Unmanned Aerial System Insurance (UAS) For Recreational Use Only

COVERDRONE

Insurance
Product Information Document

This insurance is provided by Starr Europe Insurance Limited (SEIL) a member of Starr Insurance Companies. Starr Europe Insurance Limited (SEIL) is is registered in Malta, holds its registered address at Dragonara Business Centre, 5th Floor, Dragonara Road, St Julians, STJ 3141, Malta and is authorised and regulated by the Malta Financial Services Authority.
And;
Travelers Insurance Designated Activity Company
Travelers Insurance Designated Activity Company (TIDAC) is authorised and regulated by the Central Bank of Ireland. Registered Office: Block 8, Harcourt Centre, Charlotte Way, Dublin 2. Registered in Ireland 620416.

PRODUCT: UAS Physical Loss or damage and Third Party Legal Liability Insurance

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

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.

What is insured?		What is not insured?	
	Section One –		**Section One**
✓	Physical loss or damage to your UAS	✗	Wear and tear etc. progressive or cumulative damage.
	Reasonable Trespassers costs and expenses for wreck removal	✗	Theft if the UAS is not kept in a Secure Environment.
		✗	Damage to cameras or scanners due to scratching, fogging or misting of lens.
	Section Two	✗	Damage while participating in airshows or participating in air racing events.
	Third party legal liability	✗	Mobile phones.
✓	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.		**Section Two**
	Reasonable defence costs and expenses.	✗	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 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 United Nations sanctions

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.

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?

	Cooling off Period If you change your mind for any reason about continuing with this insurance you are entitled to cancel this insurance by writing to Coverdrone within fourteen (14) days of either: • the date you receive this contract of insurance; or • the start of the period of insurance whichever is the later. Your signed notice of cancellation letter should be sent to Coverdrone. This letter can be mailed or scanned and attached to an email addressed to Coverdrone. Provided that there have been no claims made by you, the premium you have paid will be returned. An administration fee will be charged in accordance with our Terms of Business. After the cooling off period, you can cancel this insurance at any time by giving the Insurers 30 days' notice in writing, details as above. There will be no return of premium in respect of any UAS on which a loss is paid or is payable under this Policy.