“Are you coming down? Stop agonising and get some clothes on.” Helen’s voice penetrated up the stairs.

I smiled to myself. Helen understood me very well. I grabbed a blazer and tie, a suit would have been over the top, and went downstairs. We locked up and walked to the station. Forty minutes later we were in the Friends room of the Royal Academy having coffee and biscuits.

The exhibition was on the first floor and the rooms were packed, presumably because it was finishing the next day. It was very difficult to see the pictures and we both decided after an hour that enough was enough.

“I’m not sure I like his paintings all that much. You can take me to Tudeley on Monday to see his stained glass windows in the church there. I’m off to San Francisco to-morrow week.”

“You always seem to be going to LA or San Francisco.”

“They’re our best routes.”

“I’d go mad in the hotel waiting to fly back.”

“That’s why it’s just as well you had to give up being an airline pilot. I find things to do. You sit on your computer reading about aviation. I love going to the theatre, the cinema, driving around. The Getty Centre is one of my favourites while I’m in LA.”

“I’ve only been once. I loved the impressionist room.”

“I love it all. Fantastic.”

“Wait a moment. It’s 23<sup>rd</sup> July and I’m at Farnborough at the beginning of next week at the Air Show. Then I’ll have to go to Bermuda. Your glass gazing will have to wait.”

“I thought the accident was in New York?”

“It was but I need to see the airline first.”

“I haven’t been to Bermuda.”

“You wouldn’t like it.”

“Come on, don’t try that one on me. You’d better suss out the hotels to find one I’d like in case you need to go back again.”

We walked along Piccadilly to the Royal Air Force Club and then down to the Running Horse for an early supper. I handed Helen a menu and she put it down without looking at it.

“So what have you decided? ”

I understood what she meant but I wasn't ready to make a decision, certainly not until I'd spoken to Bob.

“Fish and chips.” I knew the menu by heart.

She looked at me and smiled. She knew I knew what she meant but decided not to respond.

“Good idea. Two fish, one chips, one salad and a coffee.”

I gave the order with two coffees and returned to the table, right in the corner hidden from the bar and most of the room. Helen had got hold of an Evening Standard.

“Have you seen this?” She passed me the paper. A Murray Aerospace LightJet 100 had just been certified by the Federal Aviation Agency and was going to fly at Farnborough. “Peter, I’m confused. There seem to be so many new small jets. How many does that make?”

“Not sure. At least five. But the LightJet is different from most of them as it is single engined and aimed at the trainer rather than the business or utility market. It’s not as fast, its performance is not as good but because its circuit speeds are much slower its more akin to the propeller trainers.”

“I thought VLJs were taking over from the bigger business jets because they were more efficient and less costly?”

“It’s not like that. There are two types really. The bigger versions have two engines for fast local flights like Southampton-Edinburgh and can be used commercially. The ones with just one engine are mostly fantastic sporty machines aimed at the guy who wants to feel like a fighter pilot.”

“Sounds great, I want to feel like a fighter pilot but I’m not a guy or hadn’t you noticed?”

“I’ve noticed alright and stop fishing for compliments. You’re interrupting me but I’ve started so I’ll finish. I think the new single engine ones, like the LightJet 100 have a great future, particularly if they have a reasonable range. They are getting very efficient and can take-off and land in quite a short distance, ideal trainer aircraft.”

“Why don’t we get one? I can learn to fly and you can learn to fly again.”

“I love the idea of your learning to fly. Super idea. However, my love, I’m not anticipating having to learn to fly again. I can’t help feeling that in my case ‘getting current again’ is a better description of what would be required.”

“Don’t bet on it, big head.”

“Actually it’s funny you should mention the LightJet. I was thinking of checking whether I can get a Private Pilot Licence in spite of my heart murmur. In fact I’ve arranged a medical on the Friday you’re off to San Francisco. Mind you, we can’t afford an aircraft of our own. Better to rent one when we need it.”

“I thought you could share a plane these days.”

“Yes, but I’m not sure if you can with VVLJs yet.”

“Did you make up that acronym.”

“Not sure, but you know what I mean. The ones with two engines or large single engines are called VLJs so the small ones which can be used for flight training need a different name.”

Our food arrived and we went home after we had finished our coffees.

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I was at the AAIB at Aldershot in plenty of time for my appointment with Bob. He came down to reception to meet me and we went up to his office.

“So Henry Denis rang you? I thought he might.”

“No Bob. It was Charles Simon, whoever he is. He sounded like a real ‘smoothie’ talking about some of the investigations I’d done and buttering me up. He finally got round to mentioning the policy change and that the UK were going to copy the NTSB and

have just one accident investigation organisation. I asked him why the change and he reckoned it would avoid duplication now that the boats and trains were going to carry sophisticated recorders. I didn't question him further but I did wonder whether the EU are about to pass yet another regulation to make it mandatory to have centralised accident investigation and then try to take it all over. Mind you the French would never agree unless the boss was always French."

"You may be right but you do realise that you got the Director General on the Transport Board responsible for safety calling you. You must be on the short list."

"That's ridiculous. I hadn't heard of the proposal until he called me and the more I think about it the more I have doubts whether I'm the right sort of person for that job. I don't think I'm going to apply."

"You must, Peter. You understand that accidents are invariably associated with human failings while so many people are hypnotised by the technology, which they don't really understand."

"But I don't think I'd make a good civil servant. I say what I think."

"Don't give me that. That's the last thing you do. You're like Hercule Poirot, you keep everything to yourself until the denouement. Your problem will be that you do what you want without consulting anybody."

"Well that's really what I meant, Bob. I don't like to wait for a decision from a committee."

"Simon must have checked you out or he wouldn't have called you. You must apply. I'll gladly sponsor you."

"Thanks very much. I really do appreciate that. However, it's a big decision."

"You can't keep travelling round the world every time there's an accident. You've got to let other people do it and report back. I know you like travelling and meeting people but you're getting too senior for that sort of thing."

"I'm not sure about any of that, Bob, but maybe I should settle down a little. Anyway the chances of being selected must be very slim. Remind me when the applications have to be in by."

"You've got another two weeks and then there will be an interview if you're short listed. They should tell you in a couple of weeks after that."

“OK. I’ll think about it.”

“Let me know what you’re doing.” Bob looked at some papers on his desk and passed me a newspaper cutting. “What do you think happened there?”

I looked at the Daily Mail which he passed me. Tucked away on page four was a small paragraph. ‘Airliner slides off runway into water in New York.’

“Yes, Bob. I did know. It happened on Wednesday. I’m going out there next week. Castle Harbour Airlines. Will you be involved at all?”

“No. NTSB will be doing the investigation. Bermuda use the FAA for certification even though it is a British Overseas territory. It was a European 630 wasn’t it?”

“Yes it was. They’ve got several I believe. All the passengers escaped except the Captain. The First Officer was OK. Don’t know the details except it was foggy.”

“Sounds like another lucky escape from the river Hudson.”

“Well, yes. But this aircraft wasn’t flying. Are you thinking of the one which had a double engine failure due to striking a flock of birds? The crew there did a fantastic job.”

“Peter, the cabin crew must have done a great job in this one by the sound of it as well. As for not flying, the aircraft must have been going far too fast.” He thought for moment. “Wonder what happened to the Captain?”

“I’ll call you when I get back and let you know but I expect you’ll already have heard from the NTSB.”

“Possibly. In fact, what we hear and get from NTSB depends a bit on what happened and, sometimes, on the politics of the aircraft and its equipment. The reason for the accident is normally spot on but the recommended remedial action is sometimes debatable. You know, was it US built or was it Airbus and EU funded? Sometimes in the reports you feel as if some pressure has been applied. You must have read that recent one on the Rolls Royce engine.”

“Have you seen this?” I pointed to the bottom of the page he had shown me. “I see FAA have certificated the Murray Aerospace LightJet. What puzzles me, Bob, is why didn’t EASA do it at the same time?”

“It’s funny you should say that. I noticed that as well and I’ve no idea why. Apparently the people in Cologne were dithering on how to classify the aircraft.”

“How do you mean?”

“Whether to make it a trainer or just a normal jet requiring a type rating. Anyway I believe they’ve now decided to certificate it but a type rating will be required. Why are you interested?”

“I was wondering whether to try to get current again and maybe have a go flying it. I rather like the look of the aircraft.”

Bob made no comment and we went down to the lobby and made our farewells.

“Peter, let me know when you apply and use me as a sponsor if you want to.”

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Over the week-end I had a look at Castle Harbour Airlines on the internet. They had some Boeing 737s and European 630s. and flew to most of the cities on the United States East Coast from Bermuda. Then I looked for the accident news items. The BBC news page mentioned the incident but did not give any useful details. I booked the flight to Bermuda for the following Sunday with open segments to Kennedy and back to Heathrow and then sent an email to Bill in Bermuda to let him know my arrival details.

On Monday I made my first visit to the Air Show, looked at the flying display aircraft, wandered round the stands and then met one or two contacts. I wasn’t sure I liked Farnborough and the Air Display any more. It was so huge and tried to cater for everyone, not like the early days after the Second World War when there were lots of prototypes and people came to look at the planes. I had given up taking my car and trying to find somewhere to park years ago and relied on the train and buses.

On the Tuesday, as I had already been round the aircraft and the exhibition halls, I decided to go straight to Hull Claims Insurance where John Southern, a senior executive I knew well, had invited me for lunch; the firm didn’t have a stand in the exhibition halls but had a small chalet on the third row overlooking the runway. As I made my way through the crowds of people looking at the exhibits in the halls, I saw there was a newspaper stand selling

the *Evening Standard* with banner headlines ‘Chinese airliner crashes in Hong Kong.’ I grabbed a paper but hadn’t had time to read it by the time I reached the chalet. John Southern saw me come in and came over.

“Great to see you, Peter, and for once there are no problems.” He checked. “I mean none that affect you. For a change you’re not rushing round on our behalf. Come and meet my new boss Richard Haycroft, he’s the CEO.”

Haycroft was clearly positioned to meet all the arriving guests; he looked very smart and professional wearing a grey suit, white shirt and plain blue tie. He was nearly six foot tall, stood very upright and looked very fit.

“Mr Talbert. I’m very glad to meet you. As you might expect, since I’ve taken over I’ve been looking through the recent accounts and it’s clear you’ve helped us a lot. That ditching<sup>2</sup> last year could have bankrupted the firm.”

“Call me Peter, please.” I hesitated but decided to continue. “Yes, we were lucky to find out what had happened. To be frank, even though I tend to work for insurance firms, what always worries me is the total effect on the survivors and the dependents of these terrible accidents. Quite apart from losing their loved ones, some of them very understandably get into terrible financial straits.” Haycroft nodded in agreement but I wasn’t sure where his sympathies lay. “It always takes a long time for the final settlement and there seems to be no way of hastening things up.” I looked at him. “By the way, who did pick up the insurance on the ditching in the end?”

Not surprisingly Haycroft was instantly ready with his answer. “The aircraft was actually on a long lease and the firm leasing it had a back-up insurance to cover situations like the Worldwide accident. It cost the airline a bit but most of the money came from the lessor. Insuring aircraft is such a challenging business even though they are getting safer all the time.”

I nodded. “Yes, you’re right, aircraft are incredibly safe these days. But despite all the design safeguards things still seem to go wrong. One never knows what is going to happen next.”

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<sup>2</sup> *Flight to St Antony* by same author

Haycroft nodded his head vigorously. "You're right there. Did you see that yesterday morning a Chinese aircraft had a problem landing in Hong Kong and, unfortunately, we're insuring it."

"Not until just now. I haven't had a chance to read it yet." I showed him the paper I had just bought.

"It was a CC21 manufactured by Shenzhen Aircraft and operated by West Orient Airlines out of Taipei. Apparently it was foggy and it will almost certainly be a write off."

"Anyone killed?"

"No, thank goodness. The wings almost came off the fuselage and the fuselage itself is very crumpled apparently. Nothing we can do even though it looks as if the pilot made a mistake."

"Is it usual for your firm to insure a Chinese aircraft?"

"Good point. No, it's most unusual. However we insure the rest of the airline's fleet which are Airbus aircraft and so we were rather forced to take it on."

"It? How many have they got?"

"Just the one at the moment. It was brand new. Hope they don't get any more."

"Do you know what happened? What was the problem?"

"Don't know. We are completely frustrated because the pilots were taken away by the Hong Kong police so it has been impossible to talk to them. The Chinese investigators, CAAC, have the recorders. We'll probably have to pay up I'm afraid. Just as well no-one was hurt." A secretary came up to Haycroft. "If you'll excuse me. I'm sure John knows how to contact you if we need you." We shook hands and he went over to someone who looked as if he might have come from the Middle East.

John got me a half of Carlsberg and we sat down for lunch.

"I don't think you're very keen on our new Chief Executive."

"I think you're overstating the situation, John. As I said, even though I do a lot of work for you and other insurance companies, you know how I hate the way claimants have to wait while the insurers battle amongst themselves and the solicitors pick up fat fees. It all seems so unfair. It's bad enough to have an accident but the associated human problems are enormous, like losing your bread winner, for example." I paused and we watched the latest European Aerospace aircraft being towed away from the aircraft



display park. “You told me there were no problems when I came in.”

“None for you, I meant. There are always problems for us somewhere in the world. It’s the nature of the business.”

“What really happened at Hong Kong?”

“I’ve no idea. Richard has engaged a new young guy, Derek Finborough, from one of our competing firms, Aircraft Assured, and given him the job. I think Richard thinks I’m past it, and I’m sure Derek does for that matter. Maybe it is time I retired.”

“Absolute nonsense. They clearly don’t understand the business.” A waiter brought us the menu. “I’m not looking for work but surely you need to be represented?”

“I think I would probably agree but it’s not my call. Anyway at least Derek is there.”

“Will you really have to pay? ”

“No idea. Richard clearly thinks so. If the aircraft was doing a routine automatic landing then I can’t see how we can avoid picking up the tab. Goodness knows what happened.”

“John, apparently it was almost a brand new aircraft. Were they operating correctly? What equipment do their other aircraft have? Do you have any caveats in your insurance?”

“You bet we do. The aircraft has to be properly maintained and it has to be operated within the regulations. Very important of course for a Category III landing where the crew have to be correctly trained. ”

“There could be a lot of arguments over those caveats.”

“You’re right, but it’s not a take it or leave it situation. We always have to pay fifty percent but not the full amount if, for example, the software is not up to the latest standard and it is relevant to the accident.”

“So your man Derek will obviously be checking everything out?”

“He should be but, I told you, Richard is supervising him, not me.”

John clearly didn’t look too pleased with the situation. I suspect he would have had me out there straight away if he’d been responsible.

“John, it’s strange but you must have seen that accident the other day at Kennedy when the plane went off the runway into the Hudson?” He nodded. “That’s two fog accidents in a week.”

“Not all that strange, Peter. Most aircraft accidents occur during landings and normally due to bad weather. Are you involved?”

“Yes, Castle Harbour airlines want me to look after their interests. I gather it’s insured with Airplane Protection. Not sure I agree with you about the accidents. I think it’s very strange, John, because I believe both aircraft were on Cat III approaches.”

“Well you’ll soon know when you get out there.”

The lunch took some time so by the time our coffee arrived the flying display was starting. I looked at the flying programme which had been inserted in the exhibitors catalogue.

“Peter, what are you looking at?” He smiled. “Not the aircraft, surely? I’d have thought you’ve been to these shows so often you wouldn’t bother.”

“I’m curious about the very very light jets as I call them. Not the ones with two engines but the small single engined ones.”

“We’ve had a few requests to insure VLJs and we’ve decided to keep clear of the ones with just one engine. We’re not going to take them on. The fast ones with high performance are liable to get the private pilot into trouble. The slow ones are probably safer but we think a new pilot is better off with a propeller than a jet when learning to fly; they fly more slowly and there is a real advantage to having the slipstream over the wing and elevator controls. The field lengths required tend to be longer with a jet engine because the take-off and landing speeds are usually higher which makes flying it more demanding for a student, especially the emergency landing.”

“But the engines are more reliable and they are much simpler for the pilot to control than a conventional piston engined/propeller combination.”

“You may be right but the response time for the thrust to build up when the throttle is opened from idling power is much greater for a jet engine. At the moment we are just watching and letting the statistics build up. Airlines and commercial airplane manufacturers are our specialty and it keeps the numbers of our clients down. VVLJs as you call them will be very numerous and there will be too

many customers for us to deal with. Anyway why are you so interested?"

"I'm thinking of getting my pilot licence back again if the doctors will let me."

"That's great. When will you know?"

"I'm going to Gatwick next Friday to the CAA down there. The whole thing is a bit ridiculous. I've got an FAA Airline Transport Rating and assuming I pass my medical all I have to do in the States is to get checked out again and pass current air law. Over here because I haven't flown for a long time my previous experience is quite likely to be ignored. I may have to start again to get a private pilots licence."

"But the medical requirements, are they the same in both countries?"

"I believe so."

"Do the rules permit ab initio training on a jet aircraft and not a propeller?"

"A very good question. Don't see why not but I'm not an expert. It's so confusing these days with EASA; they are a typical European organisation making rules and regulations as fast as they can which we slavishly follow and the French find ways to interpret differently if it suits them. All your questions are ones I've got to sort out in the next few weeks."

We watched the aircraft flying. There were about four small single engined jets, Embraer, Cessna and Cirrus had their latest models but the Murray Aerospace LightJet 100 was the one that got my attention. The plane was by far the smallest of VVLJs with only 1,100 lb of thrust from the jet engine, which was placed at the back of the aircraft. The tailplane was divided into two and cranked in a V shape with an elevator behind the two sections so that the jet exhaust went over the top. There were twin rudders fixed to the ends of the tailplane. It reminded me of a very old design, the Miles Student, which had been proposed to the Royal Air Force as an ab initio jet trainer. The thing that attracted me to this arrangement was that there was no butterfly tail which instinctively I did not like, though quite clearly the VVLJs with butterfly tails were much cleaner in design with lower drag. However, the LightJet take-off and landing performance was superb though it wasn't quite as fast or as sporty as the other VVLJs. It was a lot lighter and

significantly cheaper than the high performance single engined aircraft and clearly was going to make great inroads into the ab initio market. With the low speed performance it was demonstrating, there didn't seem to be any point in flying a propeller aircraft at all since it would be able to take-off and land from almost any farm field. The one problem that I could see was the cost of fuel since it would use more than a propeller aircraft; the jet engine was not as efficient as the piston engine so despite the small size and good economics of the LightJet engine it was always going to be more expensive on which to train. However, the life of the small jet engine should be better than the piston engine which would tend to compensate for the extra fuel burnt per flying hour.

"That's the one for me, John. If I'm allowed to fly again it will be the LightJet."

"It looks pretty Mickey Mouse to me, Peter. The rear end looks very different from the others."

"Yes, you're right, that's what I like about it. Not sure about butterfly tails. And the good news is that it has just been certificated by the FAA. Its performance looks good for short fields. If it can displace the propeller I think it will be a winner."

"Rather you than me. How many seats has it got? You may need more than two seats one day."

I looked at John and wondered if he was clairvoyant. I too had been thinking that Helen might decide that we should start a family and I wondered if I would be the last or the first to know. I supposed I could hardly complain since I sometimes omitted to tell her everything I knew or had discovered.

"Well I think it has room for two close together up front and two small seats behind and, because of its strange rear fuselage, there is quite a lot of room in a compartment over the engine."

"You've been looking."

"You bet."

We chatted some more and then I walked to the bus stop on the airfield as the aircraft carried on their demonstrations. Luckily there were some other people seated in the bus so we did not have to wait long before it left for Farnborough Main station. Two changes and one hour ten minutes later I got back to Kingston and walked home.

Helen was waiting for me, looking at her watch. "Good. I was just about to ring you. You've got twenty minutes to change and

then we're off to the Dunstons. Elizabeth is a First Class purser like me on Worldwide Airlines and Tom is a Captain with BA." She looked at me. "You look a mess, can't think what you've been doing at Farnborough, I'll drive. They've got a house on the Thames."

There was no point in answering or arguing so I didn't and after a quick change we were on our way. The traffic was not too bad and an hour later we were seated outside the house, having a drink looking at all manner of boats going by. The Dunston's had two children at primary school and I noticed that they were reading and not watching television which impressed me. Tom clearly knew all about the Worldwide Airlines ITAC 831 night ditching at St Antony a year earlier where I had been involved and had met Helen. He started asking me about the electrical failure the aircraft had had.

"Actually Tom we were very lucky to find out exactly what went wrong. The aircraft had the latest crash recorders so that the voice recorder lasted the whole flight instead of just the last two hours being available. Had it only met the old operating requirement of two hours we might not have heard the failures occurring on the recorder."

"Peter, did you read about that European 630 that landed and ran off the runway into the Hudson?" I nodded. "I wonder what happened there. Apparently it was thick fog when he landed."

"Yes, I did know about it. The airline have asked me to act for them. I'm going out on Sunday."

"I saw a headline on the *Evening Standard* to-day. It looks as if there's been another one in Chek Lap Kok. Won't be good for airline accident statistics this year." He looked at me. "I suppose you're involved with that as well?"

"Actually no, but I was with the insurers to-day so I was aware of it."

"Don't they want you to go out and find out what happened?"

"They think they're going to be liable and they don't want to incur any extra expense by sending me out."

"Sounds unlikely. I thought insurance companies never gave up." I nodded and felt he had a point. We finished our drinks and went inside where Elizabeth and Helen had prepared a buffet meal.

It occurred to me as I started eating the rather splendid buffet that having trained airline pursers as partners wasn't all bad.

"Elizabeth, how on earth do you manage to carry on flying with two kids?"

"With difficulty, but I have a great friend who lives close by and is always delighted to live in. Tom and I try to bid for flights so we are not both away at the same time. To be blunt we need the money. The kids are at a private school which is a hell of a drain."

I nodded but didn't comment. If Helen had any children I wondered if she would want to carry on flying; her parents lived near Portsmouth and mine were in Cheshire so if we lived near London we wouldn't have a parent option. I wasn't sure that I would make a good baby minder and, anyway, I was always liable to be called away. I glanced at Helen who looked as if she was thinking of something else but it occurred to me that if I were to get the accident supremo job it would help a bit. Knowing her, she had probably already worked that one out.

We didn't stay very late and, as I had had only a slimline tonic, Helen gave me the car keys. When we got back I realised from the way she started to take her clothes off in the living room that it was just as well she had given me the keys, not that I was complaining, quite the reverse. However as we lay in bed, the evening still had not finally finished. My mobile was ringing.

"Peter, Derek Finborough of Hull Claims. I'm in Hong Kong looking at that CC21. I need you out here to discuss Cat III operation with the Chinese people. Can you get a flight out tomorrow morning?"

There was something about his voice which put my back up. Maybe he thought I was a full time employee with Hull Claims.

"Mr Finborough, it's one o'clock in the morning here and I don't have my diary in bed with me. I'm fairly busy at the moment. I'm not sure I'll be able to help you. Let's talk in the morning."

I could hear that my answer hadn't gone down well but I wasn't prepared to get involved so late at night with an accident that could be investigated at leisure. We exchanged a few unhelpful remarks and I rang off.

"What on earth was all that about? You didn't sound too cooperative."

“I haven’t had time to tell you but Hull Claims have got a new guy on the block who has a lot to learn, like good manners. He’s in Hong Kong dealing with that aircraft that left the runway at Chek Lap Kok.”

“I noticed that accident but I didn’t know you were involved.”

“I’m not really. I only heard the news when we were having lunch to-day.”

“It’s a Hull Claims insurance job then?”

“Yes it is but in fact it’s nothing to do with me at the moment and I’m not sure I want it to be. I’ll probably turn the job down if it comes my way; I need to think about it.”

“Well turn your phone off and come back over here, I want to make sure.”

“Make sure of what?”

“Never you mind. I’ll tell you later.”

