

Unmanned Aircraft Insurance

Insurance Product Information Document

Insurer: [insert name of insurance company]

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy document which is available on request from your insurance Broker. Other pre-contractual information is also available from your insurance Broker.

What is this type of insurance?

This insurance provides cover for damage to or loss of your Unmanned Aircraft (UA) and cover for your legal liability to third parties arising out of the operation of your UA.



What is insured?

Section 1 - (if purchased)

- ✓ Physical loss of or damage to your UA.
- ✓ Physical loss of or damage to your Payload Equipment.
- ✓ Physical loss of or damage to your Ground Equipment.

(All above to be considered Insured Property)

Section 2 - (if purchased)

- ✓ Your legal liability to third parties for any bodily injury or property damage caused to third parties whilst operating your UA.
- ✓ Defence and settlement costs and expenses.



What is not insured?

Section 1

- ✗ Wear and tear, deterioration, freezing, over-heating, dryness, humidity, breakdown, defect or failure.
- ✗ Scratching or fogging of lenses and camera equipment.
- ✗ Theft of any Insured Property with your knowledge or consent.
- ✗ Loss or damage to Insured Property whilst in or on any unattended vehicle (other than when being transported for the purpose of their use).

Section 2

- ✗ Bodily injury sustained by any of your employees.
- ✗ Property Damage to any property belonging to you or in your care, custody or control.
- ✗ Claims arising from the infringement of rights to airspace, unless as a result of Force Majeure.
- ✗ Claims arising from the invasion of privacy.
- ✗ Claims arising from the intentional release of cargo from your UA.
- ✗ Cyber and Data loss.
- ✗ Noise and Pollution.
- ✗ Asbestos Claims.

Section 1 and 2

- ✗ War and Allied Perils.
- ✗ Nuclear Risks.
- ✗ Date Recognition
- ✗ Contract Rights of Third Parties



Where am I covered?

- ✓ The geographical limits where you can operate your UA will be stated in the Policy Schedule



When does the cover start and end?

This insurance cover is for a twelve (12) month period (or other period as may be specifically agreed with your Insurer) and the start and end date will be stated in the Policy Schedule.



Are there any restrictions on cover?

- ! Use of your UA outside of the Geographical limits agreed in the Policy Schedule.
- ! Your UA can only be piloted by the person stated in the Policy Schedule.
- ! Use of your UA for any other purpose than Recreational unless there is a Business or Professional use declared and agreed by the Insurers in the Policy Schedule.
- ! Use of your UA if the maximum take-off weight in accordance with manufacturer's recommendations is exceeded
- ! **Policy will be suspended in the event that providing any cover, the payment of any claim or the provision of any benefit would expose the Insurers to any sanction, prohibition or restriction under any UN, EU, UK or US economic sanctions, laws or regulations.**



When and how do I pay?

Premium for this insurance is due at the inception date of the Policy and must be paid to your Broker. Payment terms will be shown in the Policy Schedule.



What are my obligations?

- You must comply with manufacturers' recommendations.
- You must comply with all air navigation and airworthiness orders and requirements issued by any competent authority affecting the safe storage, maintenance and operation of your UA.
- You must give notice to your Broker of any event likely to give rise to a claim to Insurers as soon as reasonably practicable.
- You must not make any admission of liability, payment, offer or promise of payment without the written consent of the Insurer.
- You must at all times use due diligence and do and concur in doing everything reasonably practicable to avoid or diminish any loss.



How do I cancel the contract?

Cooling off period

If you change your mind for any reason about continuing with this Policy you are entitled to cancel by writing to your broker within fourteen (14) days of either:

- the date you receive this Policy; or
 - the start of the Period of Insurance
- whichever is the later.

Your signed notice of cancellation letter should be sent to your Broker.

Provided that there have been no claims made by you, the premium paid will be returned (less any administration fee that will be advised by your Broker).

After the cooling off period

You have a right to cancel this Policy at any time in writing. Your signed notice of cancellation letter should be sent to your Broker.

There will be no return of premium in respect of any (UA) on which a loss is paid or is payable under this Policy.