



UAV Operators Insurance



Elevating protection

Unleash the commercial power of drones: revolutionizing industries across the world. From aerial photography to agricultural applications, they save time, enhance safety, and capture breath-taking perspectives. Seamlessly integrating into businesses, drones unlock efficiency, profitability, and innovation, transforming how we work and engage with the world.

COVERAGE BENEFITS



Complete operating system cover

- > Covers drone, payload, launch station, UAV spare parts and ground control station.
- > Ability to cover inflight, on the ground, theft and/or in transit.



Sections

- > **Section 1**
Physical Loss or Damage to UAV (Hull)
- > **Section 2**
Physical Loss of or Damage to UAV Spares
- > **Section 3**
Legal Liability to Third Parties
- > **Section 4**
Statutory Liability



Capacity

- > **\$500,000** for hull.
- > **\$10,000,000** limit for liability, with options to increase.
- > **\$100,000** for SL, with options to increase.

TARGET SEGMENTS

- > Media/Film and Videography
- > Agricultural
- > Emergency Response / Disaster Relief
- > Emergency Authorities
- > Real Estate and Construction
- > Logistics
- > Insurance
- > Surveying

AGRICULTURAL OPTIONAL EXTENSION



- > As drones are becoming more advanced and affordable, the ability to use them as an agricultural tool is becoming far more attractive, especially as the costs of alternatives are rapidly increasing. Our extension provides the client with the ability to cover third party property damage for aerial chemical/fertiliser drone spraying.



- > Ability to cover aerial spraying up to **\$100,000**.

TERRITORY / JURISDICTION



- > NZ and Pacific Island domiciled risks



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CLAIMS SCENARIOS

Damage to Drone

The operator was undertaking aerial photography for real estate purposes in a remote and inaccessible area. The drone became disconnected from the controller and fell to the ground, the likely cause being network failure and loss of Bluetooth connection.



Value of drone \$8,500, with damage assessed at \$2,700. The claim was settled less 10% (of loss) excess of \$270.

software in accordance with the manufacturer's instructions (policy exclusion 9). This software update would have detected high winds and returned the drone to base, the cause of the malfunction was therefore due to the software update not being installed. Policy exclusion 9 applied in this case.

Theft of Drone and Spares

A drone operator was travelling by vehicle from one location to another. While the vehicle was parked and locked, offenders broke in and stole the drone and spare equipment. The value of drone and spares \$25,000.



Note; the definition of transit defines who can transit the drone property and the respective packing requirements, in this case both requirements were met allowing for the claim to proceed.

Damage to Drone and potential Statutory Liability



The Insured declared their Professional Business as a Commercial Surveying operator. To help a friend, they agreed to take aerial photographs at a family wedding. In the course of setting the aerial location, the drone flew over neighbouring properties, breaching the neighbours privacy, this resulted in the drone being shot down.

This claim was unsuccessful as the drone was not being operated in accordance with the defined Professional Business Activity.

Damage to Drone and potential Damage to Third Party Property



The insured was a commercial drone operator who undertook mapping and surveying activities.

Whilst carrying out mapping services from a chartered vessel which was moored offshore, the drone was impacted by high winds and failed to return to base, plummeting into the sea, narrowly missing the vessel.

The weather conditions being detected by the drone were inaccurate as the operator had omitted to update the

Damage to Drone



The Insured ran a training programme in which two drones were inflight, collided and crashed to the ground.

Note the policy has a maximum in flight sub limit of \$5,000, and each drone is valued at \$5,000. On the proposal form the Insured had declared that there would only be one drone in the air at any one time, hence the \$5,000 maximum in flight sub limit.

The claim was settled for \$5,000 less the 10% (of loss) excess.