

# Unmanned Ariel System (UAS) Insurance (For Recreational Use Only)



## Insurance Product Information Document

This insurance is underwritten by Starr International (Europe) Limited (SIEL). SIEL is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. FCA firm registration number 676783.

And;

Travelers Insurance Company Limited

Travelers Insurance Company Limited (TSML) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Office: One Creechurch Place, London EC3A 5AF. Registered in England 01034343.



**Product:** Coverdrone UAS Physical Loss or Damage and Third Party Liability Insurance


The following summary does not contain the full terms and conditions of the insurance contract which can be found in your policy documentation. The agreed sums insured are specified in your policy schedule.

Please check your policy schedule which states which sections of the policy have been selected and purchased.

### What is this type of insurance?

This insurance is for your potential liability to others arising from the use of your UAS recreationally.

 What is insured?	 What is not insured?
<p><b>Section One (if selected)</b></p> <ul style="list-style-type: none"><li>✓ Physical loss of or damage to your UAS (up to the limit stated in your policy schedule).</li><li>✓ Reasonable Trespassers costs and expenses for wreck removal.</li></ul> <p><b>Section Two (if selected)</b></p> <ul style="list-style-type: none"><li>✓ 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 policy schedule). Reasonable defence costs and expenses.</li></ul>	<p><b>Section One</b></p> <ul style="list-style-type: none"><li>✗ Wear and tear, deterioration, depreciation, freezing, breakdown, defect or failure caused in the UAS.</li><li>✗ Damage by anything that has a progressive or cumulative effect but damage attributable to a single recorded incident is covered.</li><li>✗ Theft if the UAS is not kept in a Secure Environment.</li><li>✗ Damage to cameras or scanners due to scratching, fogging or misting of lens.</li><li>✗ Damage while participating in airshows or air racing events.</li><li>✗ Mobile phones.</li></ul> <p><b>Section Two</b></p> <ul style="list-style-type: none"><li>✗ Property Damage to any property belonging to you or in your care, custody or control.</li><li>✗ Bodily Injury sustained by you whilst operating your UAS.</li><li>✗ Claims arising from Advertising Liability.</li><li>✗ Fines, penalties or punitive or exemplary damages.</li></ul>

 Are there any restrictions on cover?
<ul style="list-style-type: none"><li>! Endorsements may apply to your policy.</li><li>! Use of your UAS for any purposes other than Recreational Use.</li><li>! Use of your UAS outside the agreed geographical limits.</li></ul>

- ! Operation of the UAS by any person who is not an authorised operator.
- ! Operation of the UAS in breach of any Air Navigation and Airworthiness Orders and Country Regulations.



### Where am I covered?

✓ Worldwide excluding:

- North Korea, Iran, Russia, Crimea, Ukraine and Belarus
- Afghanistan, Iraq, Libya, Syria, Yemen, Nagorno-Karabakh, North Caucasian Federal District, Somalia, The Republic of Sudan, South Sudan
- Burundi, Cabinda, Central African Republic, Congo, Democratic Republic of Congo, Eritrea, Ethiopia, Ivory Coast, Liberia, Mauritania, Gorgia, Pakistan
- Any country where the operation of the insured Aircraft is in breach of the United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.



### 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 all reasonable steps to prevent Bodily Injury and/or Property Damage to others and at all times fly your UAS safely.



### When and how do I pay?

- Premium for this insurance is payable to Coverdrone on or before the start date.



### When does the cover start and end?

- This insurance cover is for a twelve (12) month period (or other time as may be specifically agreed with Insurers) and the start date and end date are specified in the Policy Schedule.



### How do I cancel the contract?

**For policies of less than one month duration:** There is no 'cooling off' period and should you cancel this Policy, your Policy will remain active until the expiry date, when the cancellation will take effect.

**For policies of more than one month duration:**

#### – Inside 'Cooling off' period

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

- the date you receive this contract of insurance; or
- the start of the period of insurance

#### – Outside of 'Cooling off' period

After the fourteen day cooling off period, you can cancel this Policy at any time by giving us 30 days' notice in writing. Provided you have not made a claim, you will be entitled to a pro rata refund of the premium will be paid for the remaining portion of the Period of Insurance after the cancellation date.

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

If you wish to cancel the policy please contact Coverdrone by post or by email:

**Post:** Coverdrone Limited, Arrowscroft, 142 Nantwich Road, Crewe, Cheshire, CW2 6BG.

**Email:** [support@coverdrone.com](mailto:support@coverdrone.com)