

UNMANNED AERIAL SYSTEM/Drone/RPAS Insurance Program RECREATIONAL USE

This summary provides an outline of your insurance program and general scope of coverage as afforded by your various policies and is for quick reference purposes. It is not intended to supplement or supplant the actual policy contracts. Specific reference to the policies, individual schedules, endorsements and conditions is required for actual determination of coverage. In all cases, please refer to your policy wordings and declarations values to determine the actual coverage, terms and exclusions

What is this type of insurance?

This insurance is for your potential liability to others arising from the use of your UAS recreationally and will indemnify you if your UAS is damaged or lost.

- Target: standard drones such as: the DJI's, Yuneec's, Parrot etc.; some (not all) Model Aircraft could qualify.
- Propelled rockets or non battery operated aircraft would be out of the scope of the program

What is insured?

- Physical loss or damage to your UAS Reasonable Trespassers costs and expenses for wreck removal
- Third party legal liability, your legal liability to third parties for damages caused whilst you are operating your UAS only subject to the limit of liability stated in your Insurance Schedule.
- Reasonable defense costs and expenses
- The policy covers the policyholder only (and any dependants between the age of 13-17 under constant supervision)

What is not insured?

- Wear and tear etc. progressive or cumulative damage.
- Theft if the UAS is not kept in a Secure Environment.
- Damage to cameras or scanners due to scratching, fogging or misting of lens.
- Property Damage to any property belonging to you or in your care, custody or control.
- Bodily Injury sustained by you whilst operating your UAS.
- Claims arising from Advertising Liability.
- Fines, penalties or punitive or exemplary damages.

Are there any restrictions on cover?

- Use of your UAS for any purpose other than Recreational Use.
- Use of your UAS outside the agreed geographical limits.
- Operation of the UAS by any person who is not an authorized operator.
- Operation of the UAS in breach of any Air Navigation and Airworthiness Orders and Country Regulations.

What are my obligations?

- Be aware of and comply with any regulations in place for operating a UAS.
- You must comply with all manufacturer recommendations and guidelines when operating and maintaining your UAS.
- You must take reasonable steps to prevent Bodily Injury and/or Property Damage to others and at all times fly your UAS safely.

Some Definitions (subject to policy conditions and exclusions):

- **UAS Unmanned Aerial System**
means an UAV plus the control station, data links, telemetry, communications, navigation equipment and all of the associated support equipment necessary to operate the UAV. If the UAV is being controlled by a laptop or iPad or the like these items are included as ground based equipment.
- **UAV Unmanned Aerial Vehicle**
means a powered, aerial vehicle (other than a balloon or kite) which does not have a human pilot on board, flies autonomously or is piloted remotely, uses aerodynamic forces to provide vehicle lift, is not classified as a guided weapon or similar one-shot device designed for the delivery of munitions.
- **Recreational Flying**
means Flying for enjoyment and private pleasure outside of the Insureds business or profession.
- **Invasion of Privacy**
means Data collected from the UAS whilst in Flight/Flying and subsequently made available to third parties without the consent of the party to whom the data relates, including any breach of confidentiality, infringement, or violation of any right to privacy, or of any statutes, laws and regulations associated with the confidentiality, access, control, and use of personally identifiable, non-public information.
- **Advertising Liability**
means (a) infringement of copyright of, or passing off of a title or slogan; (b) unfair competition, piracy or idea misappropriation contrary to an implied contract; (c) invasion of privacy; or (d) defamation, libel slander, committed or alleged to have been committed during the Period of Insurance in any advertisement, publicity article, broadcast or telecast arising out of the Insured's operation of a UAS.
- **Bodily Injury**
means physical injury including death at any time resulting from the physical injury.
- **Property Damage**
means loss of or damage to or destruction of tangible property including the resultant loss of use of such property.
- **Insured**
means the person or persons named in the Policy Schedule as the Insured.
- **Occurrence**
means an accident or a continuous or repeated exposure to conditions occurring during the Period of Insurance which results in Bodily Injury and/or Property Damage neither expected nor intended from the standpoint of the Insured.
- **Products Liability**
means Bodily Injury or Property Damage arising out of the possession , use consumption or handling of any Aviation Product(s) manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed by the Insured or his employees, but only in respect of such Aviation Product(s) after having ceased to be in the possession or under the control of the Insured.